

## 5 tips to save money on home renovations

By [Deborah Abrams Kaplan](#) • Bankrate.com

### Ready to remodel?



Let's face it: Home renovations can be expensive. It's tough nowadays to find the kind of money it requires, but you may not need to put off those upgrades. Other Americans aren't. There's been a 17 percent increase in kitchen and bathroom remodeling projects over the past two years, according to a recent survey from the National Association of Home Builders. Other popular projects,

according to the survey, are replacing windows and doors, repairing property damage, and adding rooms.

If you want to start your dream renovation project, you can do so by finding creative ways to work within your budget. One of the best ways to save is being flexible in your design. It's not hard to find stores carrying discontinued, overstock or unneeded special-ordered items, and that can mean big savings for you. Leah Ingram, founder of SuddenlyFrugal.com, saved 50 percent on her patio pavers by shopping at a store that was closing. "It may limit your color or what you're able to do with design," she says, "but for us, price was more important."

Here are five other ways to save when renovating your home.

### Shop online



Buying lights, tile, faucets and even appliances online can make sense, but know what you're getting and don't let delivery costs eat up the savings.

**The pros:** You can save hundreds of dollars on an item by searching online for the best price using the model number, says Dan

Fritschen, author of "Remodel or Move? Make the Right Decision." Make sure to include shipping costs, he adds.

**The cons:** If you haven't seen the item in person, it may look different than its online photo. And if it's not what you want or is damaged, returns can be a hassle. "My issue with buying stuff online for home renovation is if you have a problem," says Ingram. "I'd feel much more comfortable buying that stuff in person."

**Keep in mind:** If you want to buy online, do it far in advance, says Fritschen. It could arrive damaged or delayed. "Delaying your remodel to save \$100 is typically not a savings," he says. Also make sure you know the store's return policy and customer service availability before buying.

## Ask for a discount



Are you buying a lot of tile for your bathroom? Ask for a volume discount. Think outside the box: Get more customers for the vendor, and use that to wrangle a lower price. When Ingram installed a new fence, she contacted interested neighbors. "By getting more business for the fence company, we were all able to get a discount," she says.

**The pros:** "If you are friendly and considerate, oftentimes you can get a small discount of up to 10 percent," says Fritschen. If you're not comfortable with being nice and asking for a discount when hiring a contractor, just be upfront and say, "This is what I want to get done, and this is my budget. How can you work with me?" says Ingram. An interested contractor will offer creative ways to save money, such as sourcing closeout products or leaving easier jobs for you to do.

**The cons:** The worst the vendor can do is say "no."

**Keep in mind:** Offering to pay cash could also snag you a discount, says Julia Scott, founder of BargainBabe.com. Negotiate appliance purchases like you would a car. Ask if the salesperson can do better, or suggest what you want to pay, especially for a slightly damaged item or last year's floor model. Ingram was able to get a new stainless steel dishwasher and side-by-side refrigerator for less than \$1,000. "Yes, the fronts of them were slightly dented,

but you'd have to get down on your hands and knees to see it," she says, adding that her kids would have eventually dented the appliances anyway.

## Sales tax



Different towns, counties and states have varied sales tax amounts. You could save hundreds by shopping in a place with a lower tax. In New Jersey, for example, 37 towns qualify for an "Urban Enterprise Zone." In these zones, businesses can sell goods at half of the 7 percent sales tax rate.

**The pros:** Any sales tax savings is an automatic price cut. "Drive to a county or state with a lower sales tax rate," says Scott.

**The cons:** If an online store has no physical presence in your state, you usually won't get charged sales tax, Ingram says. This is true for all states except New York. Remember, though, that many states require you to list online purchases on your state tax return so they can collect in April, says Fritschen.

**Keep in mind:** Make your purchase during a sales tax holiday. States such as Georgia, Maryland, Missouri and Texas offer Energy Star sales tax holidays one weekend a year. See which states offer tax holidays at the Database of State Incentives for Renewables & Efficiency. Even if there's no official sales tax holiday, some stores offer holiday or weekend promotions where they'll pay the tax, Ingram says.

## Do it yourself



If you have the time, and if you're even slightly handy, you might be able to complete some renovations yourself.

**The pros:** You'll learn something new and save a lot of money. Even if the contractor is doing the heavy lifting, you can do the preparation and finish work. When Ingram made a house addition, she waterproofed the foundation's cinder blocks, saving \$3,000 in

labor costs. Was it time-consuming and tiring? Yes, but not difficult. The hardware store showed her how to do it. She saved even more by having the contractor complete the room through the drywall stage -- also called "tape and spackle." Ingram then sanded and painted the walls herself.

**The cons:** Some things are better done by an expert. "Flooring, countertops, cabinets are all doable, but if you mess up, they are really expensive to fix," says Fritschen. You should also consider a professional for areas involving home safety or engineering, like electrical or foundation work.

**Keep in mind:** "It all depends on how handy you are, how much time you have and how much you want to buy new tools," says Scott. Home Depot stores offer free in-store workshops, and Lowe's stores offer online guides, videos and photos. Check the library for do-it-yourself books, or watch videos on home renovation projects. "You can learn a lot from watching TLC or the home improvement shows," says Ingram.

## Price match



Many stores (including big-box and locally owned) will price-match your purchase if you show the same item is selling in your area for less, says Fritschen.

**The pros:** Businesses want to retain you as a customer. Let them know you prefer shopping at their store but that a rival has what you want for less, says Scott. They may give you the same deal. Some stores, like Home Depot, will not only price match -- they'll knock off another 10 percent if a local store offers an identical, in-stock item at a lower price.

**The cons:** Price-matching requires work and isn't always possible. "Here's a dirty little secret from price matching that we learned when renovating our kitchen," says Ingram. "Each store that sells the same kitchen cabinet brand calls them different things. So you can't do an apples-to-apples comparison." It's a little easier on appliances, however, because advertisements list the model number.

**Keep in mind:** You'll need proof of the lower price, and it must meet all the store's conditions. It can't be a floor model or subject to rebates or other discounts. Fritschen recommends taking a camera when you shop, so you

can photograph the item and price at competing stores as proof when you're ready to purchase. After buying, save your paperwork. Some stores will adjust the price within a certain time period if you find it cheaper elsewhere or if it goes on sale. Know the store policy before you purchase.

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