



7 Mistakes That Cost Homeowners BIG Money During Cold Weather

Avoid winter's nastiest tricks.

Wintry weather is great at turning up problems you didn't even know you had. Like that first snowy night in front of your fireplace that you thought was pure bliss — until you noticed a leak in the ceiling corner, which apparently was caused by a lack of **insulation**. *How were you supposed to know that?*

Many homeowners don't realize they're making critical missteps that can cost a ton when winter sets in. Here are seven wintertime mistakes homeowners often make (and what they could cost you!):

1. Not Buying a \$2 Protector for Your Outdoor Faucet

What It'll Cost You: *Up to \$15,000 and a whole lot of grief*

It's amazing what a little frozen water can do damage-wise. An inch of water in your basement can cost up to \$15,000 to pump out and dry out. And, yet, it's so easy to prevent, especially with outdoor faucets, which are the most susceptible to freezing temps.

The simplest thing to do is to remove your garden hose from your outdoor faucet and drain it. Then add a faucet protector to keep cold air from getting into your pipes. They're really cheap (some are under \$2; the more expensive ones are still less than \$10). **"Get these now,"** says Danny Lipford, home improvement expert and host of the "Today's

Homeowner” television and radio shows. “When the weatherman says we’ve got cold coming, they’ll sell out in minutes.”

While you’re at it, make sure any exposed pipes in an unheated basement or garage are insulated, too, or you’ll face the same pricey problem.

Wrap pipes with foam plumbing insulation — before the weather drops. It’s cheap, too, just like the faucet cover (only \$1 for six feet of polyethylene insulation). And it’s an easy DIY project, as long as you can reach the pipes.

2. Instagramming Your Icicles Instead of Preventing Them

What It’ll Cost You: *\$500 — if you’re lucky; a lot more if you’re not*

Those icicles make your home look so picturesque, you just gotta take a few pics. But you better make them quick. Those icicles can literally be a *dam* problem. (Yes, *dam* — not the curse word that sounds the same.)

Icicles are a clear sign that you’ve got an ice dam, which is exactly what it sounds like: a buildup of ice on your gutter or roof that prevents melting snow and ice from flowing through your gutters. That’s really bad news because these icy blocks can lead to expensive roofing repairs.

Depending on where you live, expect to pay at least \$500 for each ice dam to be steamed off. Leave the ice and you risk long-term damage, which could ultimately cost hundreds or even thousands of dollars to your roof, depending on what type of shingles you have and the size of the damaged area.

How to prevent them? Insulation. “Ice dams, icicles, and ice buildup on the gutters is a symptom of not enough insulation in the attic,” says Chris Johnson, owner of Navarre True Value and several other stores in the Twin Cities area.

And “you need to have at least 14 inches of insulation in your attic, no matter where you live,” says Lipford. If you live in a colder climate, you’ll need more.

If you don’t have the cash to insulate, heated gutter cables, which run between \$50 and \$150 each, can be a less expensive alternative when temporarily affixed to areas prone to ice damming, Johnson suggests.

3. Going Lazy on Your Gutters

What It’ll Cost You: *You really don’t want to be in a position to find out*

It can be so tempting to skip gutter cleanups as winter nears. It seems like as soon as you clear your gutters, they clog right back up again. So *what’s the point?*

Well, if it looks like you’re living inside a waterfall when it rains, water is missing your gutter system completely. It’s being directed to your foundation instead. And a **water-damaged foundation is never, ever cheap to fix.**

A contractor can plug foundation cracks for \$1,500 to \$3,000, says David Verbofsky, director of training for exterior home products manufacturer Ply Gem. But a worse problem, one that requires a foundation excavation or rebuild, can set you back (*gulp*) **\$30,000 or more.**

Suddenly, cleaning your gutters a few times each fall doesn’t seem so bad. A pro can do the work for anywhere between \$70 and \$250, depending on the size of your gutter system.

4. Giving Cold Air a Chance to Sneak In

What It’ll Cost You: *Nights where you never feel warm, despite sky-high heating bills*

“If it were possible to take every crack on the outside of a typical home and drag them together, you’d have the equivalent of a three-by-three window open all the time,” says Lipford. Yikes.

Yet cracks can be easily and inexpensively sealed with a simple tube of caulk, and it’s available in hundreds of colors to match your window panes, outside siding, and even brick. Not sure where to caulk? Look for visible cracks around:

- Window sills
- Baseboards
- Fireplace or dryer vents
- Anywhere something inside pokes a hole to the outside

5. Not Getting Personal with Your Thermostat

What It’ll Cost You: *Money you could spend on something else besides heating*

We all know we should, but we seem to have some mental block when it comes to programming our thermostats to align with our schedules. It’s not that hard, and sometimes all it takes is buying a new one that *suits* you. (Like maybe a Wi-Fi one that’ll give you a little money-saving thrill each time you swipe your app.)

“From a cost-savings perspective, a programmable thermostat is a great investment,” Lipford says — as much as 10% off your energy bill, according to the U.S. Department of Energy.

Related: [Get tips on choosing and programming a thermostat](#)

6. Skipping Furnace Tune-Ups

What It'll Cost You: *A furnace that'll die years before it should — and higher energy bills*

“Forget to service your furnace and you could easily cut five years off the life of your system,” says Lipford, who added that five years is a full third of the typical unit’s life span. New units can cost around \$4,000 installed, making the \$125 annual maintenance charge a no-brainer.

While you’re at it, don’t forget to replace the furnace filter, which cleans the air in your home, and also keeps your furnace coils cleaner, which can shave up to 15% off your energy bill. Johnson suggests at least every three months, but possibly as often as monthly if you have allergies, pets, or smoke cigarettes at home.

7. Foregoing a Fireplace Inspection

What It'll Cost You: *Possibly your life — and your home*

“A cozy fire is great, but if you don’t maintain your chimney, a fire can cost you thousands of dollars,” says Johnson, not to mention the risk to you and your family.

Schedule your maintenance appointment as early as you can.”If you wait until the busy season, you’ll have a hard time getting them out there, you’ll pay more, and you’ll get a lower quality job,” says Lipford.

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