



HOW DIY CAN BE BAD FOR HOMEOWNERS' BOTTOM LINE

Homeowners know it can be tempting to go the do-it-yourself (DIY) route when starting a home improvement project. Home repairs and renovations can be costly, and the notion of saving money on such projects compels many homeowners to try their hand at home improvements. However, the DIY approach can be costly as well, and if things go awry, homeowners may end up with empty pockets and unfinished projects.

Online tutorials and advertisements for home improvement retailers can make DIY seem like a snap. However, there are potential pitfalls to consider that could make the ostensibly less expensive DIY route far more detrimental to the bottom line than homeowners may recognize.

• PERMITS: Permits ensure work is done in accordance with local codes, which are designed to ensure the safety of residents and their neighbors. Licensed contractors know which permits are necessary for projects they're hired to work on, and many even procure permits for their clients (homeowners are urged to read estimates and contracts to determine who will be responsible for acquiring the appropriate permits). DIYers may not know about local permits, and therefore go ahead with projects without procuring any. That can be harmful in the short- and long-term. In the short-term, a failure to procure the appropriate permits can make a home less safe and potentially lead to costly fines and necessitate a complete do-over of the project. In the long-term, homeowners who did not secure

the appropriate permits may not be given a certificate of occupancy (CO) when putting their homes on the market, which can make it very difficult to sell the home.

• ANCILLARY COSTS: The ancillary costs of DIY are not often noted in online tutorials. However, such costs can dramatically increase the amount of money DIYers shell out in order to complete projects on their own. Ancillary costs include but are not limited to the price of tools and equipment; disposal fees for materials that will need to be discarded; and the cost of permits. These costs are often included in estimates provided by contractors, but they're easily overlooked by novice DIYers.

• REPAIRS: Even experienced contractors make mistakes, so DIYers, particularly novices, can anticipate making a few errors along the way. Minor mistakes may not prove too costly, but more significant mishaps can quickly negate any cost savings associated with DIY renovations. The cost to fix DIY mistakes varies depending on the project, but a 2019 survey from Porch.com found that the average DIY mistake cost homeowners \$310 and added five and a half hours to the overall time spent to complete a project. It's worth noting the Porch.com survey was conducted prior to the dramatic increase in materials costs related to inflation in recent years. So it's reasonable to assume that fixing DIY mistakes in 2024 could end up costing considerably more than a few hundred dollars.

Before diving in to DIY, homeowners may want to consider the real costs associated with forgoing professional experience in the potentially misplaced hopes of saving a few dollars.



Real Estate Trends



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 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.

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CELEBRATING



The Newsday Crossword Edited by Stanley Newman (www.StanXwords.com) FINISHING TOUCHES: Not too hard, mostly by Mark McClain

- ACROSS: 1 Burgles, 5 Org. for obstetricians, 8 Pacific island nation, 12 "Finally!", 18 Exotic palm berry, 19 Junction point, 21 Cartel that Qatar quit, 22 Explanation opener, 23 Common tennis shot, 26 Firehouse vehicle, 27 Luau greeting, 28 Poke fun at, 29 Talk nonstop, 31 Quaint oath, 32 Light brown, 33 All gone, 35 High school math, 37 Infamous emperor, 38 Accuse in court, 39 Acquire, 43 Space opera event with an alien species, 49 NCO club visitor, 50 Trade show, 51 Long-legged shorebird, 52 "No problem", 54 Fans' cheer, 56 Very strict, 57 VIP's ride, 59 [Not my error], 61 Tread-bare, 62 Mediocre mark, 63 With precision, 65 Eggnog spice, 68 Superlative suffix, 69 Collegiate event in a ring, 71 Budgetary excess, 74 In a jiffy, 75 Bridge support, 76 Inflight announcement, 77 Unquestionable, 79 In the past, 81 Courteous chap, 82 Genghis Khan follower, 84 Sooty shaft, 87 Nebraska city, 89 Shoelace alternative, 90 Pageantry, 91 Took charge, 93 Double or triple, 96 Step on it, 97 Heavy hammer, 99 Enormous, 100 Large ex-lake, 102 French fashion house, 104 Practice, as an occupation, 107 Maytag alternative, 110 Native New Mexican, 111 Author ___ Ingalls Wilder, 112 Open courtyards, 114 Got depleted, 116 Deep cleaning tool, 119 With a noble name, 120 Any of the Simpsons, 121 Phony deal, 122 Division preposition, 123 Dismissive looks, 124 Smooch, in Britain, 125 Corner PC key, 126 Mexican coin, DOWN: 1 North African capital, 2 Central Florida city, 3 Bits in some salads, 4 Turban wearer, 5 Get ___ for effort, 6 Spanish hunter's cap, 7 Threw in, 8 Cry on a course, 9 Wall St. debut, 10 Stevenson physician, 11 Cooling off periods, 12 Ensign's assent, 13 Printer powder, 14 Necessity for a checked suitcase, 15 Where the Himalayas are, 16 Email button, 17 Golf shop supplies, 18 Genesis twin, 24 Visited often, 25 Recipe amt., 30 Marge alternative, 34 Religious offshoot, 35 Choral contingent, 36 ___ noir (bugaboo), 38 Rm. coolers, 40 Skater's leap, 41 Apple tablet, 42 ___ de plume, 43 Satirical comedy, 44 Collegiate octet, familiarly, 45 Thesaurus guy, 46 Poli ___ (college major), 47 "We gotta leave!", 48 Coral island, 53 Shakespearean monarch, 55 Assist in a crime, 57 Legal claim, 58 Very quick, in brand names, 60 Herb in curry, 63 Pendulum direction, 64 Puppy bark, 66 Campground setup, 67 Hard drive measure, 69 Little chirper, 70 Dusk to dawn, 71 Game played with dogs, 72 Game-playing brand, 73 Fortune-telling deck, 74 Gas tank insert, 77 Ten Benjamins, 78 Canyon edges, 80 Frat letter, 82 Chemistry facility, 83 Pub beverage, 84 EMT expertise, 85 Frozen princess, 86 Outcries, 88 Firefighter's tool, 89 Still life item, 92 Stops something, 94 Greediness, 95 Ice cream parlor supply, 98 Church official, 101 Harder to come by, 102 Trucker's space, 103 Major airports, 104 Trim, as branches, 105 Enumerates, 106 Web portal, 107 Certain patron's interests, 108 Primary, 109 Deal preceder, 111 Anatomical air bag, 113 Safari or cruise, 115 PGA distances, 117 Marsupial, for short, 118 SUV maker in Detroit

Crossword grid with numbers 1-126 indicating starting points for clues.

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How to Help Pets Acclimate to New Homes

Welcoming a new pet into a family can be an exciting time. Pets are wonderful companions and can even be beneficial to their owners' overall health. The Centers for Disease Control and Prevention advises that pets may create increased opportunities

for exercise. In addition, studies have shown that relationships with pets may help lower blood pressure and cholesterol and reduce triglyceride levels, feelings of loneliness, anxiety, and other ailments.

A new pet requires owners to make various changes to help both humans and companion animals. It can take a period of transition for everyone involved to determine their new roles. Here are some strategies to help pets and people acclimate to new living situations.

pets new toys and supplies, but they should utilize some of the pet's original and familiar items to make it easier for the animal to adjust. This familiarity can be comforting for the animals.

(or those outside a litter box), jumping up on people, howling, barking or meowing, and more. It will take some time for pets to feel safe, so reinforce training with patience.



- **Create a safe place.** Any person who has moved understands that relocating can be stressful. Pets may be on edge when moving into a new home because they don't have the capacity to process why a move is taking place - even if the eventual result will be something positive. Establish a quiet spot that is away from high-traffic areas so the new pet can grow accustomed to the sounds, smells and routine of its new environment. Then he or she can retreat there when necessary.
- **Retain some of the pet's items.** Owners may want to buy their

- **Consider the 3-3-3 rule.** Animal rescue and training organizations, such as Alpha and Omega Dog Training, say the general rule is that pet owners can expect three days of a new dog feeling overwhelmed and nervous; three weeks of settling in; and three months of building trust and bonding with new owners. New pet owners should not feel disappointed if it takes some time for a pet to settle in. Cats and other animals may acclimate differently.
- **Be patient with behavior.** Pets who have moved to new places may temporarily forget their training. This means engaging in undesirable behavior, such as having indoor accidents

- **Stick to a routine.** Animals prefer knowing what is coming next and are creatures of habit, says the American Kennel Club. Individuals should establish and stick to daily routines where feedings, play time, walks, and other activities occur at roughly the same time. This will help pets feel more relaxed.
- It can take some time for new pets to settle in, but with patient and reassuring owners, pets will eventually acclimate to their new homes.

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5 ways to ensure a greater work-family balance

Individuals juggle many different responsibilities daily. Those with full- or part-time jobs, children, spouses or partners, or aging family members that require assistance, will often find they are pulled in different directions. In many cases, work takes priority over family time because people rely on their jobs for the income that funds their lifestyles. Rather than jeopardizing that income, certain individuals will make time concessions that favor employment over personal relationships and family time.

Recent data indicates that many people are trapped in unhealthy work-life balances and can't find the time to unwind and enjoy themselves. The e-commerce company Groupon asked 2,000 Americans about stress at work and 60 percent indicated that pressures and responsibilities of the workplace

and home life do not have boundaries. Learning to balance work and life better may come from following these tips.

- 1. Find more time.**
 While there's no way to add extra hours to the day, you can add extra hours to your schedule. One way to do so is to wake up earlier or stay up later than the household. Some people prefer the quiet time to get things done while others are asleep. If you can afford to shave an hour from your sleeping schedule (provided you already are getting enough), this approach can make a significant difference.
- 2. Limit distractions as much as possible.**
 Distractions pull attention away from tasks and that can make it harder to complete jobs on time. Schedule tasks that require your utmost concentration when others are not around. Perhaps this means

coming into the office during off-peak hours or waiting until a spouse or the kids go to their respective places of work or school before you start on things that require greater concentration.

- 3. Figure out your home priorities.**
 Schedule your home priorities just as you would work meetings and other responsibilities. While you may not be able to attend every sports practice or game, make it a point to get to as many events as possible. Put it in the calendar or planner as a must-do.
- 4. Maximize your PTO.**
 Chances are you are entitled to a certain number of days off. Do not squander the opportunity to use these days. It will not make you a hero if you give up on time off. Map out priorities for the next couple of months and see where your time away

from work will be needed. Then utilize PTO for these events as well as vacations.

- 5. End work at a certain time.**
 There is a saying that "work expands to fill the time allotted." It's easy to let work infiltrate home time especially for those who are remote workers. Set a distinct end time for the job and reinforce it by turning off your computer or other devices, or physically locking the door to your office. Schedule tasks directly after work that are important to you, so you won't be tempted to continue working.

Finding work-life balance can take time and require breaking established habits, but it is one way to reduce stress and feel more personally satisfied.

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You can contact crossword puzzle editor Stanley Newman at www.StanXwords.com. 04/21/24

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