

At Your Service

Choosing the Best Home Service Pros

When to Hire a Pro

No matter how much you call yourself an expert DIYer, some projects should be left to the experts. Here's when to hire a pro.

HOME ADDITIONS

Some home projects simply aren't worth the risk, not to mention the time and money. Adding on to your home is a complicated, multilevel project that typically involves a range of skills too broad for the average weekend fixer-upper. There could also be official paperwork and insurance considerations. If you run into one or more of these problems, you might never finish.

DANGEROUS SUBSTANCES

Taking out a section of dry-wall is one thing. Properly mediating potentially dangerous substances like asbestos, mold or lead is quite another. They're very harmful to you and your family's health, so must be handled with the proper protective measures.

MAJOR ELECTRICAL

The ease of connecting a new light fixture or switching out an outlet might convince you that larger electrical jobs are within reach. But major jobs, like connecting power to a that new addition, must be done by a licensed professional. The work is dangerous,



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and bad wiring jobs run the risk of fire down the road.

FOUNDATION REPAIR

Serious structural issues require expertise and heavier machinery to correct. Don't leave the safety of your home and loved ones to chance with a foundation that is in need of repair because of cracks or crumbling structure.

TREE REMOVAL

If you're dealing with anything other than a small tree, consider calling someone with the skills and expertise to properly trim and remove it. They'll have the equipment to reach higher branches, while safely bringing larger trees down. Climbing a tree with a chainsaw could be a lethal mistake.

MAJOR PLUMBING

As with electrical work, there are DIY jobs (switching out a toilet, replacing kitchen-sink fixtures) and then there are jobs which require more knowledge and expertise (water-main issues, plumbing a new room). Improperly replaced or installed water sources can lead to serious damage or

whole-house flooding.

PEST INFESTATIONS

The DIY approach is fine for minor annoyances, like a single instance of roaches, ants or a mouse.

Larger infestations of pests like bees, termites, bats or squirrels require a pro to root out the problem and properly address it.

Hot Home Project Trends

If you're planning on a home-improvement project in 2022, you won't be alone.

One HGTV survey said nearly 40% of Americans have the same idea. But what to do? Here's a look at what's trending.

KITCHEN UPGRADES

Ease of use is often an initial consideration when deciding on a home project. But building equity is important, too, and kitchen upgrades address both issues. The HGTV survey asked thousands of people to name which space most needed an upgrade, and more than half pointed to their kitchens. Many have already done some work, as pandemic-era safety precautions kept us at home. Some 84% of respondents in a separate survey by Hausera said they worked on their kitchen, bathroom or laundry room over the last two years. Some two-thirds of them said there was still more they hoped to do. Almost 40% of them had an eye on improving the space's functionality.

PAINT IT BLACK

Minimalism and shades of gray have been popular for some time. Now, a Sherwin-Williams survey of interior designers found that some two-thirds intended to go darker in 2022. They're going to incorporate the color black more into their kitchen projects, particularly matte versions. Minimalism in the kitchen is still on trend, as cabinets hide appliances via

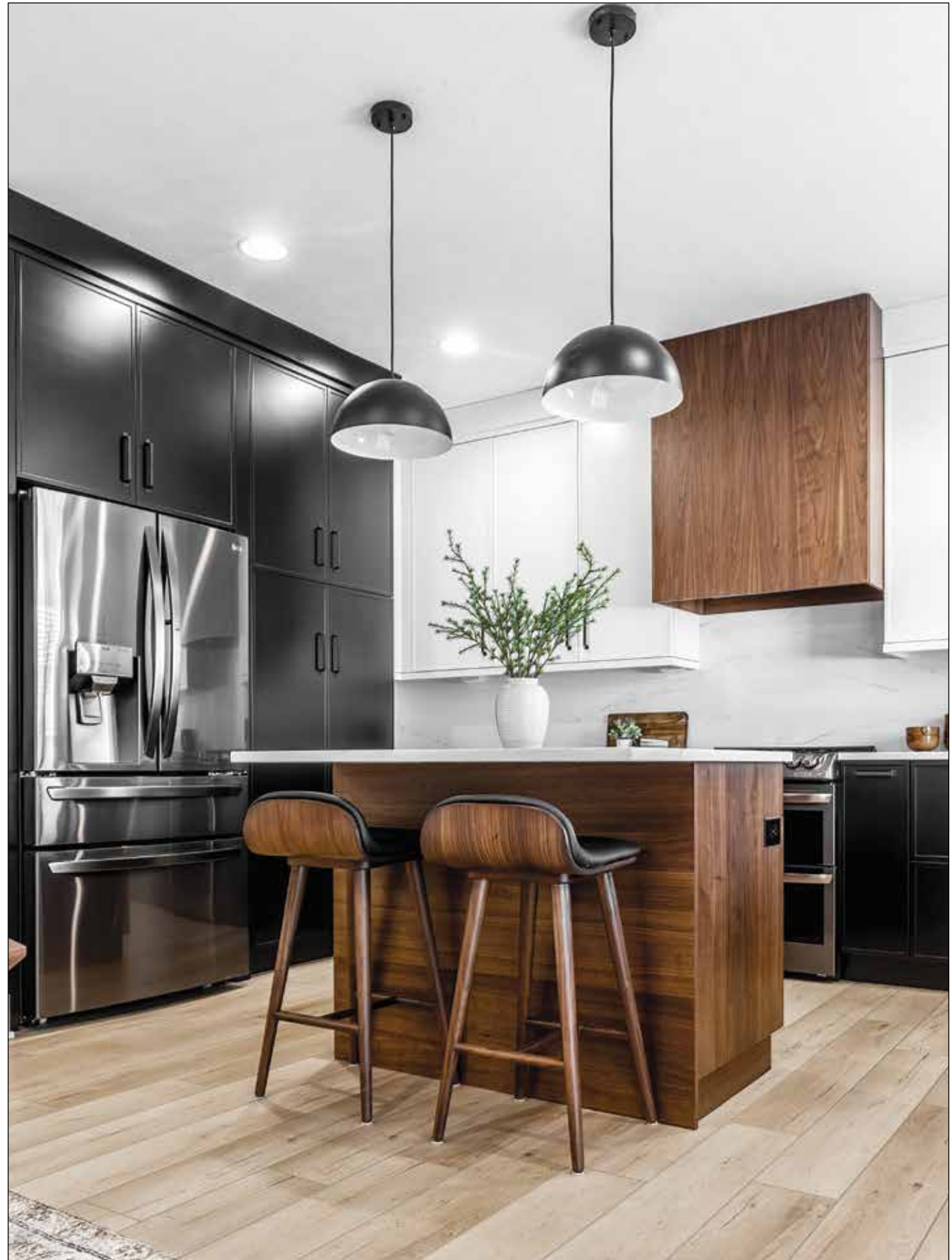
lift-up panels or pullouts. Stainless is still king, as convection ovens and air fryers continue to proliferate. Granite is set to continue as a go-to material for countertops. Premium options that are hot in 2022 include quartz and porcelain.

NEW FLOORING

This is one of the most common home projects, year in and year out. Low-maintenance flooring like ceramic tiles and hardwood also boast a timeless visual appeal. Technological advances also give us a wider array of choices in the form of versatile manufactured options. In fact, the engineered versions of hardwood flooring now make up a bigger share of the market than the traditional kind. Consider putting a consistent flooring choice through the home, since it provides greater cohesion but also makes the space appear to be bigger.

BOLDER BATHROOMS

Bathroom makeovers are a stable in home improvement. DIYers will be taking it up a notch in 2022, as ambient lighting, industrial-style sinks, integrated shower seating, toilet tech like seat-warmers, auto-closing lids and under-floor heating systems proliferate. Brass finishes are back, in particular brushed brass. As with kitchens, gray will be giving way to black.



What to Ask a Plumber

The smallest of leaks can lead to big problems, so call in a pro. Here's what to ask the plumber when he arrives.

ARE YOU LICENSED?

A pipe fitting that wouldn't cost a dollar at your local improvement store can create hundreds of dollars in water damage — even thousands, if it's not caught in a timely manner. But that's not the only way to lose money. If your plumber isn't licensed and insured, the work they do may not hold up and you won't have any recourse when things go wrong. Most states require this licensing, and provide a number where you can verify that it's current and without active complaints. Your plumber should have a current policy covering workers compensation, and a \$500,000-minimum liability-insurance policy.

WHAT KIND OF PLUMBING?

Everyday plumbers handle upgrades and basic repairs, typically in emergency situations. It's best to establish a long-term relationship with one before disaster strikes, perhaps through doing fixture installations during their normal working hours. Other plumbers specialize in running water to new additions or adapting the piping to remodel-



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ing projects. They'll be more experienced with code requirements, a critical part of these bigger jobs.

IS THERE A WARRANTY?

Quality work should hold up, at least in the near term. That's why it's smart to ask about a warranty on any plumbing job before it begins. Thirty days is a standard peri-

od of time to guarantee that issues directly related to replacements or repairs don't crop up again. If they refuse to back up their work with a warranty, you may need to find a different plumber.

HOW MUCH?

The cost of an emergency plumbing job can be surprising, so ask in advance for a

rough estimate. You won't be able to get a solid quote until the plumber is on site, since they'll have to inspect the problem themselves first. The price might end up being higher than what was mentioned on the phone, before they got a complete picture of what is happening. Make sure the quote includes both labor and material, and remember

you're paying for the time they spend at your home but also the years of expertise and learning that makes them so invaluable when trouble occurs. Weekend and night calls typically incur additional charges.

Once you've paid, be sure to ask about tips on keeping this problem from happening again.

Deciding on a Home Warranty

New to town and don't know any handymen?

Worried about purchasing an older home or concerned about extending manufacturer warranties?

A home warranty can provide some comfort and confidence.

WHAT IS IT?

Home insurance covers property damage as a result of fire, wind, theft, hail or vandalism, as well as liability for guests who visit the policyholder's property. A home warranty, by contrast, helps mitigate the risk of huge out-of-pocket expenses for things inside your house. They can also extend an expiring manufacturer's warranty. You can sign up for a home warranty at any time, though they are most often attached to a real-estate transaction, typically as a sales incentive or to boost buyer confidence.

HOW THEY WORK

These warranties cover repair, service or replacement of major appliances and home systems, creating a buffer in the unfortunate instance where a big-ticket item fails. You won't have to find individual repairmen on your own. Instead, you'll be connected



with local affiliated workers who will handle service calls to evaluate covered items. A contractor is dispatched by the home-warranty company, and they will diagnose the issue then repair or recommend replacement of the item.

WHEN TO BUY

Older systems or appliances that are no longer under man-

ufacturers warranties are prime candidates for home warranty coverage, since replacing a refrigerator, air conditioners, water heater or furnace can be so expensive. Sellers may want to add a home warranty to cover the cost of things breaking down before the sale closes, or as a selling-point incentive. Buyers can purchase the home with confidence that a big bill isn't

looming if something fails. Those who have limited mobility, on a fixed income or in their senior years may also want the peace of mind.

REVIEW ANNUALLY

If you choose to purchase a home warranty, keep in mind that most are sold on a yearly basis. Some companies offer two- or three-year plans, but it's still smart of review the

coverage annually. What worked in 2021 might not in 2022.

A manufacturer's warranty may be ending, or you may have purchased a new appliance. Or perhaps you haven't had the need for this coverage, and feel better situated to contact local repairmen on a case-by-case basis. Make sure the plan meets your current needs.

Before You Hire a Carpenter

What carpenters actually do sounds simple enough: They cut and shape building materials, typically made of wood, then repair and make things.

But there's a lengthy process involved entering this field, and they ultimately end up with varying skill sets. Here's what you should know before you hire a carpenter.

TRAINING AND QUALIFICATIONS

Finding a carpenter who meets both your needs and budget can be difficult. Understanding the training and qualifications that go into this career may help with the decision-making process. Many learn the ins and outs of this trade in community college, a trade school or high-school shop courses, though a degree is not required. Others serve apprenticeship by assisting more seasoned pros in the business. Testing provided through the United Brotherhood of Carpenters and Joiners of America leads to official journeyman status.

The next step, after a lengthy period as a journeyman, is master carpenter, an informal designation meant to acknowledge the expertise to perform almost any job. Master carpenters will charge more per hour than journeymen.



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LICENSING AND INSURANCE

Hiring an unlicensed carpenter is illegal in some states. Though the United Brotherhood of Carpenters and Joiners of America has a standard for potential journeymen, each state may set its own criteria. Valid licenses indicate that your carpenter has state-required bonding and insurance, a critical pro-

tection for customers. Ask your prospective carpenter about liability insurance and workers compensation insurance, in case something goes wrong on the site. The bond protects you if the carpenter doesn't meet the contract terms. Quality carpenters may also offer a warranty on the material and services provided. That would provide another layer of security.

SERVICES AND AVAILABILITY

There are different types of carpentry, depending on customer needs. Rough (or frame) carpenters special in creating basic structures so that the job is level, square and plumb. Finish carpenters complete their work, installing secondary items like doors, decks and roofs. Specialists who have been trained in more focused

ways then follow, including cabinet makers.

Once you've determined which is right for you, ask about availability, not just for your start date but for a window of time. Urgent or time-sensitive projects may require a different carpenter. Ask if they charge an hourly or flat rate, if they can provide references and if you can get an estimate in writing.



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Home Project Mistakes to Avoid

Home projects can be costly, even if everything goes well. If they don't, the results can take a huge bite out of your budget. Here are some common mistakes to avoid.

UNREALISTIC BUDGETING

Renovations typically cost more than we first expect. So have realistic discussions with your home-project pros, then build an additional 20% into your budget. That way you're prepared for any contingencies.

FORM OVER FUNCTION

Discussions with your renovation team should center on how you actually use the space. Consider things like traffic patterns and door openings when make changes. Be especially aware of the so-called "work triangle"

that exists between your refrigerator, stove and sink.

CHANGING STYLES

Renovations should try to follow — or at least complement — the home's existing architectural style. They don't have to be identical, but anything that looks obviously tacked on will hurt resale value down the road.

BEING TOO CHEAP

We all love a good deal, but a home project isn't the place to scrimp on quality. You'll have to replace it all

again in a few years if you don't buy well-made, durable materials.

FLOORING MISTAKES

Order enough material so that your flooring contractor can finish the job, then an additional 20% to cover waste and defects. Consider the timing for these updates, too: Many home-improvement stores sponsor sales or are more willing to negotiate during slower times of the year, like November and December.

BEING TOO TRENDY

Updating your home's look and feel is typically a smart move, but be careful about picking treatments, fixtures, colors and styles that are too period specific. Consult a design professional before hiring home-project pros if

you'd like additional guidance.

IMPULSE BUYS

Keep in mind that every element of your improvement plan has to fit together to create an eye-catching, cohesive look. So impulsively selecting a sharply contrasting wall color after your carpenter has already installed the cabinets can derail the whole project. Collaborate with your home-project pro to make sure everything works in concert.

BUYING THE APPLIANCES LAST

This is the opposite of what you should do. Start by picking out the appliances, in order to assure that the overall design can accommodate them. You can have them installed later.

Finding a Reliable Contractor

Finding qualified help with a home-improvement plan can be almost as hard as completing the project itself. Here's how to find a reliable contractor.

WHY YOU NEED ONE

Contractors are in charge of the overall operation of your renovation project, including selecting products and the hiring of subs to handle things like hanging cabinets, retiling floors and knocking down walls. It's far, far too much to oversee by any weekend DIYer. They'll also have specialized expertise in things beyond the work, like your local town's permitting process. But their role is about more than nuts and bolts. These kind of projects can be very stressful since unexpected detours are so often a part of things. The right contractor can help you navigate through bumps in the road like bad writing or rotten subfloors, keeping your budget under control — and your sanity in place.

WHAT TO LOOK FOR

Begin with recommendations from friends, family and co-workers, then check references and online reviews. Employees at area hardware stores may also be a great resource for referrals. Dig



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deeper into licensing, and the history of complaints or litigation. Review reports from the Better Business Bureau and your state disciplinary boards. Ask about timeframe availability, and what work will be done by subcontractors. Verify insurance. Request an estimate, keeping in mind that you'll get the most accurate numbers by being as specific as possible about what the job

entails and the exact materials you'd like to use. Experts recommend that you interview at least five candidates before deciding.

WHAT'S NEXT

The contract should detail exactly what's to be done, including payment schedule, overall deadlines and materials. If your contractor's agreement isn't as detailed as you'd

like, feel free to make your own addendums. Once you've signed, remember that availability will depend on a variety of considerations outside of your control — including other work responsibilities and the time of year. It's their job to secure proper permitting, but double check that it's in place. Never pay more than 10% of the total agreed-upon price before the work starts.

ONCE WORK IS UNDERWAY

Make sure workers follow a specific agreed-upon schedule for work hours. Talk to the contractor frequently, whether there is a pending change order or not, so that you always know where the project stands. Don't make a final payment until the job has been completed, and all punch-list items have been dealt with.