

Advice On Setting A Home Improvement Budget

When it comes to projects addressing a home's interior, homeowners know full well the bottom line plays a big role.

For the unprepared homeowner

tackling a first do-it-yourself project, costs can quickly escalate out of control.

One way to successfully combat that is to make a budget prior to

starting a project. When putting one together, consider the following guidelines:

• Consult a professional: When initially sitting down to plan a budget, chances are you'll have no idea where to begin. Tools, materials, timeframe, etc., all contribute to how much you'll have to spend.

To make your budget as realistic as possible, consult a professional about providing an estimate for the job, be it a bathroom renovation, home theater installation or refacing the kitchen cabinets.

Explain the situation to the contractor and ask for an estimate that doesn't include labor but does include the cost you'll need to pay for supplies (contractors often pay less for parts because of existing and ongoing relationships with suppliers).

The budget you receive will act as a guideline and let you know if the job you have in mind is the one you'll be able to afford financially.

• Leave some leeway: Many a job has gone unfinished at the hands of a poorly set budget.

When budgets are absolute at the onset of a project, dollars are often stretched too thin to handle the inevitable surprises that pop up on a project.

For example, old pipes might stall a bathroom renovation, leaving the do-it-yourselfer with a less than fully functioning bathroom that will have to remain that way until more

money can be saved.

Plan for the surprises, as they will surely rear their ugly heads.

• Be realistic: When determining your budget, don't fool yourself.

If it becomes increasingly apparent you cannot afford the job, don't go ahead with it anyway.

Because many people get loans through their bank for home projects, taking on too big a loan can be a genuine albatross if it's a loan you cannot afford.

Keep in mind that other unexpected problems (i.e., a leaky roof, new appliances, etc.) will arise sometime, and you don't want to stretch your dollars too thin.

If the budget you've come to is simply beyond your reach, consider a less expensive project or continue saving and tackle the project down the road.

• Consider the value: While it's nice to improve your home, it's not always beneficial. In fact, most renovations fail to recoup 100 percent of a homeowner's initial investment.

The bigger the project does not necessarily equal the bigger return. In their 2006 "Cost vs. Value Re-

port," Remodeling magazine found that while costs of remodeling projects continue to climb, the recoup value of those projects at resale is declining. This is definitely something homeowners should consider before making any improvements.

If the job you're about to sink a small fortune into won't yield you nearly as much money at resale, perhaps finding a new place to live that better suits your needs would be a better approach.

When making your budget, compare the money you'll spend to the money you're likely to recoup at resale and go from there.

• Include professional help in your budget: As previously mentioned, surprises always pop up during a project.

One of the more common surprises is the realization that not all jobs can be accomplished alone.

When your budget is just about established, think long and hard about hiring a professional to help with the more difficult portions of the project.

Hiring a professional for these parts will ensure that the job gets done right, which will save you lots of money in the long run.

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