

ARE YOU READY FOR YOUR HOME RENOVATION?



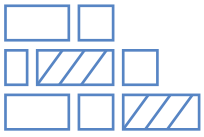
START WITH A CLEAR PLAN & BUDGET

Define must-haves vs. nice-to-haves

Get at least 3 estimates

Build in a 10-20% cushion

Check permits early



RENOVATIONS THAT PAY OFF

Kitchens & bathrooms lead

Cabinets, lighting & fixtures go a long way

Boost curb appeal with paint & landscaping

Energy upgrades add comfort + savings



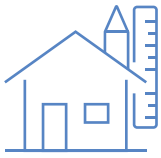
DIY vs PRO

DIY:

paint
hardware swaps
basic landscaping

Pro:

structural
electrical
gas
plumbing
roofing



SMART WAYS TO FINANCE RENOVATIONS

Use savings *(without draining emergency fund)*

HELOC: flexible, variable rate

Home equity loan: fixed payment

Cash-out refi: only if the math makes sense

Match the financing to the size and time-line of the project