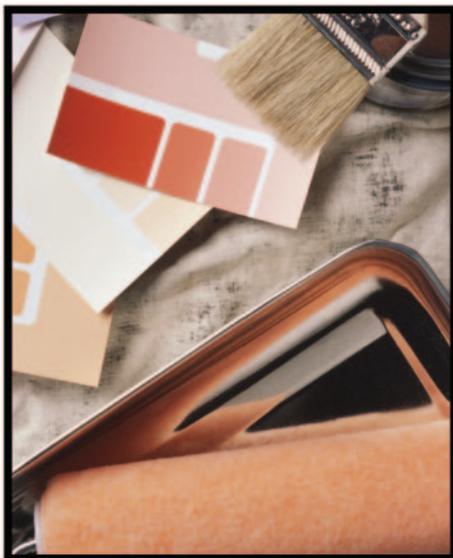
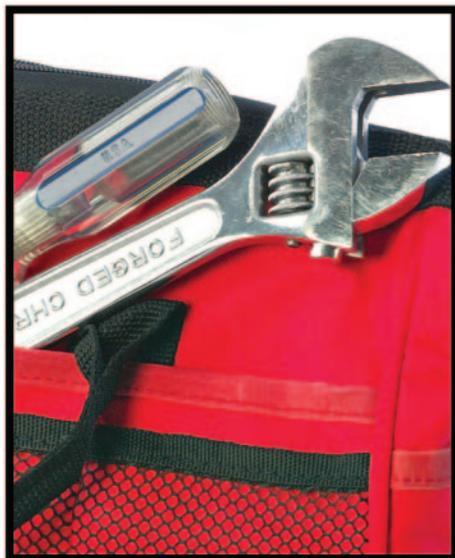

REMODELING: WHEN IS IT TIME TO BRING IN A PRO?

by Lori Harlan



A recent proliferation of home-improvement television shows - including an entire cable network devoted to do-it-yourself projects - has left many Americans with unrealistic expectations. Through time-lapse photography and selective editing, viewers see a few swings of a sledgehammer, a couple of trips to a home-improvement warehouse and an amazing finished product.

Those 30-minute programs obviously oversimplify the process. The truth is, many jobs require a professional, especially when the margin for error is small and the price is high. So, which home-improvement projects are realistic for the “Average Joe,” and when should you call a pro?

For projects ranging from minor cosmetic improvements to major home renovations, experts agree that homeowners should consider the scope of the job, as well as their skill level, before starting.

When Sherry Ward decided to update her bathroom, she knew her limits. The recently retired grandmother of five left the tile and cabinetry to the professionals, but painted the room herself. Pleased with the success of the first bathroom remodel, she moved on to the master bath, where she wanted striped walls instead of solid.

“I can handle painting when it’s simple. I read a few articles on painting stripes and realized it’s a lot of work - all measurements and masking tape,” says Ward, who lives in Pawnee, Ill. “I decided to pay a professional instead.”

Time also is an important consideration in home improvement, says Jason Buraski, project manager for Buraski Builders Inc. “Painting one room is simple. Painting an entire house is a bigger issue. You might have the skills to do it, but not the time,” Buraski says. “Labor is often the most expensive part of

a job. It’s hard to pay someone to do what you know you can do yourself, but you usually end up saving time and money.”

Underestimating the scope of a project is a common DIY pitfall. Buraski often hears from customers who start a job and fail to finish it because of time, money or level of difficulty. “It’s not unusual for someone to tear up the bathroom thinking they can fix it up in a couple of weeks. Six months later, we get a call to finish it,” he says.

From crown molding to floor covering and everything in between, unfinished projects are common. And while the homeowner might have set out to save money, often the opposite is true. Buraski says it can be more expensive to bring in a contractor after the fact.

“It’s most cost-effective to have us involved from start to finish. We’ve been doing this for years, and our people are experienced. I understand the desire to save money with do-it-yourself repairs, but you get what you pay for,” he says. “It can cost twice as much to have someone come in and fix things if something goes wrong.”

Bigger jobs, such as electrical, plumbing, heating and cooling repairs, probably should be left to the professionals who know the code, have necessary permits and follow up with inspections. Buraski says electrical issues present the biggest problem with do-it-yourself improvements, and perhaps are the most dangerous. “Your house is probably the most expensive purchase of your life,” he says. “Are you going to leave electrical repairs up to an amateur?”

John A. McConnell, owner of Pillar to Post Home Inspectors, agrees that “open splicing,” or connecting wires improperly, is a common problem in DIY jobs.

"Most homeowners don't have the knowledge to do electrical work and put themselves at risk of shock or even fire," McConnell says. "My advice sounds cliché, but it's true: When in doubt, hire it out."

Homeowners can do just about whatever they want to a house once they own it, he adds. Privacy affords a certain liberty when it comes to improvements. The issue to consider is safety.

"A lot of interior cosmetic work can be done by a do-it-yourselfer, such as installing flooring, painting and changing fixtures. Even if it's not done right, it's not going to affect the health or well-being of those living there," he says. Until the house is put on the market and inspected, minor flaws may go unnoticed. Licensed professionals, however, are obligated to do the work to code and pass inspection.

To do or not to do?

Before tackling a home-improvement project, experts recommend you consider the following:

- Scope of the job. How long will it realistically take? Do you have the time, skills and tools necessary to complete it? If not, consider hiring a professional.
- Location. Is it a high-traffic or high-profile area? Should you decide to sell, prospective buyers are more concerned about professional quality in areas such as kitchens and bathrooms.
- Safety. Does the project involve electrical, plumbing, heating or cooling elements? These are covered by code and subject to inspection.

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Goal setting in the new year

It's that time of year again, when we begin to think about the future and what we'd like to accomplish in the New Year. Clearly defined goals are vital to creating the life that you imagine. Setting goals can be an intimidating process for many. However, the information we're sending you this month explains how to create feasible and measurable goals that will drive you forward and help you achieve your dreams. While the first page explains how to set SMART goals through visualization, page two offers suggestions to help you overcome the common obstacles to achieving your goals.



Market stable in 2011

A solid year for real estate sales, with 8,048 homes exchanging hands over its twelve-month course -- just 1% down from the previous year. "It was a little slow coming out of the gate, but in the end we finished strong, despite concern over the extent to which global economic worries would impact us locally," says Jack Lane, LSTAR President for 2011. "December delivered a strong performance as well, with 384 sales, just 0.8% down from the previous December. "We are especially pleased by how well St. Thomas did in 2011," observes Lane. "Its sales were up 3% over last year's and its average price rose to \$189,413, up 3.7%."

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