

D.I.Y. REQUIRES T.L.C.!

Don't you love watching those home-improvement and makeover shows on HGTV, Discovery Channel and the like? They're encouraging greater numbers of homeowners to plan and tackle their own "Do It Yourself" projects. As a matter of fact, the Census Bureau shows that 20% of improvement costs are related to DIY ventures.

There are plenty of great jobs you can handle on your own, like interior and exterior painting and landscaping. Beyond that, however, you have to be careful and make sure that you have the time and the expertise your improvement demands.

If you begin a project, and then find you have to call in professionals to finish or fix your work, you'll end up spending even more money than you had planned, which can be difficult to recoup when you sell.

Industry experts stress that major improvements to your home's structure, plumbing or wiring should be left to the pros - to protect your safety, warranties and your home's value. Many insurers won't cover a lot of DIY projects because they often fail to meet codes and standards.

If you're serious about doing your own work, do your research, obtain the proper permits, and fully understand how to complete your project before you begin. That preliminary footwork may just lead you to the conclusion that you'll actually save money (and frustration!) by hiring a professional.

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