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# BUDGET BASICS

Let these planning tips guide you through your kitchen or bath remodel to make the most of your hard-earned dollars.

*When you're serious* about starting a kitchen or bath remodel, "planning" is the magic word—it ensures your money doesn't run down the drain. "You can never do enough planning," says Elaine Murdoch, certified master kitchen and bath designer (CMKBD) with the Knickerbocker Group in Boothbay, Maine.

Follow the planning pointers below and on the next page to take the guesswork out of budgeting for a remodel.

## ASK QUESTIONS UPFRONT

Experts agree: The first thing you should do to make the most of your money in a remodel is to address the following points before you begin:

- What do I want to accomplish with this remodel—is this a refresh or an overhaul?
- What are my priorities?
- How much can I afford to invest?
- How much should I invest—what's the value of my home and the neighborhood?

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## FIGURE OUT FINANCING

One of the first major decisions you'll have to make is how you'll pay for the remodel. Several options exist, including refinancing, home equity loans, personal loans, and Federal Housing Administration-backed home improvement loans, to name a few. Do your homework to determine which makes the most financial sense.

## GET ESTIMATES

Obtain thorough quotes from designers and contractors. Make sure they visit your home to evaluate the site, and ask them to provide references and examples of past work. "Experienced pros are fast at estimating," Murdoch says. "Even if you have to pay for their time, it's worth the savings later on."

Also collect multiple estimates on high-dollar items such as countertops and cabinetry, recommends Elizabeth Goltz, certified kitchen designer (CKD) and owner of Orion Design in Kansas City, Missouri. "This will help you nail down big numbers upfront," she says. "Once you have these, outline what you have left for other parts of the project, like plumbing and labor."


To determine how much you should invest in your remodel, contact a real estate agent to get the value of your home and neighbors' homes. "You don't want to overinvest, and Realtors can give good pointers," Goltz says.

Even if you're a DIYer, it's worth it to consult a designer or contractor. "Ask if you can buy a few hours of his or her time to review your plans and provide feedback and ideas," she says. "It can help you keep your budget on track."

## SWEAT THE SMALL STUFF

Even seemingly minute details—such as the placement of electrical outlets—need to be addressed ahead of time to prevent snap decisions and costly mistakes mid-project. "Homeowners are shocked that if they don't have selections or plans made ahead of time, they will get charged for the time it takes to make decisions," Goltz says. "If homeowners don't have selections made and items on hand when needed, they may be charged for additional trips by the subcontractors." Goltz also strongly recommends checking stores' return policies; some won't accept returns, or they'll charge a restocking fee.

## EXPECT THE UNEXPECTED

Mold, lead paint, crooked walls—these unforeseen conditions can all wreak havoc on a remodeling budget. "These are issues that need to be addressed according to regulation," says Alan Zielinski, CKD, 2011 National Kitchen & Bath Association president-elect and owner of Better Kitchens, Inc., in Niles, Illinois. Including a 20 percent cushion in your budget at the beginning of the project can offset surprises that often happen as the remodel progresses. 



Find more budget advice for kitchen remodels at [BHG.com/kbmoAdvice](http://BHG.com/kbmoAdvice).