

Is DIY A Recipe For Saving Money?

Many homeowners or renters wrestle with the question of whether to tackle a project as a do-it-yourself venture to save some money or simply leave it to a professional. Each situation is unique, but there are certain factors that must be considered regardless of a homeowner's particular situation.

On the surface, a DIY task can seem a very good way to save some money. After all, a large percentage, sometimes as much as 50 percent, of the cost of hiring a contractor goes toward labor. For a DIY job with no such costs, the final financial tally can be substantially less.

Although labor can be expensive, that cost is often justified. People who hire carpenters, electricians, plumbers, and the like are paying for the workers' experience. They're also paying with the expectation that the job will be done correctly. With jobs that require a building permit or must be done to specific code, the contractor often puts his reputation on the line and will be held accountable if the work doesn't meet requirements.

That isn't to say an untrained individual can't tackle a specific job around the house. There are some guidelines that may make such projects go more smoothly and, as a result, more affordable.

* Read up and learn as much as you can about the particular work to be done. It's easier to make mistakes if you

do not know where to start.

* Talk to others who have also done the work. They may have some tips or advice that can save you time and money. You may also want to ask if they can help and show you the ropes.

* Be sure to obtain all necessary permits before starting any work. Don't risk a fine for doing work without permits or having work inspected.

* When applying for permits, find out if there is a list of code-specific requirements that you can follow -- a cheat-sheet of sorts. It may list rated materials required and any techniques. See if you can speak to an inspector who will be visiting your property later on to find out what he or she looks for specifically.

* You must feel confident with the endeavor. If you are unsure about anything, you may risk injury or make a significant mistake and be forced to hire someone to clean up your mess.

* Consider reputable sources for information. While it's easy to go online and scour message boards for pointers on certain tasks, not all of the information is accurate. Trust only content from sources that are licensed or backed by certification in a certain area.

There are many different things individuals can do themselves that stretch beyond routine home maintenance. From manicures to pool upkeep, the potential to save money when budgets are tight can be a powerful motivator.

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From Page 5

tor should also be included in the contract. This would also include who is responsible for the guarantee and how long it is valid.

• Find out about a local building permit. To see if you need one, contact your local city government.

• Don't make a final payment until the job is completed to your satisfaction. And don't sign anything until the work is done.

• Pay by check. A reasonable down payment is 20-30 percent of the total cost.

"Everyone should have a file of not only the contract but copies of the insurance and tax license... It's not a cure all, but it helps," says Dennis.

The FTC also reminds peo-

ple to never give in to high-pressure pitches. If the contractor wants an immediate decision on hiring them, it's time to look elsewhere.

According to Jackley's office, South Dakota does not have statutes protecting consumers from price gouging. It is advised that you take your time and compare prices.

Experian, known for its credit reporting and protection services, also maintains a database of more than 5 million contractors and their businesses' information. www.ContractorCheck.com allows consumers to view Experian's verified data.

Whatever you decide or whomever you choose to go with, just remember to be safe and take your time. It's better to have a contractor that will do the job right and treat you right than have to pay for it in the end.

"The more information you have the better off you are," says Kisch.

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