

## **Top Five Home-Improvement Tips of All Times** by Tim Carter, [AsktheBuilder.com](http://AsktheBuilder.com)

**1. Plans** - Yes, you may not think this is sexy, but this is where millions of dollars are wasted each year by homeowners. Perhaps tens of millions of dollars. If you're going to embark on a big project, stop and develop fantastic plans. Make sure your ideas work on paper. Pick out all of the things you want to eliminate the money pit of Allowances. Great plans also eliminate costly change orders. Even building a simple deck requires a great plan. Why? Because you can ensure the deck is large enough to fit all the furniture you want to have on it.

**2. Read the Label** - When was the last time you really read the product label or the installation instructions? If you goof up this very important step, you can void the warranty of the product, or significantly shorten its useful life. For example, when painting outdoors what does the label say about really cleaning the surface? What does it say about the air temperature? If the paint doesn't chemically cure before the temperature drops to a certain point, the paint can be ruined. What about using the correct adhesive with floor tile? What do the instructions say about the size of the notched trowel? Use the wrong one, and the tile will pop off the floor. How much will that cost to fix?

**3. Building Code = Minimum Standards** - Don't be fooled by a builder, remodeler or salesperson who says "Your job meets the building code!" Were you proud that you got a 70 percent on your tests when you were in school? That's what it's like when you pass a code inspection. Your project got a 70 percent. The Building Code is a set of MINIMUM Standards. You can always do a job that's better than the code. It will cost more, but usually not much, but it can last twice or three times as long.

**4. Hidden Hazards** - Older homes are filled with hidden hazards: asbestos, lead, bird and bat excrement, etc. You can get seriously ill or even die from exposure to things you may not even be aware of. Lead can be in clear varnishes in very old homes. Crawling around in a dusty attic can get you extremely ill if you breath in the wrong things. It's bad enough that splinters, power tools and other things can hurt you, but you at least can see many of these things. Always keep in mind that even silica dust from cutting concrete, cement-based backer board and other things is harmful. Wear great protective gear to minimize or eliminate getting poisoned.

**5. Do the Math** - Always - How many times have you heard, "You'll SAVE Money if you buy ....." Really? When do the savings start? Never forget this: If you have to SPEND money to SAVE money, your savings don't start to happen UNTIL you've recaptured ever penny you spent PLUS any interest you might have received had the money stayed in your savings account. What? You didn't pay for it with SAVED money? You used a credit card and are paying interest on the balance each month? That's Death on a Stick. If you're financing a money-savings installment, you must factor in ALL of the interest you'll pay over the life of the loan. Using borrowed money, you possibly will never save anything. Take the time to really calculate when you'll save money and how much.