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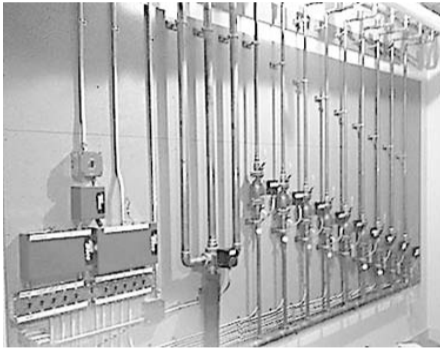
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# SPRING HOME

# Tips when hiring a contractor

Contractors perform important work for millions of homeowners every day. Home improvement projects are complicated undertakings, and the experience of skilled contractors can ensure jobs are completed on time and within homeowners' budgets.

Homeowners have undoubtedly heard horror stories from neighbors about projects that have gone awry. Projects can go sideways for a number of reasons, but a skilled contractor can help homeowners navigate such situations successfully. That underscores how important it can be to find the right professional for the job. The following are some tips homeowners can consider as they look to hire a contractor.

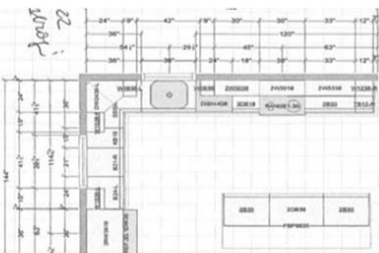
- Identify which professional you need. Some contractors are of the jack-of-all-trades variety, but many specialize in a particular line of work. It's important that homeowners identify which type of contractor they should work with prior to starting a project. This requires homeowners to define the goal of the project (i.e., new wood floor installation), which can serve as a springboard into finding the right type of contractor.
- Prioritize building safety. Safety should be the utmost priority for homeowners and contractors alike. Prior to hiring a contractor, homeowners should identify any safety restrictions that might be enforced by local governments and take note of all the permits necessary to get a job done. Homeowners can then discuss those restrictions and permits as they interview contractors. Projects that do not adhere to code are illegal and can compromise homeowners' ability to sell their homes in the future. So it's vital to work with contractors who are familiar with local codes and aware of

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## I M P R O V E M E N T



which permits are necessary to ensure a project can go forward.

- Insist on written estimates. Handshake agreements offer no protection to homeowners or contractors, so estimates indicating what will be done and how much the project will cost should be provided. Homeowners should insist on receiving written estimates and interpret an unwillingness to provide one as a significant red flag.
- Know your rights. Laws vary by region, but in general homeowners have a right to a written contract and contractors are obligated to provide a copy of that contract signed by both parties. That contract must be provided prior to the start of the project. The contract should provide a detailed account of the work that will be done, as well as a timeline indicating important dates that components of the project will begin and be completed. The contract also should detail materials and who is providing them. Details regarding payments, guarantees and warranties also should be cited.
- Do not pay in cash. Some contractors may suggest that the project will cost less if they're paid in cash. However, home improvements should never be cash transactions. Cash does not indicate proof of payment, which can be problematic if a dispute arises.

Contractors help homeowners turn dream projects into reality. Homeowners can employ various strategies to ensure they find the right professional for their home improvement project. TF245935

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# Did you know?

Certain home improvement projects are more complex than others. Projects that involve working with gas lines are among the most complicated and risky undertakings, and even seasoned do-it-yourselfers are urged to leave such tasks to certified professionals. According to Angi, the average cost to move a gas line is between \$15 and \$25 per linear foot, and homeowners can expect to pay an additional \$1 to \$10 per linear foot for pipe materials. A natural gas plumber can install, extend and repair natural gas lines and ensure that the project is completed safely, on time and within homeowners' budgets. Angi notes that the average cost to move a gas line is between \$250 and \$750 for the whole project. However, if a buried line must be excavated, that cost could run into the thousands of dollars. SH222678

# Did you know?

It's no secret that a good-looking lawn can entice buyers when selling a home, but homeowners may not realize just how much they can benefit from even the smallest investments of time and money in their home exteriors. According to the Top Agent Insights Q2 2019 Report from HomeLight, low-cost outdoor home improvements to a landscape provide sizable returns on investment. For example, the report found that a \$268 investment in a lawn care service can lead to a \$1,211 increase in home value at resale. Similarly, \$340 worth of fresh mulch can increase home value at resale by \$769. More than 85 percent of real estate professionals recommended other small and simple projects, including removing dirt, grime and cobwebs from a home entrance and trimming trees and shrubs prior to putting a home on the market. GT224830

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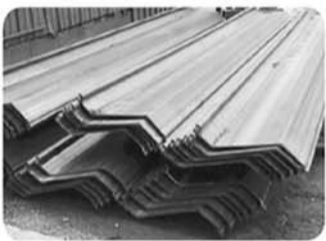
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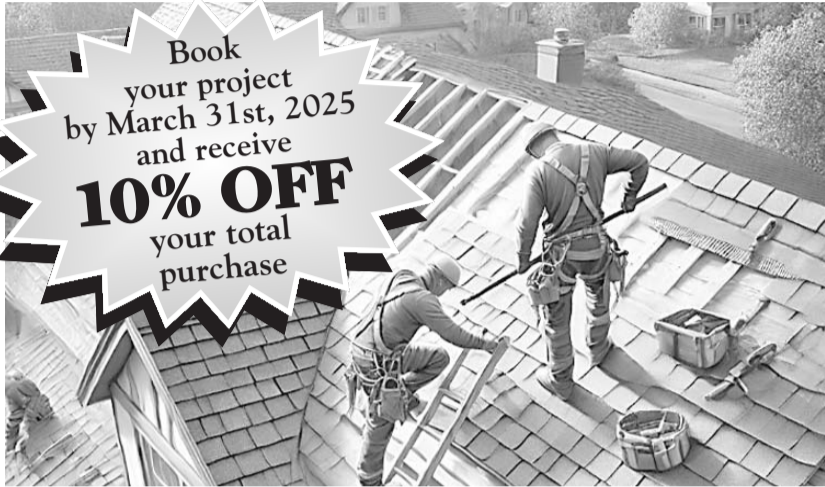
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# Design ideas to give your home a farmhouse feel

Farmhouse style homes are having a moment. A 2020 survey from Homes.com asked more than 5,000 adults across the United States about their favorite house style from a list that included bohemian craftsman, mid-century modern ranch, French chateau, and Tudor, among others. Modern farmhouse was the runaway winner, as participants in 42 of the 50 states indicated this simple, cozy style was their favorite.

Home renovation projects can help homeowners put their own unique stamp on their homes, and such projects can be both aesthetic and functional in nature. The following are some farmhouse design elements homeowners can consider as they look to transform their home interiors with this popular style in mind.

- Exposed beams: Exposed beams instantly evoke images of a farmhouse. The home improvement experts at BobVila.com note that this rustic renovation project can utilize real wood or faux beams that look like the real thing. Decorative beams that have nothing to do with a home's structural integrity can be installed by skilled do-it-yourselfers. However, even faux beams are heavy, and BobVila.com recommends homeowners have an engineer assess their existing structure prior to installation.
- Distressed wood finishes: Distressing is designed to make something look less than perfect. Distressed wood finishes can be found throughout many farmhouse style homes. Furniture and picture frames can provide the distressed look farmhouse fans are looking for. This is a relatively inexpensive project that many homeowners can tackle on their own after watching some online tutorials that recommend the right tools and

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## I M P R O V E M E N T



techniques to get the job done right.

- **Kitchen sink:** Many components combine to create a truly classic farmhouse kitchen. But perhaps no component is more essential than the classic farmhouse sink. The renovation experts at HGTV note that a classic farmhouse sink features a deep, wide basin. Farmhouse sinks are large enough to handle all the dishes that come after a big family meal. Old-fashioned porcelain sinks are worth consideration by homeowners who want their kitchen sinks to evoke a traditional farmhouse feel.

- **Countertops:** HGTV recommends butcher block countertops for homeowners who favor European farmhouse style. Homeowners overhauling their kitchens to create a farmhouse feel should consider installing a large island with a walnut butcher block countertop for an authentic farmhouse feel.

Farmhouse style homes are wildly popular. Some simple renovations can help homeowners with a fondness for farmhouse style bring this classic look into their homes. FH218159

## 5 Common Insurance Hazards to Prepare for This Spring

*From Rainstorms to Potholes, These Tips Can Help to Prepare You Against Common Springtime Insurance Claims*

For many people, the season of spring is eagerly welcomed after a long and cold winter. However, as many seasoned homeowners are aware, along with warmer temperatures and bright sunny days, spring can also bring its own set of issues. Continue reading to learn more about what insurance hazards are most common during the spring, and how to best prepare for them!

1. **Flooding:** April showers may bring May flowers but they can also lead to major issues in and out of flood zones. It's important to note that there is a difference between flood damage and water damage. While flood damage is typically caused by rainwater or overflowing bodies of water, actual water damage is more often caused by roof leaks, broken pipes and other home maintenance related issues. If you live in a residential flood zone, there is a good chance your mortgage company required you to purchase flood insurance while applying for the loan. In most cases, regular homeowner insurance will not cover damage caused by flooding.

While flood damage is not 100% preventable, there are a few things you can do to lessen the likelihood of your home flooding.

- Install foundation vents or a sump pump
- Apply extra coatings of sealant to your foundation, walls, windows and doorways
- Grade your lawn away from your house
- Point downspouts away from your home

2. **Fallen Trees:** High winds and lightning storms have the potential to cause some real damage to your home and property. According to a study conducted by Kent State University, there were nearly 400 deaths due to tree related incidents from 1995 - 2007. This is not including the non-death related falling-tree incidents. It's important to make sure your home and vehicles are both insured properly so that you will be covered in the event that a tree or tree branch were to fall on them. While we can't control the weather, there are a few things you can do to help the trees on your property better withstand these natural events.

- Remove dead or partially attached branches that are hung high enough to potentially fall and cause damage or injury
- Remove cracked stems and forked branches
- Remove trees with hollow or decayed areas on the trunk or main limbs
- Remove trees that have mold or mushrooms growing from the bark as it could indicate a decaying or weakened internal structure
- Remove trees with heaving soil at the tree base as this can indicate an unsecure root system

3. **Potholes:** As spring approaches, it is not uncommon to see more potholes in the road. Unfortunately, these can ruin a vehicle's tires and even damage the wheel or frame of a vehicle if hit hard enough. Collision coverage will often cover pothole damage although it is best to consult your insurance agent about what your individual policy covers. It's important to keep an eye out for potholes and avoid them whenever possible. If you must drive over them, do so slowly and carefully to avoid damage to your vehicle. You might even consider reporting the pothole to your area's Department of Transportation for repair.

4. **Hail Damage:** Along with thunder and lightning can come some pretty severe hail storms. These balls of ice can hit roofs, siding, and unprotected vehicles hard enough to create cracks, dents, and even break glass! Oftentimes damage caused by hail is covered under your homeowners policy, however it is always best to check with your agent when you have questions about coverage. Those who carry auto insurance should review their policies as well to be sure that they are covered for hail damage should it occur.

To protect your home and vehicle from hail damage, you can do the following:

Vehicles:

- Store vehicles inside a garage or under a carport whenever possible
- Alternatively, use a protective covering when a storm is approaching
- Find temporary shelter for your vehicle before a storm

Home and Property:

- Carry out routine inspections to ensure your roof is in good shape
- Protect your windows with functional shutters
- Shelter your landscape and gardens with makeshift canopies

5. **Driveway Cracks:** Drastic weather and temperature changes can often cause driveway surfaces to move and crack. You'll want to review your home insurance policy to see if you are covered for this type of loss. It's important to address these cracks as soon as possible to prevent trip hazards as well as to take preventative measures against further damage. Depending on the type of driveway you have, you can help prevent cracking and safety hazards by doing the following:

- Apply an extra layer of sealant to an existing driveway
- Lift, level and reseal existing cracks and heaving
- Avoid leaving chemical leaks, excess dirt and other materials to sit on your concrete or asphalt driveway for long periods of time as they are porous and can weaken your driveway

Now that you are ready to tackle and evade these five insurance hazards, you might be interested in learning what else you can do to prepare your home for spring.

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