

Do it yourself or hire a pro?

Solving this question can be the difference between a home-improvement success story or utter failure.

By Melissa M. Ezarik, Bankrate.com

Even a long-time home improvement do-it-yourselfer like Rob Vets has asked the question: Should I tackle this project myself or hire a pro?

The four-time homeowner has done everything from landscaping to kitchen remodeling. But for his latest project -- replacing the driveway of his West Haven, Conn., residence -- Vets is calling in some assistance. "I have no way to dispose of the old blacktop, so I will have to pay to have someone come in and rip out the old and haul it away," says Vets, who has replaced concrete driveways before. With the labor costs already factored in, having the same company finish the job will be most efficient, he says.

Vets is hardly alone in his preference to better his home himself. In a 2005 survey of 1,026 people conducted for Minwax, a wood-care-products company, 85% of the respondents said they were planning a home improvement project and of those, only 29% said they would hire a professional.

"There's this innate American sense that we should fix things up ourselves," says Gregg Hicks, director of marketing for ReliableRemodeler.com. He says that he sees it as the way to get the most out of a project -- provided you're willing to "roll up your sleeves and give up every weekend between now and 2008" to complete a home remodel.

The DIY trend has been fueled by the ease in finding project information. From home-improvement television shows and home-store seminars to the Internet bringing how-tos right to the workbench, opportunities to learn abound.

Experts say a project is more likely to become a DIY if the project's on the small side and if the homeowner is on the younger side. Growing up in a household where an adult tends to tackle in-house improvements -- like Vets, whose father would encourage his involvement in household projects -- also helps breed DIY confidence.

Of course, sometimes there's overconfidence. Dean Bennett, president of a Colorado-based design and construction firm, has seen many instances in which homeowners thought they knew everything but fell short.

Some things are just not as easy as you might think, he says. Say the idea is moving a wall to create some extra bathroom space. This could involve moving the plumbing in the basement, adding new floor framing, rerouting electrical wires, removing and replacing trim on the wall, matching the wall texture to the original, and painting.



Many homeowners with decent basic skills experience unexpected problems, says Jim Rocchetta, national marketing director for Handyman Connection, a network of more than 4,000 independent craftsmen. "A small problem can very quickly grow into a huge one. A sizeable percentage of our business each year, in fact, involves salvaging do-it-yourself projects that have gone wrong."

Here's how to determine the best route to take on your next home improvement project:

1. Assess your skills

Dan Fritschen, author of "Remodel or Move?" says that before starting on home improvements, potential DIYers should ask: Do I enjoy physical labor and do I like getting dirty?

But a successful project requires more than willingness and determination. Check in with staff at home stores and friends who may have tackled similar projects and consult books and other detailed resources.

Write down each step in the process, says Bennett. "Just being able to predict and know each step is a test right there."

And speaking of friends, who in your circle works in a trade? Could he or she lend a hand in the project if you hit a stumbling block?

As you learn what's involved in a project, keep in mind that some things are better left to the pros -- like electrical lines or natural gas pipes. "The cost of failure in these two cases can be serious injury or death," Rocchetta says.

Other experts warn against plumbing, which is not complicated but can cause big, water-clogged headaches.

Local building codes and regulations also come into play, says Rochetta. Failure to comply could result in fines and problems when you later try to sell your home.

The inherent difficulties of some projects also make them good candidates for a contractor's skilled hand. Experts mention installing solid surface countertops, cabinets and drywall as examples.

Some simple jobs, such as laying self-locking laminate flooring, can even get tricky, says Trevor Welby-Solomon, vice president of technology for Pillar to Post, a North American home-inspection service. Frequent cuts are difficult to hide.

2. Consider the costs

While doing it yourself doesn't always come with the best price tag when all is said and done, it does eliminate labor costs. That can mean overall savings of 25 percent to 50 percent.

"You will save money, in theory, by doing it yourself," says Hicks, "if you don't mess up too badly." Mistakes cause do-overs and empty wallets.

When doing the math, keep in mind that contractors can often purchase materials at a much lower cost than individual homeowners, plus they already own the required tools.

In any case, there are ways to lower costs. For example, "You don't need to own a workshop that looks like Norm Abram's," says craftsman Bruce Johnson, author of "Fifty Simple Ways to Save Your House." Tool-rental shops are great for one-time needs, like a drum sander for hardwood floors.

If you're going the contractor route, you may be able to save by telling the pro you want to help defray costs. Doing some demolition and cleanup are manageable possibilities, Don Zeman, host of the home maintenance TV show "Homefront," says, adding that offering to stay out of the way is usually appreciated, too. (One contractor he knows will explain his rates this way: "\$20 an hour if you leave me alone, \$30 an hour if you ask questions, \$40 an hour if you watch me and \$70 an hour if you help.")

Other "unskilled" tasks might include hanging sheetrock or digging a trench for a foundation.

As with any service project, get multiple quotes. You don't need to hire the "expensive, full-service contractor with the biggest ads and the biggest trucks in the neighborhood," says Fritschen.

There's also a hybrid option: Act as your own general contractor, but farm out the actual work to subcontractors. This extra

time and effort cuts out the middleman.

Just proceed with caution. "It doesn't take a rocket scientist to be a contractor ... but to make contracts you have to understand an awful lot about what you're contracting for," says Morris Carey, one half of the Carey Brothers team on the nationally syndicated radio program "On the House." "When you want to become your own contractor, it means you're becoming your own plumber, electrician, carpenter, flooring contractor ... it also means you're becoming your own attorney."

3. Evaluate your options

There's more to DIY decisions than money.

Between the research, shopping and physical labor involved in a project, the time it takes to go it alone adds up.

Bennett suggests making a detailed time assessment based on your list of steps. If you can devote, say, six hours a week to a 48-hour project, prepare to spend up to eight weeks living with it.

And hiring a contractor, who can not only be there all day, but has the connections to get subcontractors to find an open slot in their schedules, may well result in a significantly faster completion.

Still, doing it yourself gives you the chance to pay more attention to detail than a contractor might. Take Carey's friend, who installed some Sheetrock. "The job he did was 25 times better than what a sheetrocker would have done. He was so careful about it, and he took his time."

Hesitant homeowners can take small, careful steps leading to an involved DIY project, too. "Before you refinish all the hardwood floors on the ground floor of your house, try staining some unfinished furniture," Johnson says. "Before rewiring an addition, see if you have the skills and interest to change a wall outlet."

Learning to complete projects yourself also helps maintain the privacy of your home. And you can always make changes midproject. That kind of freedom goes along with the DIY pride.

"Each time I walk by a project I have completed, I smile knowing that I made it look that way," Vets says.

Successful DIY can also earn you bragging rights.

"I think people want to go to the water cooler and say, 'You know what I did this weekend? I put in a new countertop. Or I did this ceramic tile,'" says James Carey, Morris Carey's brother. "There's a lot of satisfaction in sharing that."