Renovating can improve the value of your property and the quality of your life, but the key to a successful home renovation project is in the planning. Use the Home Renovation Checklist to help keep your next project on track.

**Getting started**

☐ Once you’ve decided on a particular project, read books, magazines, and catalogues for ideas. Visit showrooms, open houses and shop around at your local hardware/renovation centre.

☐ Aim to get your money’s worth by ensuring that your renovation adds value. Improving a kitchen or adding a bathroom will have a greater impact than reducing the number of bedrooms or installing a pool. Making your home more energy efficient can also increase its value.

☐ Find out about federal, provincial and municipal government programs that offer subsidies or tax credits for certain renovations.

☐ Ensure that your renovation plans meet municipal/zoning bylaws and fire regulations.

**Assess your finances**

☐ Secure your finances and establish a budget to work with before you start renovating.

☐ Talk to your CIBC representative to discuss financing options and choose one that suits your personal needs.

**Find the right contractor**

☐ Carefully research any professionals, tradespeople or contractors you hire to do the renovation. Ask friends, neighbours and co-workers for recommendations.

☐ Interview a selection of contractors and ask for references.

☐ Obtain written quotes from a few carefully selected contractors.

☐ Review your contract prior to signing, and ensure it meets all specifications including warranties, start and completion dates, payment requirements, permits etc. If possible, have a lawyer review your contract before you sign it.

☐ Apply for a building permit if required.

**Moving forward**

☐ If you plan to stay in your home during the renovation process, be prepared for the disruption and if possible keep work areas sectioned off from your family and pets.

☐ Stay on top of the work being done, and discuss any problems with your contractor as soon as possible.

☐ As the project reaches completion, ensure that it meets your standards and that all obligations have been met.