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*How To Get Your Home In Order
Almost Immediately*

Home Improvement Tips and Money Savers!

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Do It Yourself or Hire a Contractor?

When remodeling your home – whether you are installing new circuits, redoing your living room, or just fixing that stubborn sink – homeowners are always caught in a quandary as to whether or not to call in a hired hand.

Calling in an expert is, for most people, the most prudent choice. A good many number of people have learned the hard way that fixing that leaky faucet isn't as easy as it looks. However, these experts can come with quite a price tag – in most cases, enough to make the homeowner think twice about doing the installation or repairs themselves.

If you are one of the millions of home owners that are considering doing the job yourself, or one of the other million seriously considering hiring a contractor, here are some tips to help you make that decision – a decision that could either cause that busted circuit to blow up, or your wallet to hemorrhage.

Does The Repair or Installation Need a Permit?

This is the first question you must ask yourself, whether or not

the work to be done needs a local building permit. Simple repairs will not need such permits, but major installations may require that you apply for one. Installations that may require a permit include electrical wiring, plumbing, and other major physical additions to your home.

Most permits will require that you hire a contractor to do the job stated. So in that case, you should have one on hand.

Can I Actually Do the Job?

You will need to honestly ask yourself whether or not you can do the installation or repair yourself. This is probably the trickiest question to ask yourself and is probably where most homeowners get in over their heads. If you have had experience doing jobs similar to this, or if you have been able to observe others at work with such a project, or if you aren't confident enough to do the repair or installation yourself, then it is probably worth hiring a contractor.

Will This Fall Within My Budget

You have to be financially realistic with an installation or repair project. Some people don't realize that they actually can save more

when they hire a contractor then doing it themselves. This happens when the time spent working on an installation costs you more than it would if you hired a contractor. This is especially true in the case of very busy people who actually spend money just to have annoyances fixed so that they can focus on their work.

Large projects may cost you more than it would a contractor – who will probably have better access to higher quality materials. However, if you are intimately familiar with the job to be done, you might have an advantage over these contractors and will be able to customize the materials and the jobs to your liking. Then again, practically speaking, larger projects are better off in the hands of contractors.

If your project is small, like broken faucets and doorknobs, you will probably save a ton if you do it yourself. But if you are concerned that you could do greater damage then call your contractor.

Doing it yourself is risky; if you do get the hang of it – usually at the cost of a few more irreparable jams, faucets, and etc. due to having practiced on them - you will save a lot more in the long run. You will also be the envy of your neighbors' wives and husbands,

“Look at them, they do their own faucets!”

Time is gold, so you should also consider how much time such repairs or installations will cost you. If you have time to burn, and would like to improve your skills at building and repairing, then by all means take a shot at it.

In the end, you may want to do some of the repairs yourself, but you will also want to keep the number of a trusted contractor on hand for jobs you don't want to touch. The truth be told, if you have a good relationship with a contractor, you probably won't need to consider the alternative – unless you just want to try to be Builder Bob for a day.

Finding a Lender for Your Remodel

If you've been thinking about how wonderful it would be to have your home remodeled, then the next step is how to pay for it and get an appropriate lender for your needs. For those new to the lingo, it would be very easy to get lost amidst the sea of terms and concepts related to lending – and that's before we even discuss which lender would be best for you. So if you are new to the lending biz, here are a few tips to help guide you on your way.

Explore your options. Make sure you have a list of credible lending institutions to choose from when refinancing. It would do well if you had a list of institutions followed by the pros and cons plus the terms offered by each institution.

Many financial institutions offer some sort of credit product especially tailored for home buyers and homeowners who wish to remodel. The best place to start looking is your local bank. Not only are they legal, they are also stable, and will prove to be the standard by which you make your financial decisions.

Your Bank: The First Stop On Your Lending Adventure

Try exploring the loan plans of the bank you currently do business with. They will usually give you better interest rates than other banks. When visiting your bank for this purpose seek customer service personnel who can explain the various loan products and services their bank offers and the ins and outs of managing such agreements.

If you have applied for other loans before, then this experience will not be any more painful than before. Many of the terms and rules

applicable to them are applicable to your refinance loan.

Make sure you understand every detail of the loan. Do not gloss over some parts because you think they are not important, or that they can be omitted or referred to later. Some of the decisions you will have to make regarding your loan must be made with these terms in mind.

Your Mortgage Broker: The Loan Middleman

Mortgage brokers have the advantage of having more loan sources than other people. They will typically be more informed of the ins and outs of the lending business. However, the main issue against them is trust. You will want to associate with mortgage brokers that are trustworthy and honest. Try checking with people you know to get in touch with such brokers. Those of your friends who have had experience with these brokers can give you tips, feedback, and references to good mortgage brokers who do their job well.

Finding a mortgage broker is best when you are getting a second mortgage, or refinancing, or a FHA 203(k) mortgage.