

For homeowners considering making improvements on their own, the internet provides ample resources to help plan and execute projects, and the rewards can include savings and bragging rights. *Measure twice, cut once* is an adage that emboldens some to believe careful planning and patience pave the path to a beautiful and solid upgrade, one that rivals the work of most contractors.

While this can be true for those with the proper tools and know-how, there are considerations before attempting any project for the first time. Are permits required? Which mishaps will my insurance cover? If I damage the product can I afford to replace it?

Like other professionals, installers are paid for their expertise. Watching several how-to videos does not make one an expert, and the lack of skill and experience can cost up to 40% more than hiring a pro. Frank Palmisano of Hemlock Farms, PA recalls what he expected would be a simple project.

"I bought an awning window for the basement because the wood window was shot. Never thought about the condition, just ripped the old one out. Not only the window but everything was rotted. Now I'm doing carpentry, and my Saturday project took two weekends. I had to buy wood, concrete, tools I didn't have, it was out of control. In the end it fit in nice and tight. My wife said it didn't look like the other windows but it was painted and I was done. A few months later we found mold! Turns out I damaged the seal while tapping it into place, when the whole time I was worried about breaking the glass."

Be aware that some products available at remodeling centers require installation by a licensed professional to qualify for the warranty. Review specifications and warranty limitations carefully or visit the manufacturer's website prior to purchasing. Hiring an expert means not worrying about getting the right materials, tools, permits, and insurance. An established company brings the added benefit of financing; instead of doing the work piecemeal you can enjoy the completed project with manageable monthly payments.

Paint, wallpaper, window treatments, tile, flooring, decking, landscaping—there are numerous improvements that DIYers can make affordably and safely. Think twice before attempting gutter or roof repair because ladder-related injury is how 90,000 people end up at the ER each year. Plumbing and electrical should always be left to the pros.



"Most people would succeed in small things if they were not troubled with great ambitions." Henry Wadsworth Longfellow