MY HOME DESIGNER

Metro Vancouver, British Columbia

Renovation Planning Kit

A plain-language guide and five printable worksheets to organize your project before you commit.

Scope | Budget | Contractors | Changes | Readiness

myhomedesigner.com

A free planning tool.

General guidance only, not legal, financial or engineering advice.

Before you start

Most renovation trouble starts long before the first tool arrives. A vague scope, a budget that leaves out the unglamorous costs, a contractor chosen on price alone, and no agreed rules for changes: each one quietly turns into an argument, a delay or an invoice you did not expect.

This kit helps you slow down for an hour or two and settle those four things on paper. Work through the guide, then fill in the five worksheets at the back. Print them, mark them up, and bring them to every conversation with a designer or contractor.

> **Worth knowing.** Nothing here replaces advice from a licensed professional. Rules, fees and timelines vary by municipality and change over time, so confirm specifics with your city and your professionals.

How to use this kit

Worksheet	What it settles	Do it
1. Scope and Priorities	What you want, what you need, and what you will not compromise on	First
2. Budget and Soft Costs	A realistic total, including the costs people forget	Second
3. Hiring Questions	How to choose your design team, then your contractor, on more than price	Before you hire anyone
4. Change Rules Tracker	How changes get priced, agreed and recorded	Before you sign
5. Start-Ready Checklist	Whether you are actually ready to begin	Last, before day one

Step 1: Write the scope down

Scope is the list of what is being done, where, and to what standard. When it lives only in your head, every bid is a different guess and every surprise becomes a disagreement.

Start with outcomes, not materials: *"a kitchen that two people can cook in at once"* is a better starting point than a countertop brand. Then sort everything into three groups: must-haves, nice-to-haves, and not now. When the budget tightens, that list makes the decisions for you.

- Walk the house with a notebook and photograph every room involved, before anything is covered or removed.
- Note what stays, what goes, and what is being moved. Moving plumbing, walls or electrical is where costs jump.

- Write down how you use the space today and what annoys you. Good design answers those, not a catalogue.
- Decide who makes decisions. Two people with different priorities need to agree before a contractor is in the room.

> **Try this.** Ask any designer or contractor to describe the scope back to you in writing. Where their words differ from yours is where a future misunderstanding is hiding.

Step 2: Build a budget that includes the soft costs

Soft costs are everything that is not materials and labour on the work itself. They are easy to forget because no one quotes them up front, and together they can be a large share of the total.

- Design and drawings, and any engineering or specialist reports the work needs.
- Permit and application fees, and inspection or review costs.
- Temporary living or storage costs if the home is not liveable during the work.
- Taxes on top of quoted prices. Check whether each quote includes them.
- Disposal, protection of finished areas, and clean-up.
- A contingency fund for the things nobody can see until walls are opened.

A common planning habit is to hold a contingency in reserve, larger for older homes and for work that opens up walls or floors, and to treat it as already spent so it does not become a second budget for upgrades. Worksheet 2 has a place for it.

Step 3: Compare contractors on more than price

Three bids that look the same on the last line are rarely the same job. Give every contractor the same written scope, ask the same questions, and compare the answers side by side.

- Confirm licensing, insurance and workers' coverage, and ask to see proof rather than taking it on faith.
- Ask for recent references on similar work and actually call them.
- Ask who will be on site day to day, and who you call when something goes wrong.
- Ask what is included and, just as important, what is excluded or priced as an allowance.
- Be cautious of pressure to pay a large amount in cash or to decide today. A good price should survive a night's sleep.

Worksheet 3 gives you a question list and a scoring table so the comparison is on paper, not a gut feeling.

Step 4: Agree the rules for change before work begins

Change is normal. Hidden conditions turn up, you see something in person and want it different, a product is delayed. What matters is how the change is handled. Agree the process while everyone is still friendly and the cost of changing the plan is zero.

- Every change is described in writing, with its price and its effect on the schedule, before it is carried out.
- Both sides sign off. A conversation on site is not an agreement.
- Allowances for items you have not chosen yet (tile, fixtures, appliances) are named, with the amount, so you know what happens when your choice costs more.
- Keep a running log of changes and their running total. Worksheet 4 is built for this.

Step 5: Check you are actually ready to start

Starting before the pieces are in place is how projects stall halfway with a torn-up house. Before day one, confirm that approvals are in hand where they are needed, key products are ordered with realistic lead times, the schedule is written down, and you have decided where you will live and where your belongings will go. Worksheet 5 lists these checks.

> **Honest advice.** If you cannot tick most of Worksheet 5, the right move is usually to wait a week and finish the preparation, not to start anyway.

Your notes

Questions to ask, numbers to check, things to remember:

Worksheet 1: Scope and Priorities

Fill this in before you talk to anyone about price. Pencil is fine.

Project address _____

Your name(s) _____

Decision-makers _____

Target start / finish _____

What are you trying to achieve? (outcomes, not materials)

_____

_____

Rooms and areas involved

Room / area	What changes	Must / Nice / Later

What annoys you about the space today?

_____

_____

Non-negotiables (things you will not compromise on)

_____

_____

Things that must stay as they are

_____

_____

Worksheet 2: Budget and Soft Costs

Enter the amounts as you learn them. Mark each line Estimate or Quoted so you can see how firm the total is.

Listed in the order the money is usually spent: design first, construction later.

Item (in order)	Estimate or quote	Status (Est / Quoted)
1. Design: concept, drawings and design fees		
2. Design: engineering, survey or specialist reports		
3. Approvals: permit and application fees		
4. Approvals: inspections and reviews		
5. Financing: loan fees, appraisal, legal, interest during construction		
6. Construction: labour and materials		
7. Construction: disposal, protection, clean-up		
8. Construction: appliances, fixtures, finishes (allowances)		
9. During the work: temporary housing and storage		
10. After: furniture, window coverings, extras		
11. Taxes not included in quotes		

Summary	Amount
Subtotal of items 1 to 11	
Contingency for the unexpected: ____ % of the subtotal (commonly 10 to 20%, more for older homes)	
Total planning budget (subtotal + contingency)	
Money available: savings, plus any loan you are approved for	
Gap (or cushion)	

Construction loan? If you are borrowing, talk to your lender before you sign a contract. Ask how the loan is paid out in stages as work is completed, what you pay while building, and what documents they need from your designer and contractor.

If there is a gap, go back to Worksheet 1 and move items from Must to Later before you ask anyone to squeeze a price.

Worksheet 3: Hiring Questions

Part A: Your design team (hire this first)

Ask each designer the same questions and write the answers down. Score each answer 1 to 5 once you have heard from everyone.

Question	Designer A	Designer B	Designer C
What does your design fee include, and what costs extra?			
Who prepares the permit drawings, and who applies for the permit and answers the city's questions?			
How many design revisions are included before extra fees apply?			
Which specialists will I need (engineer, surveyor, energy advisor), and who hires and manages them?			
If the city asks for changes after submission, is that included in the fee?			
Will you stay involved during construction (site visits, answering the contractor's questions)?			
What is the realistic time from first meeting to permit in hand?			
May I see similar projects you have designed and speak with past clients?			

Fee and score	A	B	C
Design fee (with tax)			
Score (out of 40)			
Gut feeling, in one line			

Part B: Your contractor (after the design is settled)

Ask every contractor the same questions and write the answers down. Score each answer 1 to 5 once all bids are in.

Question	Contractor A	Contractor B	Contractor C
Are you licensed to do this work here? May I see the licence and your insurance certificate?			
Do you carry workers' compensation coverage for everyone who will be on my site?			
Can I speak with two or three recent clients with similar projects?			
Who will be on site each day, and who is my single point of contact?			
Which parts of this job do you subcontract, and to whom?			
What is excluded from this price? Which items are allowances rather than fixed prices?			
How are changes priced and approved, and what markup applies?			
What is your payment schedule, and how is it tied to completed work?			
What is the realistic schedule, and what are the likely causes of delay?			
What warranty do you give on workmanship, and in writing?			

Total price (with tax)	A	B	C
Total price			
Score (out of 50)			
Gut feeling, in one line			

Worksheet 4: Change Rules Tracker

Agree the first box with your contractor before signing. Then log every change here, before the work is done.

Our agreed rules

- Every change is written down with its price and schedule effect before work starts.
- Both parties sign the change. Verbal approval on site does not count.
- Allowances are listed with their amounts. Anything above the allowance is mine to approve.
- Hidden-condition discoveries are photographed and reported the same day.

#	Date	What changed and why	Cost +/-	Days +/-	Signed (both)

Running total of changes	Cost	Days

Worksheet 5: Start-Ready Checklist

Tick what is done. If most boxes are empty, finish the preparation before the start date.

Paperwork

- ■ Design team hired in writing, including who applies for the permit.
- ■ Written scope and drawings agreed, and I have a copy.
- ■ Signed contract that matches the scope and price.
- ■ Permits or approvals in hand where they are required, or confirmed not required in writing.
- ■ Insurance and workers' coverage confirmed in writing.
- ■ Payment schedule agreed and tied to progress.

Products and schedule

- ■ Long-lead items (windows, cabinets, appliances) ordered with delivery dates noted.
- ■ Written schedule with start date, major milestones and finish date.
- ■ Allowance items chosen, or a date set to choose them before they hold up the work.

Home and household

- ■ Decided where we live during the work, and for how long.
- ■ Belongings packed, moved or protected.
- ■ Pets, children and neighbours considered; access and parking arranged.
- ■ One person named for daily questions on both sides.

Money

- ■ Contingency reserve set aside and not counted as spending money.
- ■ Construction loan or other financing approved, and the payout schedule understood.
- ■ Funds in place for the first payment.

> **Want a second pair of eyes?** Our team can review your scope and budget worksheets with you, no obligation. Request a free quote at **myhomedesigner.com/get-your-free-design-quote**