THE RENOVATION PLAYBOOK

THE 14 RULES OF RENOVATION

The homeowner's field guide to running a renovation like a pro, and keeping the money you save.

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BEFORE YOU SPEND A DOLLAR, READ THIS

Most homeowners do not lose money on a renovation because of bad carpentry. They lose it in the parts nobody taught them: the planning, the hiring, the paperwork, and the payment decisions that happen before and around the actual building.

I have spent more than fifty years in design and construction. In that time I have watched capable, intelligent owners make the same handful of mistakes over and over, and I have watched a smaller group of owners avoid almost all of them by following a short list of rules.

This is that list. Fourteen rules. Each one closes a hole that money leaks out of. None of them require a construction background. They require only that you decide, before the job starts, that you will not be talked out of them once it does.

Read them once now, before you get a single bid. Read them again the week before demolition. They are the difference between a renovation you manage and a renovation that manages you.

01 SCOPE BEFORE BIDS

You cannot compare bids on a job you have not defined.

The single most common reason renovation bids come back wildly different is not that one contractor is honest and another is a thief. It is that each one is pricing a slightly different job, because the owner never wrote down exactly what the job was. One assumes you are keeping the existing cabinets. One assumes you are moving the sink. One assumes builder-grade tile, another assumes stone. Three different jobs, three different numbers, and no way to tell which is real.

Before a single contractor prices anything, write down exactly what you are building. Room by room, surface by surface, fixture by fixture. What stays, what goes, what gets replaced, and with what. The more specific you are, the more the bids will line up, and the more any gap between them will mean something. A defined scope is the foundation every other rule stands on. Skip it and you are not comparing prices, you are comparing guesses.

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02 GET EVERY BID BROKEN DOWN

A subcontractor who will not itemize is a subcontractor you cannot check.

When a contractor hands you one big lump-sum number, that number is hiding everything you need to see. You do not know what they included, what they left out, where they padded, or where they lowballed to win the job and make it up later in change orders. You are being asked to trust a total with no way to verify it.

Ask for the number broken into labor, materials, and any allowances, line by line, trade by trade. A professional who runs an honest business can produce this without drama, because they built the number that way in the first place. The one who resists is telling you something, and it is worth hearing. An itemized bid lets you compare contractors on equal footing, and it gives you a document you can hold the work against later, when someone claims that was never part of the price.

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03 THE LOWEST BID USUALLY MISREAD THE JOB

The cheap bid is rarely a gift. It is usually a contractor who did not understand the scope.

There is a powerful pull toward the lowest number, especially on a project that already feels expensive. Resist it until you understand why it is the lowest. Sometimes it is genuine efficiency. Far more often, the low bidder simply missed something: a wall that has to move, a code upgrade that gets triggered, a material that costs three times what they assumed. The number is low because the job they priced is not the job you have.

You will pay the difference eventually, through change orders, through corners cut, or through a contractor who realizes halfway through that they are losing money and starts looking for the exit. Before you choose, normalize every bid to the same defined scope from Rule 1. When the lowest bid is missing items the others included, that is your answer. Choose the bid that understood the job, not the one that underpriced it.

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04 NO CERTIFICATE, NO WORK

One uninsured worker injured on your property can become your financial catastrophe.

This is the rule that feels like paperwork and is actually protection for everything you own. If a subcontractor is hurt on your job and carries no insurance, the injury can come back to you. If that sub damages your home or a neighbor's, the same is true. The certificate of insurance is what stands between a bad day on your job and a claim against your house.

Do not accept a photocopy the contractor hands you, and do not accept a promise. Require a current certificate of insurance sent to you directly from the insurance company or agent, naming the coverage and the dates. Verify the contractor's license the same way, through the issuing authority, not through the contractor's word. The sub does not set foot on your property until the paper is in your hand and confirmed. This is the same standard every professional general contractor holds their subs to, and for exactly the same reason.

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05 NO WAIVER, NO CHECK

You can pay a contractor in full and still end up with a lien on your home.

Here is a trap most homeowners never see coming. When you pay your contractor, that money is supposed to flow down to the suppliers and workers under them. If it does not, if the contractor pockets it or goes under, those suppliers can place a lien on your property, even though you already paid. You can be forced to pay twice for the same work.

The protection is a lien waiver. It is a signed document in which the contractor, and where appropriate their suppliers, gives up the right to lien your property for the work covered by that payment. The rule is simple: every payment is released only against a signed lien waiver for the work being paid. Make it a condition from the start, written into your agreement, so it is never a surprise when you ask. It is the single piece of paper that keeps a payment you already made from turning into a claim on your home.

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06 ORDER LONG-LEAD ITEMS ON DAY ONE

Most renovation delays are not about labor. They are about materials ordered too late.

Owners tend to picture delays as workers standing around. In practice, the job more often stalls because something has not arrived. Windows, cabinets, custom doors, specialty tile, appliances, anything made to order rather than pulled off a shelf. These are long-lead items, and they can take weeks or months to arrive. If you wait to order them until the trade that installs them shows up, you have built a delay into the schedule before the first swing of a hammer.

The moment the contract is signed and the selections are made, order everything with a long lead time. Not when the framing is done. Not when the room is ready. On day one. The materials can sit in your garage waiting for the job. What you cannot recover is a job sitting idle waiting for the materials, with trades rescheduled and momentum lost. Order early and the schedule bends around the work, not around the shipping.

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07 KEEP YOUR MONEY BEHIND THE WORK

The moment you pay ahead of the work, you lose your leverage.

Money is the only real influence a homeowner has over a job. As long as the next payment is larger than the value of the work still owed to the contractor, they have a reason to come back and finish well. The instant that flips, the instant you have paid for more than has actually been built, the incentive reverses. A contractor you have overpaid has every reason to move on to the next job that still owes them money, and none to hurry back to yours.

Structure your payments so your money always trails the work by a little. Pay for what has been completed and verified, never for what has been promised. A reasonable deposit to secure the schedule is normal. Large upfront payments for work not yet done are not. This is not about being difficult. It is about keeping the one lever that ensures the job gets finished to standard.

08 NO WORK WITHOUT A SIGNED CHANGE ORDER

"We will settle up at the end" is the most expensive sentence in renovation.

Every project changes once the walls are open. You find something, you decide to add something, the contractor proposes a better approach. That is normal. What is not acceptable is letting those changes happen on a handshake, with the cost to be figured out later. Later is exactly when you have no leverage, no clear memory of what was agreed, and a contractor holding an unfinished job and a bill you never saw coming.

Every change gets priced and signed before the work is done. What is changing, what it costs, and how it affects the schedule, in writing, agreed by both of you, before anyone touches it. This protects both sides, which is why good contractors welcome it. You never get an invoice you did not authorize, and they never do work they do not get paid for. A verbal "we will figure it out" is how renovation budgets quietly die. A signed change order is how they stay alive.

09 HOLD RETAINAGE UNTIL THE PUNCH LIST CLOSES

Contractors vanish at ninety-eight percent done because you already paid them one hundred percent.

The last two percent of a job is the hardest to get. The finish work, the touch-ups, the small defects, the details that separate a job that is done from a job that is almost done. And it is the part most likely to be abandoned, because by then the contractor has usually been paid in full and has moved on to a project that still owes them money.

Retainage is the fix. You hold back a small percentage of every payment, commonly around ten percent, and you keep it until the very end, until every item on the final punch list is fixed and the job is genuinely complete. That held-back money is the reason the final details actually get done. It is a sum worth coming back for. Release it only when the work is truly finished to standard, not when it is mostly finished.

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10 NOTHING GETS COVERED BEFORE IT IS INSPECTED

The most expensive mistake in renovation is hiding work that was never checked.

Once drywall goes up, everything behind it is out of sight and out of reach: the framing, the wiring, the plumbing, the insulation. If something back there is wrong, and it was covered before anyone verified it, finding it later means tearing the wall open again. That is not a small fix. It can cost ten times what the inspection would have cost you in time, and it always comes at the worst moment.

The rule is absolute. Nothing gets closed up until what is behind it has passed inspection, both the official inspection required by code and your own eyes. Wiring, plumbing, framing, and mechanicals all get looked at while they are still open and reachable. A day or two waiting for an inspection feels like a delay. Tearing out finished walls to fix a buried problem is the real delay, and the real expense.

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11 DONE MEANS DONE TO STANDARD

If you pay for almost right, you have just bought almost right, permanently.

There is a moment near the end of every phase where the work is close. Not quite level, not quite clean, not quite the finish you agreed to, but close enough that it is tempting to release the payment and move on. Do not. The moment you pay for work that is not right, you lose any real ability to get it made right, and you have quietly accepted a standard below the one you are paying for.

A draw is released for work that meets the standard, not for work that is nearly there. If the tile is uneven, if the paint is thin, if the trim does not meet cleanly, it is not done, and it does not get paid. This is not about chasing perfection or nitpicking. It is about holding the line at the standard you agreed to and are paying for. Mostly done is not done, and the only time you can insist on the difference is before the money changes hands.

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12 WRITE EVERY DEFECT DOWN THE DAY YOU SEE IT

The defect you noticed but did not write down is the one you will fix yourself.

Over a renovation you will spot dozens of small problems: a scratch, a gap, a switch in the wrong place, a door that does not close right. In the moment, each one feels too minor to bother recording. You will remember it, you tell yourself. You will not. By the time the job is ending and payments are being settled, the ones you did not document are the ones that quietly become your problem.

Keep a running punch list. The moment you see a defect, it goes in the log, with the date and a photo. Not later, not from memory, right then. That log is your record and your leverage. It ties directly to the retainage from Rule 9: the money is released when the list is closed, and the list only means something if it is complete. Memory is not a punch list. A dated, photographed log is.

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13 DECIDE FAST, BECAUSE YOUR DELAY IS THE JOB'S DELAY

Contractors do not cause every delay. Slow decisions cost just as much.

It is easy to think of the schedule as the contractor's responsibility. But a renovation runs on a chain of decisions, and many of them are yours: the tile, the fixtures, the paint color, the exact placement of an outlet. When one of those decisions stalls, the whole job can stall with it. An undecided tile choice can idle the tile setter, and behind them the painter and the trades that follow, for a week or more. And you pay for all of that lost time.

Make your selections early, ideally before the job starts, and make your on-the-spot decisions quickly when the contractor needs them. When you are asked a question that is holding up work, answer it that day. Being decisive is not the same as being hasty. It means doing your deciding early, so that when the job is moving, you are not the reason it stops.

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14 KNOW WHEN NOT TO BE YOUR OWN GENERAL CONTRACTOR

The best judgment in construction is knowing which jobs not to take on yourself.

Everything in this guide is meant to help a capable homeowner run a renovation well. But the most valuable skill a general contractor has is not knowing how to do everything. It is knowing which jobs to hand to a professional. Some projects are too large, too complex, too fast, or too risky for an owner to manage alongside a full-time life. Recognizing one of those is not a failure of nerve. It is exactly the judgment a good GC is paid for.

Be honest with yourself about the project in front of you and the time you actually have. If the scope, the timeline, or the stakes are beyond what you can manage well, hiring a professional general contractor is the right call, and this guide will still have paid for itself by making you the most informed, best-protected client that contractor works with all year. Managing your own renovation can save you real money. Knowing when to step back saves you from the projects where that instinct would cost you far more than it saved.

THE RULES ARE THE WHAT

THE BOOK IS THE HOW.

These fourteen rules will keep you out of the most expensive traps in a renovation. But knowing the rules and running the whole job are two different things.

Be Your Own General Contractor is the complete system behind these rules. It walks you through the entire project, from deciding whether to act as your own GC in the first place, all the way to closing out the job and holding your leverage until it is genuinely finished. And it hands you the tools to actually do it.

MORE THAN 20 READY-TO-USE WORKSHEETS, INCLUDING:

- The four-layer budget
- The bid-comparison sheet
- Subcontractor vetting form
- Insurance & lien tracker
- Trade-sequence schedule
- Long-lead-item tracker
- Phase inspection checklists
- Change-order & payment log
- Punch list & closeout tracker
- Warranty & records index

Be Your Own General Contractor launches soon. If you got this guide from our list, you are already set to hear the day it goes live. If a friend passed it to you, put your name down and be first at launch.

SEE THE BOOK AT K6PRESS.COM ›

Wyatt Briggs is the pen name of an architect with more than fifty years of experience in design and construction. His books turn the way professionals plan, price, and run a project into clear systems and worksheets any homeowner can follow.

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