6 times when you should hire a contractor.



Knowing when to hire a contractor can make a big difference in the outcome of your home project. While some tasks can be done by yourself for less time or money, others require the expertise and credentials of someone who does them for a living. Have home projects on the horizon? See six instances when we suggest hiring a contractor.

1. **When you're starting a large-scale renovation.** More manageable home projects, like replacing a vanity and pulling up carpet, could be in your wheelhouse. But when you're embarking on full renovations such as kitchens, bathrooms, structural changes, high-end spaces, or multi-room upgrades, a contractor's experience is key. If any sub-contractors are needed for the varying areas of the remodel, like moving walls, electricity, brickwork, and more, they'll be able to hire them out.

2. **When you don't have the expertise.** Don't overextend yourself and your skills, especially when working with hazards like gas lines and electricity. The same applies to projects on elevated surfaces or those that use heavy machinery. Completing a project incorrectly can cost you more time and money than having it done the right way the first time.

3. **When you don't have the time.** Contractors have the support and connections to get projects done quickly. Though you should always account for delays, contractors have the infrastructure in place to get projects done more quickly than most homeowners.

4. **When special permits are required.** If the project requires permitting, it can be helpful to hire a contractor. They'll have more experience in applying for permits and pushing them through than someone doing it for the first time. They also understand the ins and outs of the process, who to speak with, and how to expedite projects.

5. **When it's out of season.** If you need a project done in the winter months or in the middle of summer's heat, it can be better to hire out the work. Don't put yourself in harm's way during these dangerous conditions. Contractors have the expertise and tools to complete projects more safely year-round than the average homeowner.

6. **When you want peace of mind.** Vetting a contractor by looking up their reviews and credentials can give you peace of mind for upcoming projects. Conduct a preliminary phone call or walk-through to ensure you're on the same page before starting work. Having work completed by someone you trust offers invaluable peace of mind that someone is looking out for you and your wallet. Additionally, you'll have someone to turn to for any upcoming projects or referrals to loved ones.

Deciding when to do work on your own and when to hire a contractor can save you time, stress, and costly mistakes in the long run. For added support and peace of mind, learn about our comprehensive home insurance policies. Talk to a local, independent agent today.

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