

AT YOUR SERVICE

CHOOSING THE BEST HOME SERVICE PROS



Starting Your Project

You've decided to begin your first big home improvement project — now what?

Even very handy homeowners will likely need some outside help on larger renovations and property improvements. Be ready to address several key questions so you can get the right person for the job.

FIRST THINGS FIRST

Before allowing someone into your home, research local contractors, handymen and specialists. Experts suggest getting at least three estimates from different individuals or companies to get an understanding of the general cost range based on your scope of work. You'll be building a sturdy new business relationship with someone who can be there in the future for potential emergency situations involving plumbing or electrical problems that may need more immediate attention.

KEY ON EXPERIENCE

With any potential contractor, ask what kinds of similar projects they've recently worked on. It's important to hire a contractor who has relevant experience aligning with your specific needs. Your local plumber may be very good with indoor water issues but underqualified to install a swimming pool. (Don't simply trust candidates when they express confidence in their ability. Ask whether they can provide references. Request



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names, addresses and contact information for customers they have served recently. Once you contact references, ask whether they were happy with the work, the final expenses and project timelines.

REGULATIONS AND PERMITS

Find out whether permits will be necessary for your home

improvement project. Competent, reputable contractors will be knowledgeable about permit requirements in your area, along with specific local regulations that apply. Subcontractors might need permits and licenses, so ask or research to determine whether the state mandates them. Ask about insurance. Contractors should have policy coverage for

personal liability, property damage and workers' compensation. Also, ask for copies of their insurance certificates. If they don't have these critical forms of insurance, you could be left responsible for injuries or damages throughout the duration of the project.

TIMING MATTERS

Always ask about their expect-

ed timeline for completion. Try to establish realistic deadlines and any discussed target date for completion.

If a contractor is vague about how long things will take, it could end up costing you a lot of extra money.

Maintain clear communication with your home service professional and request regular updates.

Contract Dos and Don'ts

You've chosen the right home service professional after researching their qualifications and received a comprehensive estimate.

This has likely been a long journey, so it's easy to give in to the impulse to rush through the final step before work begins: Entering into a binding agreement.

That could be a very costly mistake. This contract will detail the work that they are to complete, the materials needed, their costs and a timeline for completion, assuming that no unforeseen issues arise along the way. So, if any information is missing or inaccurate, signing could lead to a project that falls short of your expectations — or, worse, budget limitations.

WHAT YOU SHOULD SEE

Several important elements are included in a properly executed agreement with a contractor. They're put in place to safeguard both of you. The contract should have a job description that clearly articulates what tasks are to be accomplished, along with a thorough breakdown of costs and materials. Specify a firm starting date and expected finishing date as part of an agreed-upon project timeline. Link payments to specific



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milestones of job completion.

Clarify in the contract that it is the company's job to obtain any necessary permits. Incorporate penalties for failing to meet important completion deadlines. The agreement typically outlines how changes to the work orders can be made. Include important details such

as insurance, licensing and bonding, as well. Finally, the contract needs to incorporate protections that include a termination clause with specific language on backing out of your agreement.

ARE THEY REQUIRED?

In some areas, a written

contract isn't mandatory. There aren't always strict rules regarding aspects like down payments, either. But it's still a good idea to request a written formal agreement. This will help clarify expectations and establish a timeline for when various tasks and payments will be made. Review state

laws ahead of signing to ensure the contract complies with all regulations. Remember that a lower upfront payment might encourage contractors to expedite their work, leading to a quicker completion. Even with a signed deal, it's smart to check in frequently as the work moves forward.

How Home Warranties Work

Have you recently purchased an older property — or just moved to a new town?

In either case, consider purchasing a home warranty. It's also a smart option for those who are trying to get the most out of major appliances, heating and cooling systems and water heaters. When something goes wrong, you'll have a top professional by your side to help.

IS IT LIKE HOME INSURANCE?

Home warranties vary in critical ways from home insurance. Home insurance typically covers damage to your property due to events like fire, wind, theft, vandalism or hail. These policies include liability protection for people who visit your property. A home warranty, on the other hand, focuses on alleviating the financial stress associated with significant repairs. You can buy a home warranty at any time, but they are often part of real estate transactions involving older properties. They act as a value-added extra for buyers or simply to boost their confidence in the potential sale.

HOW IS THE WORK COMPLETED?

Rather than seeking out individual repair technicians, the home warranty company



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connects homeowners with local professionals affiliated with the provider. They'll handle service requests to evaluate covered items. A contractor will be dispatched by the home warranty company, diagnose the issue and either repair or discuss a replacement for the malfunctioning item.

WHAT DO THEY COVER?

Home warranties cover important household systems and large appliances. Services associated with these warranties typically include repair and replacement, but may also cover servicing. They can extend coverage beyond the expiration of your manufacturer's warranty. This offers

significant relief if an expensive or critically needed item fails.

WHEN TO CONSIDER BUYING

Replacing key items like an air conditioner, refrigerator, furnace or water heater can be quite costly. Then there's the discomfort associated with

losing these critical systems at a moment's notice. Among the excellent candidates for home warranty are older appliances or systems that no longer have coverage under manufacturer warranties. They may be particularly needed by senior citizens, those who are on a fixed income or anyone with limited mobility.

When to Hire a Plumber

It's easy to take our faucets, tubs and toilets for granted.

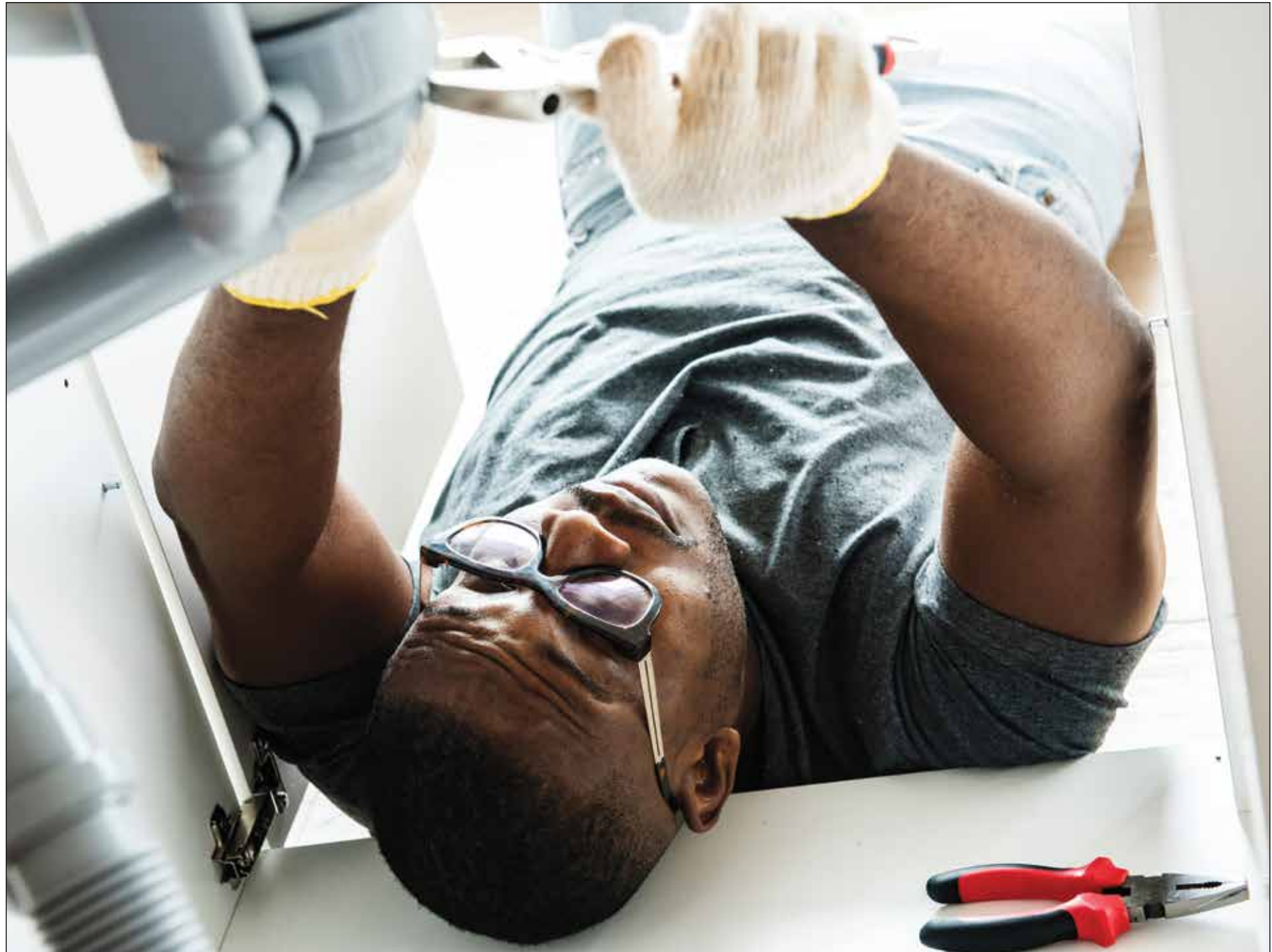
You use the knob or lever, water rushes out and then disappears into the web of pipes under your home and then out toward the city's processing facility. But what if one of them malfunctions back home? Sometimes, it's only a minor convenience that requires a plunger or small replacement part. Other times, however, you may have a problem that puts your furniture, flooring or the house itself in serious jeopardy — in particular if the problem persists over a long period of time.

Don't rely on someone who is underqualified for jobs like these. There's too much riding on your decision. Ask friends and family members for their recommendations. Carefully check qualifications and let several candidates evaluate the problem. You're looking for a qualified, well-respected individual who charges a fair price for great work. They'll need to have valid licenses and insurance, as well as good reviews.

Here are the main ways plumbers can be of service to homeowners:

REGULAR MAINTENANCE

Plumbing system failures can easily cost thousands of dollars in repairs. Have a certified plumber perform routine inspections and maintenance on your system. Once you've



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decided on a plumber, have them inspect for slow drainage or clogs, rust and signs of swelling in pipes or joints. Make sure that sump pumps and water heaters are in good shape for consistent use. Have them secure fittings and address any leaks in connection areas.

APPLIANCES

When refrigerators, water heaters or HVAC systems fail, they can cause significant hassle and sometimes extensive damage. The risks go well beyond the discomfort of a cold shower or a steamy night of sleep. Sump pumps are essential for removing wastewater

or stormwater, but when they fail, you may end up with flooding and mold issues.

IN AN EMERGENCY

Building a relationship with a plumbing service in advance may provide an advantage during emergencies, since you'll know just who to call.

They may get to your home faster, since you're a valued customer. Before they arrive to perform an initial evaluation, ask where your main water shutoff valve is located and how to operate it. This information is vital for reducing damage from a leak while you wait.

Shop Smart: Avoiding Scams

Most service professionals can be relied upon, but you should still remain cautious.

Most service providers are respectable citizens who live in our own neighborhoods. Nonetheless, the possibility of encountering a dishonest person is still there, so it's important to recognize the signs.

Some may aim to earn quick money simply by using inferior materials or rushing through the work, while others might take advance payment without completing the task. Government statistics state that about one in 10 American adults fall victim to some form of fraud or scam each year. Unfortunately, some of them are associated with home improvement. Here's how you can avoid becoming a statistic:

STAY AWARE

Be wary of any contractor who approaches you directly seeking work. Trustworthy service professionals do not canvass neighborhoods for clients. You also shouldn't do business with those who only accept cash payments or request large sums upfront before starting the job. Don't permit anyone to use leftover materials from past jobs, as these could be faulty or obtained through improper means. Steer clear of individuals who want you to take care of collecting the required permits. They should have



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solid references, all the necessary qualifications and provide a valid phone number and website.

WARNING SIGNS

Avoid any contractor who encourages you to fund a home improvement project through their affiliated lender. Verify terms and approval limits with

independent loan officers to understand your spending capacity. It's best to work with institutions where you already have an account, but if you decide to seek out multiple loan quotes, make sure they are from reputable lenders.

DOCUMENT EVERYTHING

All agreements should be

documented since signed contracts offer you the best level of security if an issue arises. Construction and renovation disputes are generally resolved through written evidence. Avoid any deal that involves informal agreements and those with cash-only transactions, as well as those who use aggressive sales tactics or press for

upfront payments.

Thoroughly review all paperwork before you sign. If legal terms are unclear or confusing to you, consider consulting with an attorney to help clarify things. Although there may be a fee involved, this investment could save you a significant amount of money in the future.

Ready for New Landscaping?

Are you considering an outdoor refresh?

Or simply ready to have someone else to take care of the mowing and edging? Professional landscapers can re-draw your exterior spaces, introducing innovative ideas to enhance your home's overall look. They can ease the burden of managing your lawn, flower beds and plants. There's a local angle, too: Hiring area experts supports your local economy.

Before you decide on a landscaper, evaluate several factors, including pricing, their past work and qualifications. A bit of negotiating may be essential to secure the best possible deal. Pricing will vary based on the size of your new landscaping job or the frequency of maintenance visits — especially during off-peak seasons.

YOUR FIRST DECISION

As with most things, the search for landscaping services can lead you to options that include large national chains. Oftentimes, however, local independent landscapers offer straightforward maintenance services — like mowing, planting and mulching — for a competitive price — and you'll be supporting neighbors in your community. Local businesses will better understand which plants do well in your climate. Larger area companies may even be able to complete significant transformations using native



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materials, pour new sidewalks and driveways, and set up sprinkler systems. Ultimately, of course, the decision should reflect your specific budget and needs.

WHAT COMES NEXT

The final decision goes beyond a price that suits you. You need to make sure this

company is reliable, too. Look for customer reviews and ratings on independent platforms such as Yelp, Nextdoor and Google. Don't hesitate to ask for their references, and talk to friends, family and neighbors about what they've heard. If anyone in your circle has already worked with one of these companies, they

could share valuable advice. Monthly maintenance fees might be fairly uniform across several firms, but costs for larger landscaping projects can significantly vary.

Adding elements like outdoor kitchens, fountains, slate walking surfaces or even some higher-end landscape borders can quickly increase

the expense of your project. Simple mowing services will generally cost less than hydro-seeding or regrading. You might find special discounts online or through local advertising. Make sure they present a price list that specifies the costs for each service, including payment options and scheduling.

Money Matters: Before You Pay

Contracts have many important elements but the amount and the process by which you'll pay is typically the most important.

This step is especially vital for large renovation projects, where financial misunderstandings can lead to delays or the project being abandoned.

Work alongside your contractor to create a payment plan that suits both parties. Establish your budget before beginning negotiations. If financing is necessary, it's smart to investigate different options to find the best terms available. Be cautious when agreeing to interest rates or monthly payments that might create difficulties later.

CASH OR CARD?

If a contractor insists on cash as a form of payment during negotiations, consider finding a different contractor. Cash payments lack any receipt, unlike payments made by credit cards or checks. This would leave you without proof of payment, which could be problematic down the line. Experts also warn against signing an agreement with contractors who request full payment upfront or promote a particular lender they are connected to. By keeping the lender separate and staggering payments, you're encouraging the contractor to adhere to the schedule.

PAY AS YOU GO

The required down payment will differ based on the size of your project. So will the pay off. In between, a significant amount of funding may be needed for major renovations to cover material costs. After the initial payment, arrange

future payments according to milestones achieved instead of on specific dates. The easiest method for tracking payments is through credit card transactions. If you prefer to pay by check, make copies of all related documents, including the payment itself. Create a

detailed note in the memo line, and keep verification that it was deducted from your account.

FINAL PAYMENT

Before making the final payment, thoroughly inspect the completed project to

ensure it meets your expectations. Confirm that all subcontractors and suppliers have been paid. Review and approve all their completed work. Confirm that the job site is tidy and that all tools, materials and equipment have been removed.



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