

Home repairs that can sink budgets fast

A home is the most substantial investment many people will ever make. Once down payments have been made and closing costs have been paid, homeowners may still be starting down sizable expenses as they begin to tackle any repairs that need to be made.

Home maintenance and renovations involve a certain measure of trepidation. Even after vetting contractors and establishing budgets, homeowners may worry that repairs will unearth problems that snowball into expensive fixes. Planning ahead for such projects and learning to recognize issues that tend to be costly can help homeowners weather any storms that may arise.

- **Foundation issues:** A strong foundation is key to any home. If there is a problem with the foundation, it can be unsafe to live in the house. The foundation repair company Foundation Experts advises that foundation fixes can range from \$4,000 to upward of \$100,000 depending on the scale of the job. Clogged gutters and water pooling around the foundation can contribute to damage, so water issues must be remedied first.

- **Roof damage:** A roof is a key barrier between the indoors and outdoors. Roofs must remain in tip-top shape. The home improvement resource HomeAdvisor says that a roof repair or replacement can cost between

\$3,000 and \$12,000. But homeowners also must budget for the cost of removing the old roofing materials and fixing any damage to the interior of the home. Inspecting the roof and making repairs as you go is key to avoiding a big headache.

- **Siding replacement:** Another costly project can be replacing the siding. Siding may need to be replaced if there is water/wind damage or penetration from insects. Spot repairs may be relatively inexpensive. However, the home improvement resource Modernize says the average siding installation project can cost between \$5,500 and \$15,000 depending on the materials homeowners choose.

- **HVAC update:** Keeping a home at a comfortable temperature is also a matter of safety. If a system gives out, homeowners may be scrambling for a solution. Yearly inspections and upkeep, which includes changing system filters regularly, can help identify potential problems. Neglect is one of the main contributors to the failure of heating and cooling equipment. Based on national averages, a whole-house HVAC system can cost between \$4,000 and \$12,000.

These are some of the more costly repairs homeowners can expect. Keeping on top of the home will help mitigate damage and could extend the life of major home components.

8 garden tools for beginners

The right tool for the job is essential to working safely and efficiently. This is as true in the workplace as it is in the garden.

Novice gardeners may not know where to begin in regards to which tools they need. The following are eight items that can serve as a solid foundation for beginning gardeners.

1. **Gloves:** Your hands will be working hard, so it pays to protect them from calluses, blisters, splinters, insects, and dirt. Look for water-resistant gloves that are also breathable.

2. **Hand pruners:** Hand pruners are essential for cutting branches, cleaning up shrubs, dead-heading flowers, and various other tasks. Choose ergonomic, no-slip handles that will make work easier. Rust-resistant, nonstick blades also are handy.

3. **Wheelbarrow:** A wheelbarrow can transport gear to garden beds or tote dirt, leaves, rocks, and other materials around the landscape. A good wheelbarrow is strong but light enough to maneuver when full.

4. **Loppers:** Long-handled loppers will fit the bill for thick branches. The long handles provide leverage to cut through branches an inch or more in diameter.

5. **Hand trowel:** A hand trowel



is a handy tool that lets you dig holes or unearth weeds. While shopping for a trowel, consider getting a hand-held garden fork, which can aerate soil and cut through roots.

6. **Hose/watering can:** Keeping gardens hydrated is part of ensuring their health. That makes a hose and a watering can two invaluable tools to have around. Invest in a lightweight, expandable hose if storage space is at a premium. An adjustable nozzle will enable you to customize the water flow as needed. A watering can is an easy way to tote water to hard-to-reach pots and containers.

7. **Garden kneeler:** Gardeners often bend and kneel while working in the soil. That puts pressure on the back and knees. A comfortable garden kneeler with memory foam or one made from shock-absorbing material can reduce aches and pains.

8. **Garden hoe:** Garden hoes till soil, remove weeds and perform many other tasks. A garden hoe can be used along with a full-sized shovel, trowel and garden rake.

This list is just the tip of the garden tool iceberg. Visit a garden center and speak with a professional about other tools that can be added to the mix.