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Remember to follow the golden rules of renovating

enovating is an exciting experience as you set out to realize your ideas and plans for your home. The Canadian Renovators' Council of the Canadian Home Builders' Association offers a number of golden rules to help homeowners achieve their goals.

Know what you want. Taking the necessary time to explore the possibilities for your home and developing a firm plan paves the road for a smooth process from beginning to end.

Professional renovation specialists will assist you in working out a solid approach to your project. The process begins with the fundamentals-discuss your needs and desires with your renovator and how you want your "new" home to look, feel and work for you and your family. Once you have a clear idea of the "big picture," your renovator will help you work out all the details.

Establish a realistic budget. Knowing early on how much money you have to spend allows you to focus on the work that is possible. Experienced renovators will provide sound cost advice and recommendations.

Sit down with your lender and discuss the amount you can reasonably afford and the most suitable financing options. Remember that your budget should cover everything that may arise from the renovation, including such items as new drapery, blinds, furniture and appliances.

Plan for the long term. Thinking ahead avoids short-term renovations that may need to be redone in the future. Discuss your short- and longterm goals openly with your renovator. Professional renovators will conduct a thorough inspection of your home and offer suggestions for the most effective use of your budget.

Make sure references are for work similar to yours. Most homeowners check with a renovator's past clients to

find out if they were satisfied with the process and the results. But there is more to a reference check than that, according to experienced renovators. You want to assure yourself that the renovator is the right person for your job. For instance, if you are upgrading your kitchen, make sure that the renovator has relevant experience and satisfied clients for that type of work.

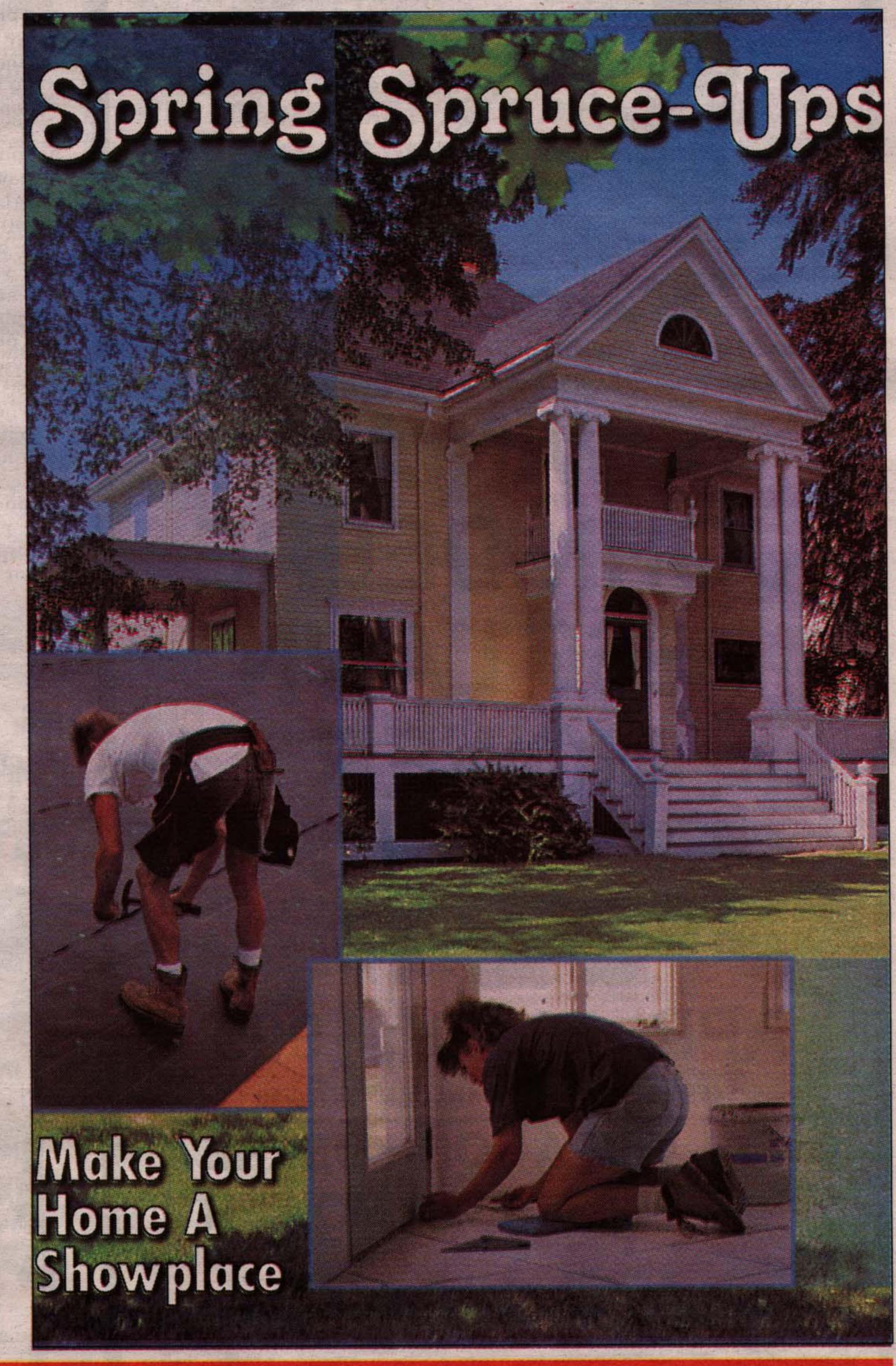
Likewise, if you are planning a major overhaul of your home, you will want to know that the renovator has the required managerial experience along with the technical expertise.

Don't choose on price alone. While it is always tempting to go for the lowest price, you need to consider the implications of doing so. Will the lowbid renovator agree to a binding contract? Carry insurance to protect workers on your job? Complete the job to your satisfaction? Warranty the work? Or still be in business if you need to call back? Likewise, don't jeopardize the quality of the overall renovation by compromising on the quality of products or materials.

Protect yourself. Dealing with a professional renovator is your greatest protection against an incompetent or unfinished job. A written contract spells out the arrangements between you and your renovator and describes your renovation in detail. Professional renovators also carry Workers' Compensation, insurance and any licenses required by your province.

And don't buy from a door-to-door salesperson without carefully checking out the company. Discuss the company with friends and family. Contact your local Home Builders' Association to see if the company is a member, and check with the Better Business Bureau.

—Information courtesy of Canadian Home Builders Association. For further information on new and remodeling homes, contact them on their Web site at www.chba.ca.





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