



HOME RENOVATION PLANNING CHECKLIST



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Define Your Next Chapter

Begin by identifying the primary reason for the renovation. Are you repairing a problem, improving daily function, creating more space, updating an outdated home, preparing for aging in place, accommodating animals, or increasing the property's market appeal? Separate the items you truly need from the features you simply want. Then rank everything as essential, preferred, or optional. This helps protect your most important goals if costs increase or the project scope needs to change.

Questions to consider:

- What problem am I trying to solve?
- Who will use the improved space?
- How long do I expect to own the property?
- Which features are nonnegotiable?
- Which features could be completed during a later phase?
- Will the project improve how the entire property functions?

Establish the Complete Budget and Contingency Fund

Your project budget should include far more than the contractor's initial estimate. Account for design work, engineering, surveys, permits, inspections, materials, labor, demolition, debris removal, grading, utility upgrades, temporary housing, storage, landscaping repairs, and final cleanup. Country properties may also require additional expenses for septic modifications, well or water-system improvements, long driveways, difficult equipment access, drainage, or wildfire-related requirements. Keep a separate contingency fund—commonly 10% to 20% depending on the project's age, size, and complexity—for unexpected conditions or necessary changes.

Include in the budget:

- Architectural, drafting, design, or engineering fees
- Surveys, soils reports, and specialty inspections
- Permit and county fees
- Labor and materials
- Demolition and disposal
- Septic, well, propane, electrical, or utility work
- Grading, drainage, and equipment access
- Appliance, fixture, and finish selections
- Temporary housing, storage, or pet and livestock arrangements
- Final landscaping and cleanup
- Contingency fund for unexpected expenses

Decide Which Improvements May Add Resale Value

Not every improvement returns its full cost, and value can vary considerably by neighborhood, property type, price range, and buyer expectations. Improvements that correct deferred maintenance, improve safety, increase functionality, or address major systems often have broader appeal than highly personalized upgrades. On country properties, buyers may place particular value on permitted living space, reliable water, documented septic capacity, usable land, good access, defensible space, backup power, fencing, barns, and well-designed equestrian facilities. Before committing to a major project, compare the anticipated cost with how similar improved homes are performing in the local market.

Consider:

- Is the improvement typical for this area and price range?
- Will it appeal to a broad group of future buyers?
- Does it solve a functional or safety problem?
- Will it eliminate an objection buyers may have?
- Could the improvement overbuild the property for its location?
- Is the work being completed with permits and documentation?
- Would maintenance costs increase significantly?
- Could a less expensive improvement accomplish the same goal?

Lori's tip: Before investing in a major improvement, contact me. I can help you compare the project with current buyer expectations and similar homes in the Foothills.

Get Multiple Written Contractor Estimates

Request detailed written estimates from multiple qualified contractors using the same project description so you can make a fair comparison. The lowest price is not automatically the best value. One contractor may include permits, demolition, disposal, cleanup, and finish materials while another leaves those costs out. Ask contractors to identify allowances, exclusions, payment schedules, material specifications, subcontractors, estimated start dates, and the process for approving changes. Avoid relying on verbal estimates or assumptions—if something matters, put it in writing.

Each estimate should identify:

- Exact scope of work
- Materials, brands, and quality levels
- Labor and subcontractor costs
- Allowances for items not yet selected
- Permit and inspection responsibilities
- Demolition and debris removal
- Site protection and daily cleanup
- Estimated start and completion dates
- Payment schedule
- Warranty information
- Items specifically excluded
- How change orders will be priced and approved

Verify Licenses, Insurance, References and Permits

Before hiring anyone, verify that the contractor holds the correct active California license for the work being performed. Confirm general liability insurance and workers' compensation coverage when applicable, and ask whether subcontractors are licensed and insured. Contact recent clients whose projects were similar to yours—not just the contractor's favorite reference from five years ago. Clarify who will obtain the permits and make sure the permits are actually issued before work begins. A contractor saying that a permit “probably isn't necessary” is not the same as confirmation from the appropriate Building Department.

Verify:

- Active California contractor's license
- Correct license classification for the work
- General liability insurance
- Workers' compensation insurance
- Bond status
- Recent, relevant references
- Any complaints or disciplinary actions
- Who will obtain and pay for permits
- Who will schedule inspections
- Whether subcontractors are properly licensed

Helpful link:

- [Verify a California contractor's license](#)

Create a Realistic Timeline

A renovation timeline should include planning, design, engineering, product selection, permit review, material ordering, construction, inspections, corrections, and final completion. The physical work is only one piece of the process. Custom materials, weather, wildfire conditions, permit backlogs, subcontractor availability, rural access, and unforeseen repairs can all affect the schedule. Ask the contractor to identify major milestones and dependencies. If the kitchen cabinets arrive late, for example, several other trades may also be delayed.

Include these phases:

- Initial planning and budgeting
- Design and engineering
- Permit preparation and review
- Contractor selection
- Material and fixture ordering
- Site preparation and demolition
- Construction milestones
- Required inspections
- Correction or punch-list work
- Final inspection and permit sign-off
- Cleanup and return to normal use

Build flexibility into the schedule, especially if the project must be completed before listing the home, hosting an event, moving in, or accommodating seasonal weather.

Choose Materials and Finishes Before Work Begins

Select as many materials, fixtures, appliances, colors, and finishes as possible before construction starts. Delayed decisions can interrupt the work, create costly change orders, and result in rushed choices. Confirm product availability, delivery dates, warranties, maintenance requirements, and whether the material is appropriate for the home's climate and intended use. In the Foothills, consider heat, sun exposure, freezing temperatures, wildfire risk, dust, pets, livestock, hard water, and the realities of rural maintenance.

Choose in advance when possible:

- Flooring
- Cabinets and hardware
- Countertops
- Plumbing fixtures
- Lighting and electrical fixtures
- Appliances
- Tile and grout
- Interior and exterior paint
- Windows and doors
- Roofing and siding
- Decking and railing
- Fire-resistant exterior materials
- Water-efficient and hard-water-compatible fixtures

Create a written finish schedule with model numbers, colors, quantities, suppliers, prices, and expected delivery dates.

Document Improvements, Permits, Warranties and Receipts

Keep a permanent record of the project from the first estimate through final completion. Save contracts, plans, engineering reports, permits, inspection approvals, change orders, invoices, receipts, product information, warranties, paint colors, and contractor contact information. Take photographs before walls or trenches are closed so you have a record of plumbing, electrical wiring, drainage, utilities, and structural work. Confirm that permits are finalized rather than merely issued. This information will make future maintenance easier and may be important for insurance, taxes, refinancing, disclosures, and future buyers.

Create a project file containing:

- Signed contracts and written estimates
- Plans, drawings, engineering, and surveys
- Permit applications and issued permits
- Inspection reports and final approvals
- Contractor and subcontractor information
- Insurance certificates
- Change orders
- Invoices, receipts, and proof of payment
- Product manuals and warranties
- Paint colors and material specifications
- Before, during, and after photographs
- Locations of concealed pipes, wiring, drains, and utilities
- Final lien releases, when applicable

Store both a digital copy and a printed copy with your other important property records.

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