

Chapter 1

Do It Yourself or Hire a Pro?

In This Chapter

- Sizing up costs, time, and skill level
 - Choosing the right person for the job
 - Getting down to business
-

You can expect to save at least 20 percent and sometimes 100 percent of the cost of any job by doing the work yourself. What's more, you can enjoy the sense of pride and accomplishment that comes with a job well done. That said, you must remember that most people are hard-pressed for time and energy, and some projects require special skills and tools that the average Joe may not possess.

We're not suggesting that you tackle these really advanced jobs. But countless other projects, such as removing wallpaper or sanding wood, require little in the way of tools and talent. By beginning with unglamorous repairs, such as fixing a broken window screen or tightening a loose hinge, you can quickly build your do-it-yourself skills and confidence. The bonus is that doing these projects makes your house a better and more comfortable place — a convenience that won't go unnoticed by you or anyone else in the house. Install a ceiling fan, and everyone notices the balmy breezes; paint the garage, and your neighbors rave. The idea is to choose projects that make a difference in the livability of your house and, at the same time, build your skills and confidence.

Just how do you know your limitations? That's the \$64 question. We know that there's nothing a handy homeowner can't do, but that's not the issue. When it comes to massive projects, such as replacing all the walls in a house or building a large addition, you have other factors to consider. As you gain experience, you'll develop a sixth sense to evaluate your limits and your situation. That's what this chapter is all about.

8

Book I: Planning Your Home Improvement Projects

Taking Everything into Account

Three factors go into the decisions of whether and how to do a job yourself: time, money, and skills. If you have plenty of time, you can tackle almost any project, using only some basic tools and gaining the skills you need as you go. If you have lots of dough, you can purchase plenty of timesaving tools and gear, or even hire someone else to do the job for you. And if you already have a treasure trove of home improvement skills, you can do the job yourself quickly and for a moderate cost (maybe even without using this book).

But for most mere mortals, the question of to do or not to do the work all by yourself involves finding a balance of all three factors and then doing some soul-searching for a reasonable response.

Calculating the cost

First up, consider the cost of materials. Don't become another statistic of the do-it-yourself damage factor. If the materials are expensive, you're taking a big risk by doing the job yourself. If, for example, you're laying \$30-a-yard wool carpeting, you're gambling with expensive dice. Make one miscut, and you suddenly find yourself in the carpet remnant business. You have to replace the damaged material, and you'll probably end up calling in a carpet installer to finish the job after all. Not much savings; plus, you wasted too much time in the process.

If you're considering a project and want to get a ballpark figure of the labor costs involved, go to a home center and ask whether an installation service is available. Many retailers feature this one-stop-shopping service, farming the work out to contractors. These stores often display materials, such as doors, windows, and ceiling fans, with two costs: a do-it-yourself price and an installed price. The difference between the two figures is the cost of the labor.

This figure gives you a starting point for looking objectively at the cost of tackling a project. But don't forget the other part of the equation — the cost of tools that you may need. Look at tools as a long-term investment: If you're a budding do-it-yourselfer, you want to add to your stash so that you have a complete workbench that can last a lifetime. However, if a project requires an expensive tool that you may only need once in your life, consider other options, such as renting or borrowing.

Although perfectly affordable rental tools are available for many jobs, some people love any excuse to buy their own new tools. And that's okay. In fact,

you may even say that nurturing the home improvement market so that it continues to contribute generously to our national economy is your civic duty. We list our top tool and gadget picks in Chapter 2.

Tallying the time

Time is a real consideration when you're deciding whether to tackle home repairs and improvements yourself. Whether you're skilled or not, working around the house takes time, sometimes an amazing amount of it. For all handypersons — and wannabes — estimating the time to complete a job isn't an exact science. If you're new to the do-it-yourself realm, heed these words about estimating how long a job is likely to take: Bone up on what's involved, write down the process in step-by-step fashion (as you perceive it), and include the shopping time, working time, and cleanup time. Translate the work into numbers of hours . . . and then *triple it*. The result that you get is liable to be pretty close. The more projects you complete, the more you realize the value of estimating accurately.



Many novice do-it-yourselfers make the tragic mistake of underestimating the time commitment and then box themselves into an unrealistic deadline, such as painting the living room before Christmas or building a deck for the Fourth of July family reunion — both noble ideas, but they warrant considerably more time than initially imagined. The work takes much longer than you anticipated the first time that you do any job. Setting an inflexible deadline only adds more pressure to the project.

Scrutinizing your skills

Now for a touchy subject: recognizing your talent. This topic is sensitive because some people are born naturally handy — a fluke of nature like having blue eyes or red hair. Some people are innately gifted with an artistic or mechanical sense; the ability to hang wallpaper or repair a loose hinge seems to come naturally to them. Others are less gifted. For the mechanically challenged, these seemingly simple tasks are tantamount to building the Taj Mahal over a long weekend.

Remember when your gym teacher shared this wisdom: “You may be good at sports, but it takes a lot more than that to be a professional athlete”? Well, this is where the tide of fate flows in your favor. You may not have been born with a hammer in your hand, but you can develop the skills of a confident do-it-yourselfer and go on to accomplish amazing feats. You can gain and hone the skills of a handy homeowner — without the drudgery of running laps or

Book I

Planning Your Home Improve- ment Projects

10 Book I: Planning Your Home Improvement Projects

lifting weights to stay in shape. It's true; as you get older, you get better. After you figure out how to install a dimmer switch, it's like riding a bicycle; you never forget.

Starting small

Even if you aren't a do-it-yourselfer and you have no desire to become one, you can participate in projects and save money by doing the grunt work. We're talking about simple jobs, such as removing wallpaper, tearing up old floors, scraping paint, and many other tasks that require more time and enthusiasm than talent.

The bottom line: If you're a first-timer, choose projects that are within your range of skills and don't require expensive materials and tools. Avoid boxing yourself in with unrealistic deadlines, and by all means invest your time as sweat equity and do the grunt work yourself.

Hiring Help the Smart Way

You can find entire books devoted to hiring a contractor, but we think that you need to know the basics. If a project is simple, such as replacing a closet door or repairing a faulty dishwasher, the plan is pretty straightforward. Get a couple of estimates and compare them, making sure to specify the full scope of the job and the quality of materials. Remember: You want estimates that compare apples to apples.

This advice becomes dicey when the project is more complex — say, bathroom remodeling that involves opening a wall, replacing the fixtures, and upgrading the flooring — all subject to surprises, hidden costs, and unexpected complications. Professionals have difficulty bidding on a job without knowing what they may find when the wall comes down or the old floor comes up. An accurate bid is based on complete and accurate information and the cost of fixtures, which can range from low-end to luxury. As a consumer, you have to spell out exact styles, models, and colors for a precise estimate.

Finding a good contractor

Shop 'til you drop . . . for the right contractor, that is. Spend as much time reviewing contractors as you do choosing a doctor. Start in your neighborhood

Chapter 1: Do It Yourself or Hire a Pro?

11

Book I

Planning Your Home Improvement Projects

and branch out to a network of friends and acquaintances who can provide referrals. Most contractors are listed in the Yellow Pages, but contractors rely on their reputations, not the phone company, for new customers.

Check out the service trucks that you see working in your neighborhood; the most familiar one probably has a good repeat business there. Stop by or call the neighbor (yes, be that bold!) and explain that you're looking for a contractor. Ask about your neighbor's experience. Is the homeowner pleased with the contractor's work? Most often, people are quick to share their thoughts, positive or otherwise.

This seat-of-the-pants screening process is the best way that we know to find competent contractors — it's direct, immediate, and tells you what you want to know from a reliable source, another homeowner just like you.



Whether you live in a suburban subdivision or a historic urban neighborhood, look for contractors who work on homes similar to yours. Kitchens and bathrooms in tract ranch houses are subjected to repeat remodeling, and the contractor who works in the neighborhood knows what to expect. Along the same lines, a carpenter who specializes in historic houses is more likely to know the intricacies of older homes, so he or she is your best choice for restoration.

For the same reasons you don't usually go to a proctologist for an earache, don't hire a rough carpenter to do fine woodworking. Sure the carpenter can do the work, but you get the biggest bang for your buck by hiring someone with skills and experience for the specific job. Take advantage of individual expertise — that's what you're paying for.

Know what you want before talking to a contractor. No, you don't have to know the serial number of the new faucet, but you do need to have an idea of the type, style, and features you want. First of all, a contractor can't bid on a job without knowing what you expect to have installed, repaired, or built. Second, the only accurate way to compare bids from different contractors is to be sure that the work is based on the same specifications.

Some people may tell you to get three bids from different contractors and choose the middle one — easier said than done. If you do your homework and are satisfied with the references and professional manner of a contractor, you may be hard-pressed or time-restricted to scour up two more. The bottom line is to use your best judgment and common sense, and don't let a schedule force you into making a decision. If you interview a contractor and are thrilled with what you find, don't balk at having to wait until he's available. Never rush a job and settle for someone you're not completely satisfied with. After all, you only build an addition or remodel your kitchen once in your lifetime — that is, if you get the job done right the first time.

12 Book I: Planning Your Home Improvement Projects



When you meet with a contractor, ask for customer referrals of work similar to your project, and then check out those references. This task takes time, but you can benefit greatly by listening to someone with firsthand experience. Many people consult the Better Business Bureau as a resource or contact a local chamber of commerce for a list of referrals. Even if you find a contractor through one of these sources, you should still ask the contractor for a list of satisfied customers in your area whom you can call for recommendations.

Covering all your bases

After narrowing your search for the perfect contractor, you're ready to get down to business. At this point, it's critical to get everything in writing:

✓ **Liability:** Ask for a certificate of insurance and make sure that the contractor is licensed and bonded to cover any injuries that may occur on the job. Reputable contractors carry workers' compensation insurance and insurance that covers them in the event of personal liability or property damage. Checking out a contractor's liability is very important, because you may be held liable if the contractor or one of his workers is injured while working on your home. You may also be held liable if the contractor or one of his employees injures someone else. Check with your insurance agent about getting additional umbrella liability coverage for the duration of a major building or remodeling project.

✓ **Contract:** A complete contract includes a detailed description of the project with a listing of specific materials and products to be used. For a job that involves various stages of completion, a payment schedule itemizes when money is to be paid. A procedure for handling any disputes between you and the contractor is also important, along with directions for handling changes in plan due to an unforeseen need for additional work or materials.

If the project involves removing debris or if it's intrinsically messy (hanging drywall, for example), make sure that the contract has a cleanup clause that clearly defines the contractor's responsibility to leave the work site "broom clean" and orderly. Also make sure that the contract spells out who's expected to apply and pay for the building permit and what's necessary to meet those requirements.

Most states require a *recision clause* that allows you to cancel the agreement within three days of signing it. This arrangement gives you some time to think things over and helps to prevent you from being pressured into signing the contract.

✓ **Warranty:** If the contractor offers a warranty, be sure that the provisions include the name and address of the person or institution offering the warranty and the duration of the coverage. Read the document closely

to be sure that it's written clearly and that you understand all the terms and conditions. A *full warranty* covers the repair or replacement of the product or a refund of your money within a certain period. If the warranty is *limited*, find out what those limitations are.

- ✓ **Building permit:** Most towns or counties require a permit to build on or change a property. The fee is based on the scope of the improvements and is either paid by the homeowner or included in the contractor's bid (which the homeowner pays eventually). If you're doing work that requires a building permit, you must fill out an application and pay a fee. If you hire contractors, you're better off having them apply for the permit because their license is on the line. During different stages of the job and at its completion, the work is inspected to ensure that it meets the building codes. These inspections are your best assurance that the work is done correctly or at least that it meets minimum government standards.

Book I**Planning
Your Home
Improvement
Projects**

14 **Book I: Planning Your Home Improvement Projects** _____