

Renovation tips for the smart homeowner

Before you start your next renovation project, large or small, consider these tips:

Put your ideas on paper: Writing everything down and keeping a file of magazine photos and ideas not only helps you stay focussed, but can give a clear picture to your architect, contractor or tradesperson.

Who's the right person for the job?:

If you feel you have the ability, the time and the desire, you might be right for your next project. However, it's important not to take on more than you can handle. Hiring the expertise that a tradesman brings is often the right route to take — and in the long run can save you from making costly mistakes. Just remember to get three competitive quotes.

Ask around: Speak to friends, family and co-workers who have recently

done renovations of their own. Most people are all too happy to share their successes (and disasters!), as well as the names of the people they used or would never use again. You can also check with your local home builders' association or building supply store for recommendations.

Line up your financing:

Never start a project without knowing that you have the money to complete it. Your bank can help you line up financing before you start. CIBC, for example, offers mortgage refinancing that can give you access to up to 90% of the value of your home in a matter of a few weeks. For more information, contact your local CIBC branch and ask about their CIBC Home Power Mortgage.

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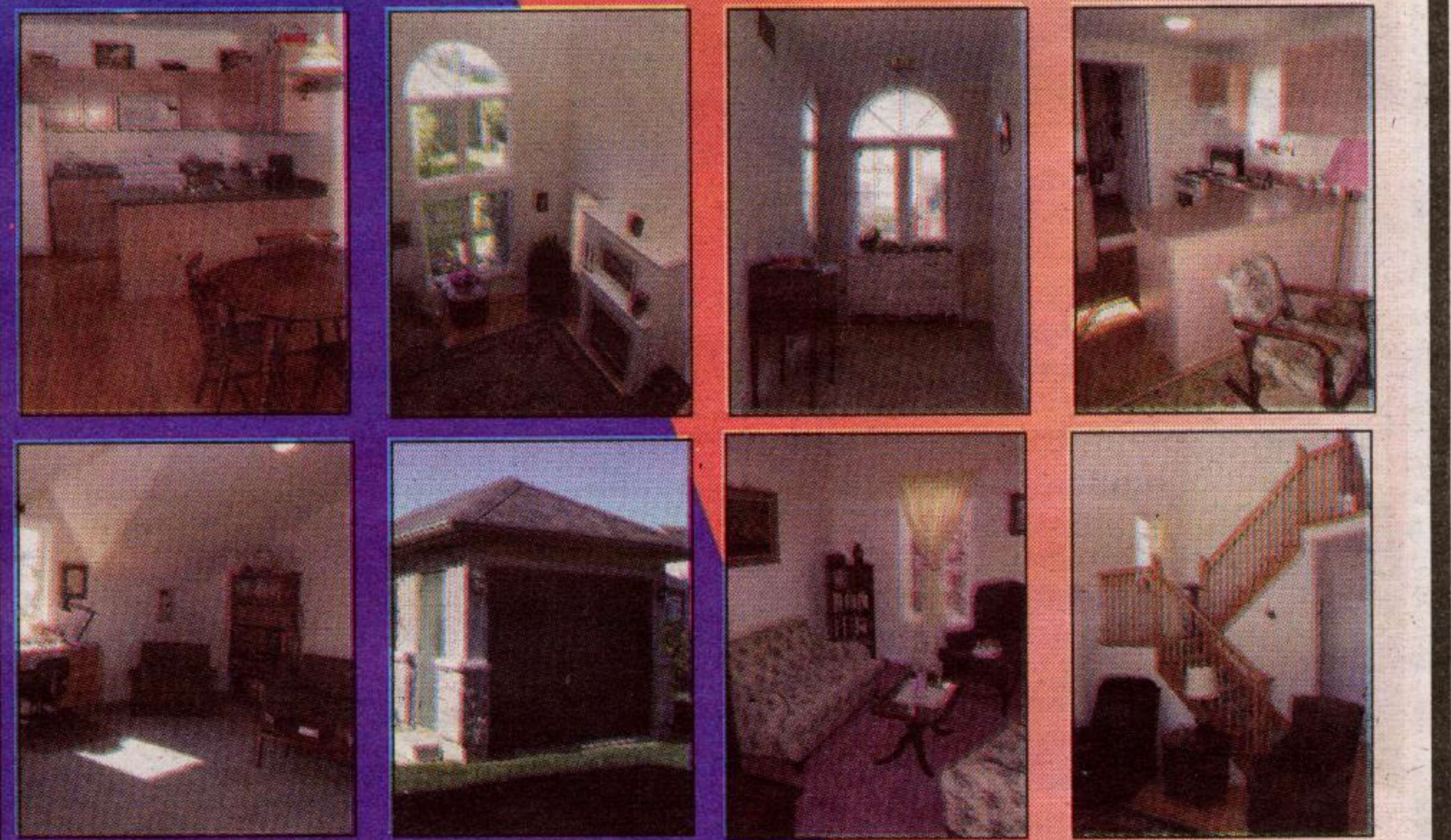
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