

## **Home Improvement Corner**

*How much risk are you willing to take when improving your home?*

**It's a big stakes gamble when your house is on the line.** Most homeowners want to maintain or improve the value of the investment in their home. When basing the improvements on quality and aesthetics, professionally performed remodeling improvements generally add more value to a home than those performed by the DIY (do-it-yourselfer). The question is: "can more be gained by spending less?" And more importantly: "what level of risk am I willing to take?"

General contractors are essentially a risk buffer, required by law to carry general liability insurance. Coverage varies significantly with multiple exclusions, so be weary. Much like other service professionals, general contractors bring together all the elements of performing the required work through a proven system. The best subcontractors and suppliers recognize the benefits of this consistency, and choose not to perform work directly for the DIY. Some suppliers share similar philosophy, operating only by extending credit to contractors.

In addition to not having access to the best craftsmen or products, DIY's accept the entire risk for construction liability and property damage. If a contractor or friend is injured while work is being performed on the house, the homeowner is entirely liable for workers' compensation payments and average case six-figure lawsuits.

Protecting your home is more than improving its value – it's also minimizing your risk. Washington State Labor & Industries maintains a list of registered contractors complete with claim history. Look up Hiring a Contractor at [lmi.wa.gov](http://lmi.wa.gov) for more information.

*Michael Tenhulzen, CGR, CAPS  
Tenhulzen Residential, Bellevue, WA  
(425) 885-9871 [www.tenhulzen.com](http://www.tenhulzen.com).*