

At Your Service

CHOOSING THE BEST
HOME SERVICE PROS





© ADOBE STOCK

When It's Time to Pay

It is crucial to have a clear payment schedule in place before finalizing a contract.

This is particularly important for extensive renovation projects, as financial discrepancies can lead to delays or even abandonment of the project. Collaborate with your contractor to establish a mutually agreeable plan.

Prior to initiating negotiations, establish a budget. In case funding is required, it's best to explore various options to secure the most favorable terms. Exercise caution before agreeing to interest rates or monthly payments that could pose challenges in the future.

Once these decisions have been made, contact regional contractors to obtain estimates and move forward. Then it's time to settle the bill. Here are some things to keep in mind:

CASH OR CARD?

If a bidder insists on being paid in cash during negotiations, it might be best to consider other options. Without the documentation provided by credit card payments or checks, there is no evidence of payment being made. This could have serious implications in the future. The Federal Trade Commission also advises against contractors who demand full upfront payment or encourage the use of a specific lender that they are affiliated with.

The most convenient way to keep track of payments is through credit card transactions. However, if you choose to write a check, retain copies of all financial records, including a copy of the payment, a clear explanation in the memo section, and proof of deduction from your account.

PAY AS YOU GO

The amount you need to put down for a down payment will vary depending on the scale of your project. For extensive renovations, a substantial sum may be necessary to cover the cost of materials.

Once the initial payment is made, establish subsequent payments based on milestones achieved rather than on any specific date. This approach

incentivizes your contractor to closely follow the agreed-upon construction timeline.

FINAL PAYMENT

Prior to submitting the last remaining payment, conduct a thorough inspection of the project to verify that the work has been completed according to your specifications.

The Federal Trade Commission recommends a sign-off checklist that includes:

- Obtain proof that subcontractors and suppliers were paid.
- Inspect and approve all completed work.
- Make sure the job site is clean and that tools, equipment and other materials have been removed.

Inside Home Warranties

New to the area and don't know any maintenance techs?

Consider getting a home warranty for peace of mind.

They're also a great option if you are anxious about buying an older home.

DEFINING THE TERM

Home insurance provides coverage for property damage caused by fire, wind, theft, hail or vandalism, along with liability protection when someone visits your property. On the other hand, a home warranty is designed to reduce the financial burden of major expenses when major systems or household appliances fail. They can also be put in place to prolong the coverage of an expiring manufacturer warranty. Home warranties may be purchased at any time, but they're commonly included in real estate deals. They might serve as an additional selling point or to increase buyer trust.

INSIDE WARRANTIES

These warranties provide coverage for repairing, servicing or replacing major appliances and home systems, offering protection in case a high-value item malfunctions. You won't need to search for separate repair professionals yourself. Instead, you will be linked with nearby affiliated technicians who will manage



© ADOBE STOCK

service requests to assess the covered items. A contractor sent by the home warranty company will arrive to identify the problem and proceed with repairing or suggesting a replacement for the item.

TIMING IS EVERYTHING

Older systems or appliances that are no longer under manufacturers' warranties are prime candidates for home

warranty coverage, since replacing a refrigerator, air conditioner, water heater or furnace can be 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, are on a fixed income or in their senior years may also want peace of mind.

ANNUAL REVIEW

If you opt to invest in a home warranty, bear in mind that most are marketed on an annual basis. Although some companies present two- or three-year options, it is wise to evaluate the coverage each

year. What was effective in 2023 may not be as suitable in 2024.

Your manufacturer's warranty might be coming to an end, or you could have purchased a new appliance. Alternatively, if you have not used this coverage and prefer contacting local repair services as necessary, ensure that the plan satisfies your current needs.

Starting Off Right

It can be a little overwhelming as you contemplate embarking on a remodel. There are numerous crucial factors to consider before deciding to expand or enhance your home.

Your worries might pertain to expenses, while others could center on the quality and the return on your investment. As the National Association of the Remodeling Industry notes, it is best to begin with a clear understanding of your requirements, budget and timeline.

In some cases, you might decide to wait to build up more savings — or you may opt to take out a small loan. Either way, this initial planning phase of any project is crucial. Once you're ready, consult with a knowledgeable local home services expert for assistance in transforming your vision into reality.

SET A GOAL

When embarking on a home improvement project — whether you're adding an extra bedroom, building a barn or installing a new hardwood floor — it's critically important to create a detailed plan. Then, you have to adhere to it. Adding additional smaller jobs on top of your original project can easily lead to budget overruns.

By expanding the scope of work, you are increasing the costs of materials and labor, especially if you hire a professional. Collaborate with your contractors to establish realistic expectations before getting started. This will allow you to allocate a specific budget and minimize extra expenses. Additionally, it ensures that you

and the contractors are aligned on how long the project will take.

THINKING BIGGER?

Altering the structure of your home will necessitate a lot more design and engineering work ahead of time. Homeowners should expect to see higher expenses and a

much longer timeline, according to the NARI. Before embarking on this kind of major renovation, consider the following:

- Can I afford a large project like this one? Will I need additional funds?
- How old is my property? There might be hidden issues that complicate your plans.

• If you're trying to build more equity, will these changes add to the home's sales value?

- Are your contractors capable of handling a multiple-phase project like this one?
- Once you have a clear understanding of the cost, timeline and needed contractors, you can then proceed with greater confidence.



Hiring a Plumbing Pro

We tend to overlook the convenience of plumbing — that is, until the moment it stops functioning properly.

In the best of circumstances, everyday schedules can be disrupted. In more complicated, longer-lasting cases, you and your family's health could be threatened.

It's best not to rely on inexperienced individuals when it comes to the maintenance of this system. Establish a connection with an accredited plumber before a situation becomes urgent, so you're not forced to make hasty choices in a time of crisis.

Verify the credentials of available plumbers in your vicinity, ensuring they possess the necessary licenses and insurance, along with positive recommendations. Then select a few candidates and schedule initial assessments of your plumbing system. Hire the pro who offers the best value mix of experience, customer service and price.

ROUTINE MAINTENANCE

The Insurance Institute for Business and Home Safety reports that plumbing system failures result in an average cost of more than \$5,000 per incident.

To prevent such failures, they recommend having a



© ADOBE STOCK

licensed plumber conduct regular inspections and maintenance on your system.

Here are some things that they will be looking for:

- Blockages, slow draining, corrosion and signs of swelling in pipes or joints
- Consistent performance of appliances like sump pumps or water heaters
- Tight connections and any leaks in the fitting areas

APPLIANCES

Water heater malfunctions can lead to significant inconvenience and lots of damage. Beyond the discomfort of a cold shower, the potential for catastrophic water intrusion is a real concern — especially if a leak goes undetected in a tank holding a substantial amount of water.

Additionally, the failure of a sump pump, which is crucial

for draining storm- or wastewater, can result in mold growth or, in the worst-case scenario, house flooding. It is essential to regularly check and maintain these appliances to safeguard the well-being of your family and the value of your property.

DURING AN EMERGENCY

Establishing an early rapport with a plumbing service

could prove beneficial when the worst happens, since you may get priority assistance as a loyal customer. Upon their initial evaluation, ask the plumber to show you the whereabouts and demonstrate the operation of your primary water shutoff valve. This can be invaluable knowledge when trying to mitigate early damage from a leak while help is still on the way.

Reviewing Your Contract

Once you've found a contractor who meets your needs and price, it's time to enter into a formal agreement to work together.

The contract will describe precisely what is required, lay out payment schedules and define other key parameters of the project.

Crafting a successful home improvement contract hinges on details and clarity. Work shouldn't commence until there is a shared vision, and these agreements provide the framework.

CONTRACT MUST-HAVES

Angie's List, a website specializing in home services, outlines the following 10 must-have items for home improvement contracts:

1. A job description that outlines the project in detail.
2. Dates for start and completion that create a reasonable timeline.

3. Terms that tie payment to completion milestones.

4. Authorization that makes your contractor responsible for securing necessary permits.

5. Specific penalties for missed completion dates.

6. Clear procedure for work orders and any changes.

7. A detailed outline of all costs and needed materials.

8. A copy of the contractor's proof of licensure, bonding



© ADOBE STOCK

and insurance.

9. A termination clause outlining how either the homeowner or contractor may exit the agreement without penalty.

10. A lien release that will protect the homeowner from liability should the contractor fail to pay their staff.

YOUR PAYMENT TERMS

The amount your contrac-

tor asks for as a down payment may vary, since there is no fixed rule governing these transactions.

To ensure compliance with local regulations, research laws in your state to determine whether limits are in place. Be prepared to drive a hard bargain. Keeping the down payment as low as possible can serve as an incentive

for your contractor to complete the project more quickly.

WRITE DOWN EVERYTHING

Request a written contract from your contractor, even if it is not mandatory in your state. This will help establish clear definitions for the project, ensuring that both parties are on the same page. You can

both follow the specified contract items, keeping track of key timelines meant to ensure efficiency and progress. Whenever possible, try to be present so you can monitor the work being done. Schedule regular meetings to discuss progress. By actively participating as a homeowner, you can minimize surprises along the way.

Reaching Out for Help

Even the handiest of handypersons sometimes needs assistance.

Lots of people fancy themselves as expert DIYers, standing at the ready with the tools and know-how to tackle most everyday jobs around the home. Still, some projects are simply too large and complex to handle all by yourself. That's when it's time to hire a professional.

HOME ADDITIONS

Home projects always come with an investment of money and time, but some of them may prove to be more trouble than they're worth. Creating a home addition is one of them. This is a complex endeavor that often requires a diverse set of skills beyond the capabilities of an average do-it-yourselfer. There may be bureaucratic red tape and insurance implications. Stumbling into one of these challenges as a novice might put off the completion of your project indefinitely.

DANGEROUS SUBSTANCES

Some things are easier than others, like removing a portion of drywall. Others, however, are hardly a straightforward task: You shouldn't try to deal with or manage the removal of hazardous materials such as asbestos, mold or lead. These substances pose significant risks to your health, and necessitate the use of specific, often complex safety precautions during their



© ADOBE STOCK

handling and removal.

MAJOR ELECTRICAL

Many DIYers can quickly and safely install a new light fixture or replace an outlet. But it's important to recognize that larger electrical projects require the expertise of a licensed professional. Connecting power to a new addition, for example, is a

major job that should not be attempted by an untrained individual. There are inherent personal dangers associated with this type of work, not to mention the potential that faulty wiring might lead to a fire hazard. Hire a qualified electrician for these jobs.

FOUNDATION REPAIR

Significant structural prob-

lems require both expertise and heavy equipment. Don't take chances with the safety of your home and loved ones. Seek out a pro if your foundation is in need of repair due to cracks or a deteriorating structure.

MAJOR PLUMBING

As with electrical tasks, some home projects are well within

the grasp of do-it-yourselfers — including changing a toilet or updating fixtures. But other related projects demand a higher level of skill and understanding, including things like water-main issues or installing new plumbing. Should they be incorrectly replaced or installed, there's a potential for significant damage throughout the entire house.

How to Avoid Scams

Homeowners need to remain vigilant against unscrupulous contractors who are more focused on making a fast buck than delivering satisfactory outcomes.

About one out of every 10 adult Americans becomes a victim of a scam or fraud each year, according to the Federal Trade Commission. A significant number of these fraud charges involve home improvement scams. Avoid this fate by increasing your awareness and implementing a few basic safety measures.

The FTC provides guidelines to help you select a trustworthy contractor who can achieve the desired outcome for your project. Don't trust anyone who:

- Knocks on your door looking for a job
- Wants to use leftover material from a previous project on your job
- Pressures you to hire them right away for work
- Only accepts cash, wants you to use a lender they know, or asks for the entire payment upfront
- Asks you to take care of securing building permits
- Doesn't have a published business phone number

TRUSTED LOCAL LENDERS

Approach trusted local



© ADOBE STOCK

lenders first when seeking out a home improvement loan. If possible, obtain a loan from a financial institution where you have a prior business relationship. Always be aware of potential scams where fraudsters offer to arrange loans through unfamiliar lenders. Thoroughly research and trust the lending institu-

tion before proceeding with any agreements.

DOCUMENT IT ALL

Comprehensive documentation can often help with the early identification of dubious business practices, while also providing proof if anything turns into a legal matter. To safeguard yourself, the Better

Business Bureau strongly advises homeowners to avoid participating in cash-only transactions, high-pressure sales tactics, substantial upfront payments and informal handshake agreements without a written contract.

Thoroughly read and understand all documents before signing them. If you find your-

self feeling uneasy, seek the assistance of a lawyer who can help you navigate the intricacies of these legally binding documents. There may be a fee involved. Still, it's better to pay now and get a clear understanding of the terms and conditions, than to find yourself entangled in a subsequent legal battle.