## **FINANCE**

Review your current financial situation to be sure you can afford renovations.
Start saving well in advance of your project.
Set aside a certain amount each month by recording a monthly budget of your earnings.
Reduce or eliminate outstanding debt.
Consider rolling your debt into a renovation loan.

- Meet with a financial advisor to discuss these options.
- Check your home insurance policy for information about renovating.

## CONSTRUCT

- You've settled on a renovation project, congratulations!
- ☐ Brainstorm, make sketches, plans and blueprints before meeting your contractor.
- Be sure that you are compliant with local laws. Ask your contractor for more information. Get a planning permit, if necessary.
- Commit to a general contractor who you can trust and are comfortable with. They will identify the expert tradesman you require for each aspect of the renovation. Make a deposit to formalize the work commitment.
- Research your service providers before signing contracts.
- Read all documents and contracts carefully before signing.
- ☐ Keep all papers in a secure location.
- ☐ Be environmentally responsible and energy efficient. Make renovations green!
- Arrange for several required inspections throughout the renovation process.
- ☐ Work with your contractor to create a timetable for when tasks need to be completed.

## **PLAN**

ш	order of importance.
	Talk with friends, neighbors, and even realtors about their home renovation experiences.
	Look in magazines, catalogs, or open houses to get some ideas for your renovation projects.
	Dive into a Google Search or check out sensibuild.ca for inspiration.
	Do some research to get rough estimates of the cost of the renovations. Or check out
	Sensibuild's renovation calculator online.
	Check to see how much the renovations would enhance the value of your home.
	Prioritize your renovation project, keeping in mind

## **FINALIZE**

your budget.

- Get material to protect walls, floors and furniture during renovation process.
  Check in with the general contractor to discuss important milestones and to schedule a detailed walkthrough of your renovation.
  Once renovations are complete, do a final walk through with your general contractor and tradesmen for careful inspection.
  Hire a professional cleaning company after renovations are complete.
- Find an interior decorator. Or begin to plan your own decoration project.
- If you are doing a makeover of the exterior of your house, enlist the help of a landscaping company or gardener.
- Be flexible and understanding if things don't go according to plan, but also know your objectives, budget and timelines.

