

Remodel Within Your Limits: Tips on Coming In Under Budget

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Whether you've lived there for five months or 15 years, it's not uncommon to find that you are delighted with your home — with one or two nagging exceptions. You'd really like to remodel, but the project often gets pushed to the end of the "to do" list, because it's either too expensive or too inconvenient to be without a kitchen or bathroom for an extended period of time. Still, let's face it, the harvest gold kitchen, worn carpeting, or the cracked bathroom tiles have got to go.

In many cases, the reason your home may feel inadequate is that the average American house was built in the 1960's and is now pushing forty or fifty. In a sense, your home is in the throes of a mid-life crisis, and it's up to you to address the situation with some remodeling. And, with interest rates at historic lows, there's no better time to take advantage of home equity financing to fund your project.

Your first steps are to determine how much money you can spend and to define your vision of the completed project. Working with a professional designer will help ensure your vision comes to life and will prompt you to define your goals. For example, do you want an innovative new design, or are you striving for functionality?

If you're having trouble getting started, there's help. "Remodeling Your Home" offers valuable hints on how to set priorities, remodel within a budget, understand a contract, and apply for permits. In order to "avoid sticker shock" author Carol Davitt suggests hiring a design-build firm, which will significantly enhance communication between the designer and subcontractors. Using a design-build firm also will help you cut down on costs, and many companies will rebate a portion of the design fee, if you end up signing a construction contract with them down the road.

When interviewing remodelers for your project, asking several key questions may enable you to save money. If you're adding windows, see if you can use snap-in window grilles instead of windows with true divided lights. This could save you up to \$200 per window. Need new flooring? Find out if you can substitute seamless vinyl for ceramic or unglazed tile; or if you can swap hardwood floors for carpeting.

Remodeling is a dirty business, and you may find yourself without the comforts you take for granted, such as hot water or a flushable toilet. When signing a contract to improve any room of your home, assess the capacity for makeshift spaces. You may find the disruption easier to weather if you can carve out room for a small refrigerator and coffee pot, while your kitchen is out of commission. If not, you may want to consider a temporary move to save both time and money. Moving out entirely also will speed up the remodeling process by allowing workers to forgo the meticulous nightly clean up.

Whether your remodeling project is large or small, it's important to carefully think through your options and talk to several remodelers before you get started. "Remodeling Your Home" provides home owners new to the process with helpful hints ranging from choosing a remodeler to writing a proper change order — and everything in between.

"Remodeling Your Home" is available from BuilderBooks, the publishing arm of the National Association of Home Builders (NAHB). Contact the NAHB BuilderBooks store at 800-223-2665 or visit www.BuilderBooks.com to order.

To find a professional remodeler in your area, contact the Chippewa Valley Home Builders Association at www.cvhomebuilders.com