

When it comes to major projects, deciding who to trust is second to choosing the right school for your kids. The TV and internet are overstuffed with woeful tales of home improvements gone awry. Follow these tips to avoid becoming one of them:

Go Green Environmental responsibility has thankfully impacted purchase decisions for many consumers. Buying organic and local shows your awareness of issues affecting production and transportation, and selecting a contractor follows the same logic. Look for credentials such as certification, professional memberships, and state licensing. To be a green company requires certification in energy standards and efficiency, including knowledge of the latest technological advances and products. Certifications are achieved by passing tests from authorities that establish or monitor standards.

Insurance & Permits "Don't worry—we're insured!" If you own a home or drive a car you're insured, too. But that's not the same as having a liability policy specifically for events such as product failures that cause physical injury or damage a neighbor's property years later. And a reputable company with adequate liability coverage won't risk losing it by failing to secure the appropriate building permits.

**Recommendations** Reading reviews can be helpful but reviews are not a substitute for checking references. If the company doesn't have video testimonials, ask to speak with a recent customer and view job samples.

Brand Names When your parents said you didn't need designer jeans because they're all made the same way, they were correct. Replacing your roof requires more than the right look. It has to perform for decades, so choosing an established company is key. Even when shopping by brand, the difference is significant. A small contractor or "Chuck in the Truck" can use the same brand as a large company, but the similarity ends there. You will receive the manufacturer's Limited Warranty, while an established company may offer a fully transferable Lifetime Warranty. Chances are Chuck isn't paying for extensive liability coverage like the big companies with subcontractors.

Contract Protect your investment by getting the project in writing. The details should include price, payment terms, start and end dates, materials used, who is responsible for cleanup, and warranties. Include any specific concerns you may have about the how work is to be performed such as keeping the dumpster out of your rose garden.

Cheap Is Expensive Regardless of income, most people enjoy a bargain. A great bargain should not be confused with a great value. Knockdown furniture that is made of particle board and requires assembly may seem like a terrific deal until it absorbs moisture and warps, splits, or breaks apart. In the furniture industry these items are accurately called disposables, making them popular for transient situations like dorm rooms. Unless yours is a frat house, resist the temptation to choose cheap. A price-driven decision is no bargain if in a few years those inferior replacement windows need to be replaced. To avoid regret buy quality, and not just products but the whole job—from installation to future service, with warranties that cover materials and

labor. Be wary of lowball quotes that often exclude important items or signal a desperate contractor willing to cut corners. You will find value and peace of mind choosing a specialization company that routinely performs the type of work needed rather than a contractor with limited experience.

