

# Controlling Your Remodeling Budget

An important part of any remodeling project is making sure you don't go over your budget. Doing so can lead to settling for unexpected options, disagreements with contractors and worst case, an unfinished room!

The National Kitchen & Bath Association (NKBA) has a few simple guidelines to follow when remodeling. Follow the steps below from the NKBA to make sure your remodel is everything you expected, at a price you can live with!

- Differentiate between 'need' and 'want'. Research the costs of many different kinds of products and materials starting with the most expensive necessities down to the items you can do without. Major appliances should be at the top of your list since they will cost the most. Know the difference between needing something and just wanting it. Start your budget with things you need.
- Make a top 10 list. Look around your kitchen and/or bathroom and decide what needs to be replaced the most and what can be worked on down the road. Remember the needs of your family. If you have small children, safety should be taken into consideration when prioritizing or if a family member is handicapped or elderly, this should be budgeted into your costs and design as well.
- Resist temptation. Know exactly what you want before you search for it so you're not tempted to buy out of your range. Uncertainty may leave you vulnerable to purchasing unnecessary products and to choosing materials that go beyond your means. Know what features are most important to you and your family so it's easier to choose when the time comes. There's an abundance of different appliances that offer different features but most will get the job done, so if your budget doesn't allow it, don't pick anything too fancy or high-tech.
- Get a quote. A designer and/or contractor should always visit your home before providing you with a quote for the design and installation. Don't accept a quote for your project until a full survey has been completed. Make sure the quote is thorough to avoid overspending down the road and any misunderstandings.
- Double-check. Make sure to visit a showroom to see the products and materials in person in order to determine the quality of what you're buying before you buy it. Magazine and Internet photos are not as reliable as they may seem and may be overpriced for what you're getting. Try to get referrals from people you trust. Don't be afraid to ask friends, neighbors and family members to see their kitchens and ask who they hired. This is a great way to envision the quality of the result of your kitchen if you decide to use the same designer and contractors.

Keep track of your payments. Arrange a clearly defined payment schedule. Ask for several installments throughout the project. Never pay in full until you have received delivery of all your goods. Companies that ask for full payment ahead of delivery have your money - but you don't have your appliances or completed kitchen or bath.