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# 6 ways to save on your home projects

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Home improvement projects can quickly eat holes through the best-laid family budgets.

But savvy homeowners know that saving money on home projects often is little more than a bit of creativity, with a dash of elbow grease. Here are some suggestions--offered by handymen, contractors and designers--on how homeowners can tackle home improvement chores without going broke.

## 1. Do it (at least some of it) yourself.

Homeowners can save significant amounts of money by tackling some projects by themselves. They can even save money when hiring contractors by taking on a portion of the prep work before crews arrive. Unfortunately, few people are willing to do the hard labor.

"Sweat equity is really the best way to save money," said Kenny Whitelaw, owner of Chicago's Renaissance Handyman. "You can really cut down on the costs of a repair project by doing as much of it yourself as you can. That's how I learned how to fix things."

Homeowners who've scheduled a kitchen renovation, for instance, can remove old cabinets themselves. The work isn't complicated, and by doing it themselves, homeowners reduce the cost of the renovation. They can do the same with bathroom renovations, perhaps by removing an old shower or vanity before the pros arrive.

Then there's the significant savings homeowners could enjoy if only they were willing to take on fairly simple projects without professional help. Mike Lynch, owner of Chicago's Handico, says that clients frequently call him with projects that they could probably do on their own.

"Maybe their disposal isn't working," he said. "I might ask them to tell me the symptoms.

Maybe I can help them fix it themselves. When I say that, I'm just as likely to get a hang-up as I am someone who wants to listen. But if you are willing to put a little effort into it, that's where you'll get the biggest savings."

## 2. Buy in bulk.

Shoppers have long bought in bulk at supermarkets and grocery stores to save a few dollars. Homeowners can do the same by bundling repair jobs. That way, contractors can take care of several items on a homeowner's checklist without having to make separate trips.

"There are economies of scale at work here," said Brad Ashman, owner of Glencoe-based Chicago Renovation & Development. "If I am coming to your house and doing some work for you, you might as well get out the list of things that need to be done. It's more efficient that way."

It also may be cheaper. For instance, if Ashman's crew is remodeling a bathroom, the workers won't balk at putting up towel bars and accessories for the owners, at no extra charge.

"We'll basically hang them for you for free," Ashman said. "I'll have my man there anyway.

There's always an extra hour available somewhere."

Bundling larger jobs can result in larger savings. If Ashman is tackling a large remodeling job, he can work more efficiently--and cheaper--if he can gut the entire house instead of having to do each piece of the home at a separate time.

"That way I can do all my demolition at once, my framing at once, my mechanicals and electrical all at once," he said. "There are certainly economies of scale in doing more work at one time."

### **3. Consider the alternatives.**

To save the big dollars, consumers may have to scale back their expectations. Too many homeowners turn a relatively affordable project into a budget buster by selecting only top-of-the-line materials. In many cases, lower-cost materials can make just as big of impact on a home's appearance.

Floor tile is a good example. Instead of choosing ceramic floor tile--which is not only costly on its own but also requires a more expensive subfloor--consumers can go with high-quality vinyl tile.

"The customer needs to pick a budget, and the contractor needs to work along with you to come up with something that matches it," Ashman said. "Some people are realistic. Some are delusional."

### **4. Tackle problems while they're small.**

Holly Slaughter, consumer education expert with Charlotte-based RealEstate.com, says that consumers can save lots of money on repairs through simple preventive maintenance. By spending a little time and money on keeping a home's operating systems in order, owners can avoid shelling out the big money on complicated and expensive repairs, Slaughter said.

An example? By drafting a monthly maintenance plan for replacing the air filters throughout a home--including not only the residence's furnace, but its heat pump, dryer and, even, refrigerator--owners can lengthen the life span of these big-ticket appliances. "A few bucks on a filter could save hundreds on energy costs and possibly thousands on replacement costs," Slaughter said.

Lynch, from Handico, recommends making a to-do list. This way, you can go down the list and schedule work in an orderly basis, and you won't get hit with several repair projects at once.

Unfortunately, many homeowners know little about preventive maintenance, Lynch said. As an example, he points to stairs. Some clients call his company to paint the same set of stairs every year. This work could be lessened if the owners would just use a brush with water and clean the stairs on a regular basis.

"Some people say they don't have time or they're afraid to do the work. But you should be a little

interested in maintenance if you want to save money. When maintenance isn't done, the damage can really get severe," Lynch said. "You have that little leak that you wish would just go away. Before you know it, your ceiling is all filled with mold and the insulation needs to be replaced. It's turned into a big job."

### **5. Get creative.**

Leslie Agnello-Dean loved almost everything about her new three-bedroom condominium in Chicago's South Loop but for one thing: the unit's kitchen cabinets.

Sure, they were functional, offered more than enough storage space and were new. But Agnello-Dean didn't like their blond maple look. The cabinets seemed too sterile, too bland, for her taste.

Agnello-Dean couldn't justify tearing out the cabinets and starting over. And replacing an entire set of kitchen cabinets would cost a significant amount of money.

So Agnello-Dean got creative. Working with Madeline Roth, an interior designer and owner of Geneva's Pariscope Design, Agnello-Dean instead covered her bland kitchen cabinets with drawings based on 1960s cookbooks. Now her cabinets feature vinegar bottles, forks, plates and teapots. This gave instant life to Agnello-Dean's kitchen. And, best of all, saved her thousands of dollars in new-cabinet costs.

"The cabinets have a whimsical but elegant feel to them now," Agnello-Dean said. "I would have hated to just rip out these perfectly functional cabinets. We didn't have to. We've gotten life out of these cabinets. They are now absolutely wonderful."

Roth, the interior designer from Geneva, says that homeowners can use their imaginations to help trim the costs of home repairs. One way to do this? Breathe life into old furnishings rather than replace them.

Roth recently worked with homeowners in Geneva whose residence had an outdated kitchen with pale beige cabinets and drab countertops. But instead of replacing the cabinets with new ones, the couple instead painted the existing cabinets a bright white. They then hired a carpenter to rearrange their newly painted cabinets in a more pleasing fashion.

This saved the couple thousands of dollars they otherwise would have spent on new cabinets, which helped pay for new countertops.

### **6. Look before you leap.**

The best piece of advice may be the hardest to follow: Before purchasing a home, buyers should look at it with their heads, not hearts.

Too often, buyers fall in love with a house's charm or its potential, ignoring the signs of expensive repairs to come. That's fine if the buyers can easily afford the upcoming repairs or can do them on their own. The problems come when owners settle in only to find that they either don't have the money to tackle serious renovations or aren't skilled enough to take the do-it-yourself route.

"Renovation is never easy. It's always stressful," Roth said. "You should be careful when buying a home to make sure you're not getting yourself into a situation that you can't handle. Always get some advice from contractors and professionals before you buy that home."

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