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*Saturday, June 1, 2019*

# HOME BUILDERS *Guide*

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# HOW TO BUILD A HOME

Building your own home can be an exhilarating — and daunting — project to approach. Whether you're interested in using a pre-designed floorplan or, more adventurously, examining a custom home, there has never been as many options.

No matter where you live, home prices have dipped and labor and construction costs are within reach of more Americans than perhaps ever before.

If you decide to take the bold step of building your own home here are a few things to keep in mind.

## Production or custom

First, determine which kind of builder you want: custom or production.

Both types have advantages and disadvantages.



Production builders are the most popular. Many believe that production builders are affordable and fast. These builders have several floor plans they use and some level of interior and exterior customization.

When using them, you may be limited in the location of your home, how much the floorplan can be customized and the kind of quality you can expect.

With a custom builder, your limit is

See 'BUILD' | 5



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<div style="background-color: #003366; color: white; text-align: center; padding: 2px;"><b>COVINGTON TWP.</b></div>  <p style="font-size: x-small;">Prime Land in the North Pocono School District! This is 53 acres of land mostly wooded and ready to be built on. Great area, convenient location, close to everything! Imagine your dream home here! Call today, we can walk the property and explore the opportunities!</p> <div style="background-color: #003366; color: white; text-align: center; padding: 2px;"> <p><b>MLS# 19-1708      \$299,000</b></p> </div>	<div style="background-color: #003366; color: white; text-align: center; padding: 2px;"><b>ROARING BROOK TWP</b></div>  <p style="font-size: x-small;">Beautiful wooded lot next to Elmhurst Country Club in the desirable North Pocono School District. Private setting. Land is percertested and ready to build. Convenient location. 7.68 acres, come build your dream home!</p> <div style="background-color: #003366; color: white; text-align: center; padding: 2px;"> <p><b>MLS# 19-681      \$105,000</b></p> </div>

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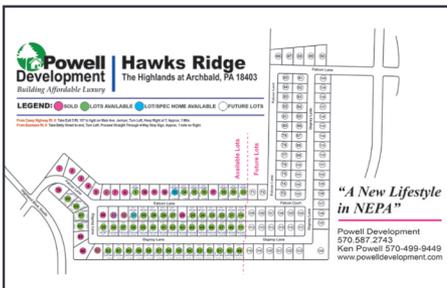
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# BUILDING A HOUSE: A CHECKLIST

by Bungalow Company

Why go to the trouble of building your own home? The answer is simple: because it ensures that your home will meet the wants and needs of you and your family. Better yet, living there will be FUN!

While building a home is well worth the effort, it is also a complex and challenging process to navigate. In order to have the best possible outcome, it's imperative to understand the process of building a house before you begin.

To help you get started, we've put together this checklist of things to do and consider at each stage of your project.

## Building a House STAGE 1: Financing

In order for you to get a home construction

See 'CHECKLIST' | 6





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# BUILD

from 2

only your imagination and budget. While a custom home can cost more than a production or "tract" home, buyers prefer it because they can build on their own land and decide every single aspect of the construction process.

## Financing

Depending on your situation, you may need to secure construction financing in order to build your home.

Construction financing usually consists of more than one loan. One loan will pay for the construction itself — often releasing money to the builder in stages as processes are finished — and then converting it to a permanent mortgage once the home is completed.

Do some comparison shopping at banks, credit unions and mortgage brokers for the best financing solution. You can also ask your builder for recommendations. They will likely have some options because his livelihood depends on his clients securing financing for construction loans. Your builder may even help you avoid pitfalls.

## How to Choose a Builder

Americans spend up to \$15 billion each year on home improvement projects completed by builders. From remodeling to additions, indoors and out, professional builders can transform your dream into reality with skill and precision.

Because these projects can both enhance your living experience and add to the value of your home, enlisting the services of a quality builder is essential.

Consider these tips as you search for a builder that best fits your needs.

## Determine the budget

Your budget will determine the size

of your project. Don't make the mistake of overspending on construction. And remember that additional costs may come up after the initial bid on the project. You may need to spend money on extra permits or materials could go up in price.

After you determine a budget, visualize the finished project. This mental image will guide you toward finding the right builder.

## Get bids

It's a good idea to get pricing from at least five builders before you begin your project. Check the internet, telephone book, and ask for recommendations from people in your social network to get the names of builders in the area. You can also find a builder through ads in your local newspaper.

Solicit five bids for your project. Once you have received all of them, throw out the highest bid. The top bid is probably more than you should pay. The lowest bidder might have inaccurately assessed the job or is simply too inexperienced, so be sure to research them carefully.

## Interview the builders

Talk to each potential builder about your vision and ask them to produce a detailed bid. Ask the builder for former customers who can provide references. You may also want to view the work of the builder at those locations and see if you can get any feedback from their clients.

## Check references

When speaking with previous clients, ask if the construction stayed on schedule. Were there any delays other than the weather? Did the builder keep costs within budget? Also, inquire about the behavior of the crew. Did they leave a mess after the project was completed?

You will also want to check on any

follow-up service. Were there any repairs or minor touch-ups required? You should receive satisfactory answers to all these questions.

## Get a contract

Once you have selected the builder, you should receive a contract with the bid in writing. Read this document thoroughly so you understand what is included, and what is not.

Building contracts should include a time frame for when work will be completed. Be sure you and the builder agree on what will happen if the timeframe is not met.

You should also both agree on the terms of completion. Don't pay the final amount of the bill until all work is finished, including receiving any necessary permits and cleanup.

This written document should also stipulate who will be working on your property. A builder may sometimes need to subcontract other companies for portions of a job. You should know the other companies and what tasks they will be doing.

Payment due dates will be listed on the contract. It is typical to pay for the materials before the project begins. The materials should be on site before you make payment. Request a receipt for payment.

The contract should also specify when the builder will be at the site. Most builders hire project managers for major jobs.

If there is a project manager assigned for your job, meet with that person at the beginning of the project.

Choosing the right builder will make all the difference in the world. The right builder will be experienced, do quality work in the time frame specified, and keep to the budget as much as possible.

# CHECKLIST

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loan, there are certain financing steps you'll have to take:

- **Check Your Credit** – Before you start applying for a construction loan, you'll want to order your credit report and check it for errors. If you find any, get those cleaned up as quickly as possible. The cleaner your credit, the easier it will be for you to obtain financing.

- **Consider A Down Payment** – What can you realistically put down as a down payment? You'll want to take into consideration unexpected building expenses that come up during the project as well as your moving expenses and final purchases like furniture.

- **Mortgage Options** – Lenders can offer you various finance products such

as fixed rate, variable, 15-year, 30-year, FHA and traditional mortgage. Sit down and look at your current financial life, as well as the financial life you expect in the next 5 – 10 years, to determine which mortgage option makes the most sense. Once you know which option will work best for your situation, you'll need to get preapproved from your chosen lender.

### Things to be aware of when applying for a construction loan:

- Typically speaking, securing a construction loan will require more time and money than a conventional loan.

- Banks will often require more documentation for a construction loan, so be sure to have yours in order before applying.

- “Single Close” loans finance both the lot and the home and serve as long-term financing, while “Two Step” loans

are used to finance the lot and construction. With this second loan, the home owner will refinance with a conventional loan once the build is complete.

- Borrowers generally make interest only payments only on the portion of funds used during construction and will take draws as needed to cover materials and labor.

- Not only will the borrower have to be approved by the lender, but so will the builder.

### How Much Money Will You Need to Borrow?

Of course, in order for you to really know how much home you can afford to build, you've got to understand the costs associated and what those costs are in your local area. For instance, prices for new homes vary widely from \$80 –

See CHECKLIST | 7

## Residential Construction

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# CHECKLIST

from 6

\$400 per square foot or more depending on finishes and where in the country your home is being built.

We've put together a comprehensive step by step guide to answer the question "how much does it cost to build a house".

That being said, here are some specific home building costs that your construction budget should include (click here for a handy worksheet):

- Architectural / Design Fees— Be aware that custom home plans run from 5% to 15% of construction costs. However, if you start with a house plan, and even if you request modifications to that plan, you are only looking at a fee of 2% or less.

- Professional Fees— Every proj-

ect is unique, but most will require the services of surveyors, geotechs, energy experts, etc., and all of these people will need to be paid by you.

- Permit Fees— You'll pay a variety of fees to obtain approval for many aspects of your project.

- Site Preparation — The crew can't begin building your house until your land has been cleared and prepared. This process can include things like demolition, grading, debris removal, etc.

- Primary Construction Costs— A good chunk of your budget will cover things like laying the foundation/slab, siding, roof, decks, and systems like HVAC, plumbing, electrical to interior elements such as drywall, paint, flooring and appliances.

- Landscape and Hardscape — From driveways and walkways to trees

and shrubs.

- Builder / General Contractor Fees — Your builder will be able to tell you the exact percentage.

- Final Cleanup — Once construction is complete, there will be expenses associated with cleaning up the home and land before you can move in.

- Sales Tax

As with any build or renovation project, there will always be those unforeseen expenses — so be sure to set some money aside.

## STAGE 2: Buy Land

The physical location of your home is just as important as the features in it so consider the following:

- Ask your builder the condition of your lot. Are there any added expenses

See CHECKLIST | 8

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# CHECKLIST

from 7

related to it? Will you need a well dug or septic tank put in? Are there already power and water hookups at the site or would those have to be added? Ideally, you want to find a site that needs minimal work before you can begin building.

- Walk the neighborhood to understand where your home will potentially be located. Is it near shops and stores? Is it close to your children's school? Is there a lot of traffic that may be problematic with pets and little ones? Speak to locals to get a good sense of what living in the area will be like to determine whether the lot is the right one for your family.

- Consider your family's specific interests and lifestyle. Are you big on spending time outdoors? Are you avid gardeners? If so, how is the soil? Do you want to eventually put in a pool? Entertain outdoors? The size, shape and location of your lot will affect these needs.

## STAGE 3: Choose the Right House Plan

Detailed house plans and specifications are the only way for you to fully understand what you're buying. These plans aren't just paper and ink, they are the directions to build the HOME of your dreams. Having complete plans and detailed drawings will reduce unforeseen change orders, delays and cost overruns.

### Things that will help you choose the right house plans:

- Start by thinking of what size home will suit your family the best. Some families will need a large 6-bedroom home while others want only a 2-bedroom home. Think about how many bedrooms you need now and in the future (if you plan on growing your family larger

– take this into account) for family and guests. How many bathrooms will you need to accommodate everyone?

- Choose a floor plan that fits your family's lifestyle. Do you entertain often? If so you may want a more modern, open concept living room rather than a traditional compartmentalized floor plan where walls separate rooms. Will you keep your current furnishings? If so, what kind of space will they fit best in?

- Understand the pros and cons of certain features. For instance, that huge bay window that lets in all of that natural light looks gorgeous, but it may also make your heating and cooling bills higher. The open floor plan that is ideal for entertaining may not seem so ideal when you can't concentrate in your adjacent home office when your kids are playing video games in the living room. Weigh the pros and cons of your options and ask the plan's designer for advice. A good designer will be happy to work with you and modify the plans to suit your needs and lifestyle.

- Make sure the house plan fits on your lot or that it can be modified to fit.

## STAGE 4: Select a Home Builder

It's incredibly important you choose the right builder for your project (Click Here for our comprehensive guide on the process.) or risk ending up unhappy with the final outcome – AKA – YOUR HOME!

To be sure you choose wisely:

### Do Your Research

Spend some time researching the builders in your local area. How long have they been in business? How are their financials? Do you like the images of their completed projects?

### Ask Questions

Once you've selected 2 – 3 builders to interview, be sure to ask any questions you may have. If they seem unwilling to

answer all of your questions, consider this a red flag. Your builder should want to take the time to answer your questions and make sure you fully understand and are comfortable with the process.

Ask about subcontractors. It's your right to know who will be working on your home. Find out how long the builder has been working with each subcontractor and why they've chosen them for their team.

You'll also want to ask how long they expect it will take to build your home and can they work with you at all to reach a specific end date (ie – to coincide with the end of a sale or existing lease).

### Get References

Ask your builder to give you references of past clients. Call these people and ask if they would work with the builder again. Were there any missteps and did they complete the project on time and within the budget?

### Trust Your Gut

Once you've done your due diligence, check in with your gut. Do you feel confident with the builder you're about to select or do you have any doubts or reservations? Do you sense transparency in the process or months of wondering what is going on? Trust your gut.

At the Bungalow Company we understand the difference between a House and a Home is the meaning it has of the people who live in it. We are here to help you transform our house plans into your home. We will adapt and tailor any of our designs to meet your lifestyle, site and budget.

This checklist should help you know your responsibility and others' at every stage so that you end up with a home you love for many years to come.



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# PRIORITIZE AMENITIES

When building a new home, you can get swept away in amazing amenities to make your house more advanced or comfortable. However, with each upgrade, the bottom line can increase and devastate a budget.

Make a list of the things which are most important for your new residence. Are energy efficient appliances more necessary than smart technology? Consider which rooms you will use the most and decide if the upgrades are worth the additional expense.

See 'AMENITIES' | 14



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# HOW TO CHOOSE A LAND REALTOR

If you're in the market to purchase (or sell) land for an investment or to develop or farm on yourself, you'll need a real estate agent who specializes in land purchases.

Like any real estate deal, considerations and negotiations can be complicated so a professional who can guide you through the myriad issues is essential.

Here are some things to consider when selecting an agent.

## Specialization

Real estate agents are usually generalists with experience in handling a wide variety of properties. But land deals are often better served by people who specialize in that specific kind of transaction.

Why does it matter? It boils down to two things: connections and experience.

Realtors who regularly work land deals will already have deep connections in that field, including putting you in touch with potential buyers and sellers they've worked with in the past. They'll know the best land attorneys, appraisers and other professionals because they've worked with them for years, giving you valuable insights into who can help you when needed and how to get the best deal for your property.

And their experience in dealing with property similar to yours is key. Whether your land is recreational, agricultural or commercial, finding a real estate agent with a long background in similar properties will give you an advantage in negotiations.

Transacting properties intended for a special use, like commercial land in a city, require someone with an in-depth knowledge of local regulations and zoning requirements to make sure the buyer can take full advantage of their property



as they develop it in the future. A local agent who specializes in this can give you more insights than one who only deals with this type of property occasionally.

## Referrals

A great way to find a good Realtor is through referrals.

If you know someone who bought or sold land like yours recently, ask them about which real estate agent they used and what they thought of their work. The best sellers' agents will work extremely hard to sell properties quickly, and buyers' agents will do everything they can to make transactions close smoothly, on time and at a fair price. The best ones will have plenty of satisfied clients on both sides of the transaction — buyers and sellers — so ask around.

The best Realtors will also get a good reputation in their own industry. If you've worked with a real estate agent in the past, you could ask them to refer you to someone who specializes in completing deals similar to yours. They may be able to give you the inside scoop on who deals with the most land sales.

## A Good Match

Beyond having the experience and connections to complete land deals for you, the best land Realtors will also make a

good connection with you and be able to communicate with you clearly.

You won't necessarily "click" with every real estate agent's personality, but you need to consider how clearly you can talk with them. It can be an important part of making sure your needs and wants are accomplished in the deal so you're happy long after the transaction has been completed.

If you are selling your land, your agent should develop an effective marketing plan, explain it to you, and respond to any questions or concerns you have.

If you are purchasing land, the agent should listen to your guidelines and price ranges, showing you properties that closely match what you ask for.

Above all, your real estate agent needs to provide updates on progress. You'll want to work with someone who returns phone calls and emails promptly.

## Keep Contact

Once you find a good land Realtor, keep their contact information on hand. You may need their services again in the future, and you can pass along a good reference to anyone else you know who needs to buy or sell property.

A great land agent can be hard to find, but the results are very rewarding.

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# AMENTITIES

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## Energy Efficiency

Of course, you want to fill your home with energy efficient appliances to lower the utility bill. Did you know you can find the same benefits in some building materials?

Using these components during the initial construction is much easier than retrofitting an established structure. Here are a few beneficial building ideas from the United States Department of Energy.

- Advanced house framing: Reduce the amount of lumber and improve energy efficiency.
- Cool roof: Reflective material proficient in absorbing less heat from sunlight.
- Passive solar design – With the right conditions, you can create energy to operate heating and cooling systems.

## Laundry Room

According to a survey by the National Association of Home Builders, high on the list of homeowners is an efficient laundry room. Americans like plenty of storage, upgraded appliances and built-in ironing boards. It may not be one of the rooms you put most of your focus on, but it's functionality can make household chores easier to manage.

## Tall Ceilings

You may have a picturesque living room in mind with soaring ceilings. While they create a beautiful interior, there are a few disadvantages to adding them to your construction plans.

You can expect extra strain and an increase in monthly bills for heating and cooling equipment as it attempts to regulate the temperature. Cleaning elevated ceilings can also be a struggle without specialty equipment.

## Safe Rooms

Especially if you live in an area that experiences severe weather, a safe room can be a welcome addition. New construction allows for an interior home to be designed solely for this purpose. It makes a great refuge when it storms.

# HOW TO CHOOSE GARAGE DOORS

It's not often that homeowners are faced with the issue of replacing garage doors. But like almost every other aspect of home maintenance, garage doors eventually either require replacement or need updating to match the look of your home.

If your garage faces the front of the house, a new door could dramatically improve your curb appeal and change the overall look of your home.

A garage door is also an excellent security asset for your home, allowing you to secure your vehicle inside.

If you're thinking about installing a new garage door, you may be surprised at just how many options are on the market — and how affordably they can be installed.

## The Look

Garage doors have seen an explosion in styles, materials and colors that are designed to match the archi-

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# HOW TO CHOOSE METAL ROOFING

When you think about roofing, chances are you'll think traditional shingles. But for durability and versatility, consider metal roofing.

Metal roofing can offer style, strength and design that rivals or surpasses standard roofing and last a lifetime.

If you're only familiar with traditional shingle roofing, here are some things to consider.

## Style

In the past, metal roofs were synonymous with shiny tin roofs.

But these days, metal roofing consists of many styles and colors. You can find matte finishes

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texture of any home, from rural barns to craftsman bungalows or sleek urban getaways. So if you thought your choices were limited to simple sheet metal styles, think again.

While you may already have an idea of the exact type of garage door you want to see installed, some homeowners seek the advice of a designer to help make the decision to pick the right style and color combination. Some garage door retailers will be able to help you visualize what the different doors would look like — complete with color and material samples, and perhaps even software that will show a picture of what your home would look like.

You should also pay close attention to the materials. Today's garage doors can be made from expensive hardwoods, textured vinyl, fiberglass or basic aluminum, all of which will have a big impact on the look and longevity of your door.

Pay close attention to the maintenance needs of whatever material you choose.

Some will hold their color longer than others, and real wood doors can require regular staining and sealing every few years to keep them looking spectacular.

## Insulation

Depending on your climate, the insulation of your garage door can be an important factor to help reduce your energy bills.

Just like windows and insulation in your attic, garage doors come with an "R factor" rating that tells you how well they insulate your home from outside temperatures. This is especially important in heated garages. But even an insulated door on unheated garages can make a positive impact on your energy usage if it can keep the hot and cold weather away from the interior of your house.

In general, the higher the "R value," the better off you'll be. It is a good idea to pay attention to this in extreme climates.

## Local Requirements

Before you make the purchase, you should also check to see if your city, county or homeowner's association has any special requirements for garage

doors.

Homeowner's associations, in particular, may have very picky requirements about what materials and styles can be used in your neighborhood. Make sure your choice meets with the approval of any local authorities or boards that control their use.

## Safety

A garage door is typically the largest moving object installed in any home, and safety should be a consideration.

Ask your garage door retailer about any special safety features on the door you select. It should have a design that won't pinch your fingers or hurt small children if they get caught under it. Make sure it will be installed according to all applicable safety codes in your area.

## Opener

Finally, when you install a new garage door it's usually a good idea to install a new opener, too. Make sure you factor this into the cost and explore all your options — including the latest models that can be closed remotely via smartphones and operate very quietly and efficiently.



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# METAL

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and textured designs in just about every color imaginable. Of course, you can also find the traditional silver if you want. It's all about functionality and making a design statement.

Find a style that will match the architecture of your building. Online software can help you visualize how different metal roofs will look on your house or commercial building. Choose a handful of textures and styles, and request samples to see how they will look against your brick or siding.

The best roofing companies will give you design advice about how to realize your vision.

## Materials

Metal roofing comes in a variety of materials, including including steel, aluminum, copper, zinc or an alloy of multiple metals.

There are also varying grades and thicknesses. Some materials have longer lifespans and are suited to regional weather variations.

You can choose between different stages of pre-fabrication. Some styles come press-formed and full-painted while others require more on-site work.

It's important to get advice from a company you trust, one with deep roots in your community. Local companies will understand which materials and brands perform best for your area. Be sure to do business with a company that has a long track record of happy customers.

## Warranty

As with any product you purchase, it is

important to understand what the warranty covers.

Find a company that offers long warranties that will give you peace of mind for many years.

Also, look to see what problems the warranty will cover and whether there are any out-of-pocket costs for materials, labor or both.

## Energy

A properly designed and installed metal roof can help you save money on your energy bill. Compare different materials and styles for any factors that will provide energy efficiency.

Some metal roofs can include insulating underlayment and special reflective coatings to deflect solar radiation. These materials can keep your attic cooler in the summer and warmer in the winter, thus reducing your energy consumption.



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SOCIAL HOUSING LENDER

# SELECTING A SEPTIC SERVICE

Keeping your septic system well-maintained and in smooth working order is essential to avoiding very unpleasant situations in your home. Follow these tips in order to select the right septic professional for the job.

## Qualifications

Working on a septic system is not something that a general handyman can do. Finding a qualified, professional company will ensure that the maintenance or repair is being done properly.

Reputable companies only employ highly trained people who understand how to work around the dangerous chemicals in the septic system.

Following proper procedures will prevent damage to your tank as well as your yard. They can accomplish normal maintenance with minimal damage.

## Budget

Budget is always a concern, especially these days. Keep in mind that your septic system is an essential part of your house. There should be no delay in maintaining it.

If a price for service seems too good to be true, it probably is. Selecting the cheapest service is not usually the best decision.

# SEPTIC

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The work might prove to be unacceptable. They might also use unqualified workers to perform professional services.

Using low-quality services could cost you twice as much. After all, you will need a professional to clean up the mess of the low-quality predecessor.

## Knowledge of Septic System Requirements

Understand the maintenance that needs to be completed on your system. Cut down the cost of a standard pumping by locating the pump-out hatches prior to the company's arrival.

Otherwise, you are paying the workers an hourly rate to perform manual labor tasks such as digging for the hatches themselves.

Before the company arrives on your property, you should have an understand-

ing about the services they are performing. Are they simply pumping the tank and removing sewage or do you need maintenance services as well?

Sometimes, septic companies will perform additional services along with routine pumping. It might cost more than standard services, but these services will help you maintain your system and give you peace of mind.

## Selecting A Single Provider

A one-stop shop is always better than hiring multiple companies. Avoid confusion by hiring a single company to perform multiple services. You can find good septic repair companies by searching your local newspaper classifieds or a phone book. Social media sites will also tell you about companies in your area. Websites will provide general information, company philosophy and perhaps even cost figures.

Your best option, however, is to get a

referral. Ask family and friends whom they have used. Strong referrals can save you thousands of dollars and endless hours of frustration.

When you have a list of companies, select two or three of them. Contact the companies and ask questions. How long will it take to complete the job? What are the possible solutions to your problems? Have they done similar work in the past? How long does the repair usually last?

Most importantly, get quotes in writing. They should spell out exactly how much the services will cost. Of course, request a copy of all receipts related to the repair when it is completed.

Many companies might tell you that they can't guarantee a price until they begin the repair. That's fine, as long as you understand the added costs you might incur if additional issues are found with your septic system.

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