CHICAGO WHOLE-HOME RENOVATION & GUT REHAB · EST. 1999

Whole-Home Renovation Planning Checklist

A phase-by-phase guide for Chicago homeowners planning a remodel or a full gut rehab — from budget reality to final walkthrough.

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PHASE 0

Before you call a contractor

Three things sink most renovations before the first wall comes down. Handle these first.

- ☐ **Get your financing lined up first** — Know your real number — cash, HELOC, or a renovation loan — before you fall in love with finishes you can't actually afford. A pre-approval also tells a contractor you're ready to move.
- ☐ **Separate must-haves from nice-to-haves** — Write down what the renovation has to fix (a layout that doesn't work, failing systems) versus what would just be nice (a bigger island, a soaking tub). This list is what keeps your budget honest when selections get exciting.
- ☐ **Decide how long you're staying** — Renovating to sell in 5 years and renovating to live in for 20 are different projects with different priorities. Staying longer justifies spending more on systems and structure; a shorter horizon shifts spend toward finishes buyers notice.
- ☐ **Walk your own home first** — Before anyone else does, walk every room and note anything that looks off — cracks, water stains, a musty smell, an old electrical panel. You know your house better than anyone; this list becomes the starting point for your contractor's assessment.

SELF-ASSESSMENT

Is it a remodel or a full gut rehab?

Check anything that's true about your home. This isn't an inspection — it's a quick way to see roughly where your project falls on the spectrum from cosmetic refresh to full gut rehab.

- ☐ **Knob-and-tube wiring, a fuse box, or a panel under 100 amps** — Original electrical systems in older Chicago homes are one of the clearest signals that a project needs to open the walls, not just refresh the surfaces.
- ☐ **Galvanized steel or lead water supply lines** — These corrode from the inside out over decades and are a common reason insurance or a home inspector flags an older property.
- ☐ **A furnace, water heater, or AC unit over 15 years old** — Systems this age are near or past their expected service life — replacing them during a renovation is far cheaper than doing it as its own emergency project later.
- ☐ **A layout that doesn't work for how your family actually lives** — Closed-off kitchens, awkward traffic flow, and rooms nobody uses are structural and layout problems that finishes alone can't fix.
- ☐ **Visible cracks, sloping floors, or past water damage** — These point to foundation, structural, or moisture issues that need investigation before any cosmetic work is worth doing.
- ☐ **Little to no insulation in the walls or attic** — Comfort and utility-bill complaints often trace back to insulation that was never brought up to modern standards.
- ☐ **You plan to stay in this house for 10+ years** — A longer time horizon changes the math in favor of doing the systems and structure right once, instead of patching room by room.
- ☐ **You've priced out room-by-room updates and the number keeps climbing** — When separate contractor visits for the kitchen, then the bath, then the basement start adding up close to a whole-house number, one coordinated gut rehab is usually the more efficient path.

Boxes checked	What it usually means
0 – 2	Cosmetic refresh territory — paint, flooring, fixtures and updated finishes will likely get you there.
3 – 5	A whole-house remodel is worth exploring — some systems or rooms need real work, but probably not to the studs.
6 – 8	Gut-rehab territory — opening the walls once and replacing everything at the same time is almost always cheaper than fixing each system on its own timeline.

PHASE 1

Vetting a contractor

- [ ] **Verify license and insurance** — Ask for proof directly, not just a claim on a website — and confirm the insurance covers the scope of work you're planning.
- [ ] **Ask for 3 references from similar-scope projects** — A contractor who's great at kitchens isn't automatically great at a full gut rehab. Ask specifically for references from projects your size and scope.
- [ ] **Get an itemized written estimate** — A single lump-sum number hides where your money is going and makes it hard to compare bids or manage changes later. Insist on a line-item breakdown.
- [ ] **Confirm who pulls the permits** — This should be your general contractor, not you. If a bid seems low partly because you're expected to handle permits yourself, that's a red flag.
- [ ] **Ask what warranty is offered, in writing** — Verbal promises don't hold up later. Get the warranty term and what it covers in the contract itself.
- [ ] **Clarify the change-order process before signing** — Changes during a renovation are normal — but you want to know in advance how they'll be priced and approved, not find out mid-project.

PHASE 2

Permits and design

- [ ] **Confirm which permits your scope needs** — Electrical, plumbing, HVAC, and structural work each typically require separate permits in Chicago — your contractor should map this out before demo, not after.
- [ ] **Budget $500 to $5,000 for permit fees** — Chicago permit costs vary with scope. Build this into your total budget rather than treating it as a surprise line item.
- [ ] **Finalize major layout decisions before demo starts** — Moving a wall or a plumbing stack after demolition begins is far more expensive than deciding on paper first.
- [ ] **Lock in cabinetry and fixture selections early** — Long lead times on cabinetry, tile, and specialty fixtures are one of the most common causes of schedule delays. Order early.

PHASE 3

Living through the renovation

- [ ] **Decide whether to stay or temporarily relocate** — A cosmetic refresh usually lets you stay in place. A full gut rehab that touches every room, the panel, and the plumbing stack often means moving out for the demo and rough-in phases.
- [ ] **Set up a temporary kitchen if you're staying** — A folding table, microwave, mini-fridge and a sink elsewhere in the house go a long way toward making a partial renovation livable.
- [ ] **Plan for dust and noise containment** — Ask your contractor how work areas will be sealed off, and set expectations with the rest of the household for work hours and noise.
- [ ] **Confirm a single point of contact for daily questions** — You shouldn't have to track down five different subcontractors to get an answer. One accountable contact keeps small questions from becoming big delays.
- [ ] **Agree on a communication cadence** — A short weekly update — even a text with photos — prevents the anxious "what's actually happening in there" feeling during a long project.

PHASE 4

Final walkthrough and warranty

- [ ] **Walk every room with a punch list** — Note anything unfinished or imperfect as you go, room by room, rather than trying to remember it all afterward.
- [ ] **Test all systems before signing off** — Run every outlet, check water pressure at every fixture, and cycle the HVAC system through heating and cooling before calling the project complete.
- [ ] **Confirm warranty terms in writing** — Get the warranty length and what's covered spelled out in your closeout paperwork, not just remembered from an earlier conversation.
- [ ] **Keep all permits and inspection records** — Save copies of every permit and passed inspection — you'll want these for resale, insurance, and any future work on the house.
- [ ] **Schedule a 30-day post-project check-in** — Small issues (a sticking door, a settling crack in new drywall) often only show up after you've lived with the space for a few weeks. A scheduled check-in catches them early.

Ready to talk through your renovation?

Bofran Builders has been planning and building whole-home renovations and full gut rehabs across Chicago and the North Shore since 1999. Call, email, or request a free on-site assessment and we'll walk your home with you.

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