

Plug

Your Money Leaks

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You don't need to spend big bucks to tackle sorely needed home-improvement projects. These smart short-term fixes can do the job.

Believe it or not, cold winds are ahead, and they'll carry some chilly questions with them: Can that roof withstand another winter? Do those old windows need replacing before heating bills hit?

A few years ago you might have tapped your home-equity line of credit for \$20,000 to replace a leaky roof with a brand-new one. But with home values down so much you probably have less credit available to you, and in the midst of a recession

you're probably loath to add debt anyway. Right now, repairing rather than replacing may be the better strategy.

This story lays out smart repairs for four major parts of your home: the roof, windows, siding, and floors. Yes, the fixes are short-term, but they can buy you some valuable time before the major work needs to be done. You might even be able to pull off some of these jobs yourself for just a few hundred bucks. Crisis averted. →



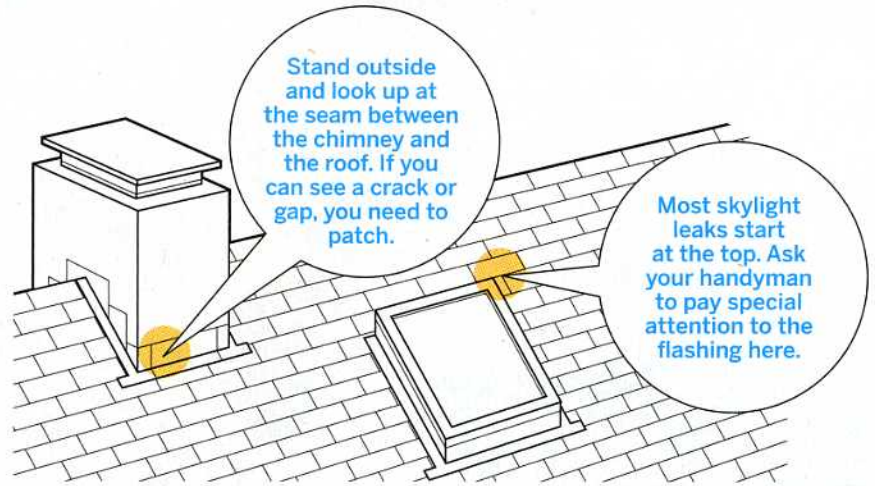
Roof

Even the merest bit of moisture seeping in during rainstorms can lead to rot and mold inside walls.

CHEAP FIX Patch the problem areas. For example, hire a handyman to apply mastic to a leaky plumbing vent stack (cost: about \$100) or chimney (about \$150) or repair flashing around a skylight (\$250 to \$500). These methods should keep water out for at least a year or two.

SLIGHTLY LESS CHEAP FIX Replace just a section of the roof—say, the south side, which gets the most sun and therefore has likely degraded the most. Cost: about \$2,000 to \$4,000 for a 20-by-30-foot area, including labor.

MAKE THE FIX LAST LONGER Trim back any trees that overhang the roof; they can foster mold growth and other problems. Keep limbs five to 10 feet away. Cost: \$150 to \$600 a tree, done by a pro.



WHEN IT'S TIME TO REPLACE				
Shingle type	ASPHALT	WOOD	CLAY ¹	SLATE
Expected life span	20 to 40 years	30 to 50 years	30 to 60 years	60 to 100 years
Cost ²	\$4,000 to \$10,000	\$15,000 to \$30,000	\$15,000 to \$30,000	\$25,000 to \$60,000

NOTES: ¹Temperate climates only. ²For the typical 1,200-square-foot roof, installed.

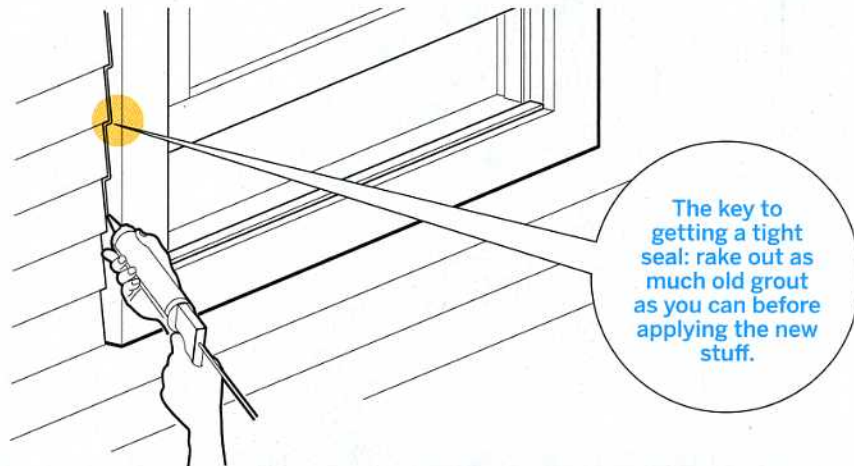
Windows

If they're sticking or you see bubbled paint around them, water is likely getting in.

CHEAP FIX Assuming your windows still open and shut, just caulk them from the outside—a do-it-yourself job. Buy an exterior-grade caulk such as DAP Dynaflex 2300 (cost: \$5 a tube, enough for one or two windows). Follow directions on askthebuilder.com.

SLIGHTLY LESS CHEAP FIX Replace only the windows that are in the worst shape: those that can't be fully closed and have visible cracks between the frame and the wall. For replacement costs for various kinds of windows, see the table at right.

MAKE THE FIX LAST LONGER Each fall, check the existing caulking for shrinkage, cracking, or flaking. Recaulk as necessary.



WHEN IT'S TIME TO REPLACE				
Frame type	VINYL	WOOD	CLAD ¹	METAL
Expected life span	10 to 25 years	20 to 50 years ²	20 to 50 years	30 to 50 years
Cost ³	\$200 to \$350	\$400 to \$800	\$450 to \$850	\$300 to \$800

NOTES: ¹Vinyl or aluminum over wood. ²If painted every 3 to 10 years. ³For a typical 3x5-foot double-hung window, installed.

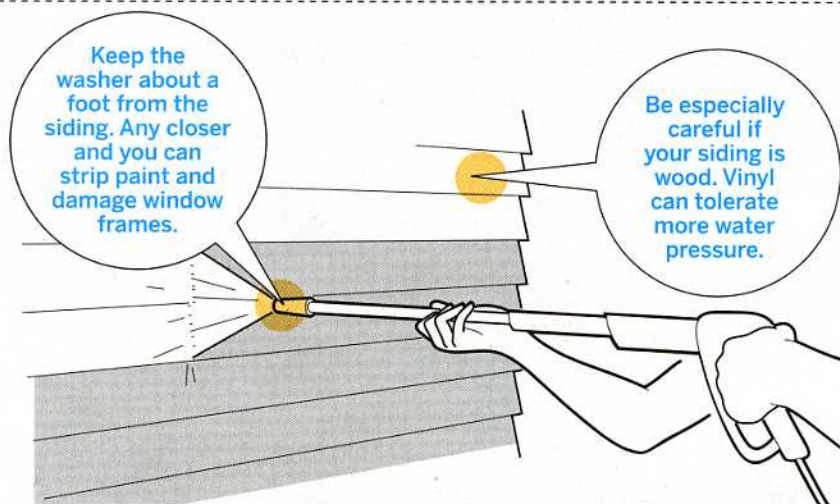
Siding

Is it grimy, moldy, discolored, or flaking? Time to get busy.

CHEAP FIX Rent a power washer at your local home center (cost: \$75 to \$100 a day) and blast away. If the siding looks really terrible, though, call a pro. He can deploy a more high-powered machine that uses heat and possibly chemicals, as well as pressure. Cost: \$300 to \$500.

SLIGHTLY LESS CHEAP FIX If your siding is wood and there's only minimal flaking, you can probably get away with patch painting the trouble spots (cost: about \$1,000 to \$2,000 if you hire a pro). That's far cheaper than repainting the whole house.

MAKE THE FIX LAST LONGER Trim back those monster "foundation" plants that were lovingly installed in the Eisenhower administration. No foliage should be closer than three feet from your siding.



WHEN IT'S TIME TO REPLACE

Siding type	VINYL	WOOD CLAPBOARD	CEMENT BOARD	WOOD SHINGLES
Expected life span	30 to 40 years	30 to 50 years ¹	40 to 50 years	40 to 60 years
Cost ²	\$10,000 to \$15,000	\$15,000 to \$30,000	\$15,000 to \$30,000	\$25,000 to \$40,000

NOTES: ¹If painted every three to 10 years. ²For the typical 2,000-square-foot house, installed.

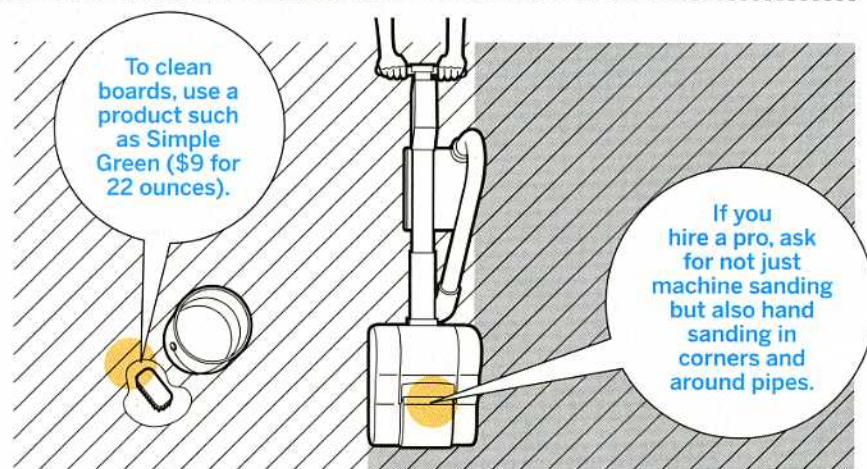
Floors

A wood floor whose protective coating wears away is vulnerable to deterioration.

CHEAP FIX Let's say the finish (almost certainly polyurethane) is scratched but hasn't completely worn off. Scrub the floor with a nontoxic cleaner and apply one coat of a good-quality polyurethane such as Minwax Fast-Drying (about \$50 for one room). It's a messy but easy DIY job.

SLIGHTLY LESS CHEAP FIX If there's no finish left in spots—and the floor is made of solid wood—have a pro sand it and apply polyurethane. (Wood veneer is too thin to be sanded.) For a long-lasting finish, ask for three coats. Cost: \$500 to \$1,000 for the typical 200-square-foot floor.

MAKE THE FIX LAST LONGER Remove shoes inside and put felt pads under furniture. Consider an inexpensive throw rug (such as a sisal) for high-traffic areas.



WHEN IT'S TIME TO REPLACE

Floor type	ENGINEERED HARDWOOD ¹	BAMBOO	SOLID SOFTWOOD ²	SOLID HARDWOOD ³
Expected life span	20 to 40 years	20 to 40 years	30 to 60 years	30 to 100 years
Cost ⁴	\$1,500 to \$3,000	\$2,500 to \$3,000	\$2,000 to \$4,000	\$2,500 to \$5,000

NOTES: ¹Prefinished wood veneer. ²Such as pine. ³Such as oak. ⁴For a 200-square-foot floor, installed.