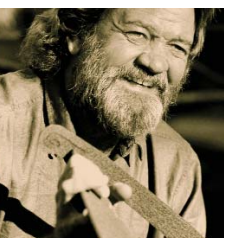


Renovation checklist: Steps to complete

- ✓ Decide on your budget and figure out where the money will come from — do you have enough in savings, will you use your personal line of credit or take out a home equity line of credit?
- ✓ Agree on the scope of the project, building materials and style you want
- ✓ Find out whether or not you need a special permit for the work you're doing and, if so, obtain it
- ✓ If your renovation involves any digging, you could cut buried hydro, cable, gas or telephone lines and disrupt service for yourself and others. Call the utility providers at least three business days before you begin your excavating
- ✓ Get written quotes on your project from at least three different contractors, preferably referred to you by friends or family who were satisfied with their work
- ✓ Compare their quotes with your budget and decide whether you want to go ahead, scale back or cancel the project altogether
- ✓ Anticipate any disruption to your household by making alternative arrangements — you may need to shower at your neighbour's house, eat out for a week or move your living room furniture into the basement
- ✓ If renovations are for a cottage or secondary home, keep all receipts for tax purposes
- ✓ Expect setbacks, delays and unexpected expenses. Every renovation project has these





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