

PROJECT PLANNING GUIDE

A Homeowner's Step-by-Step Roadmap From the First Idea to Final Closeout

CMP'S CORE RULE: A successful project should be planned before it is purchased. Define the outcome, understand the property, establish the budget, clarify the scope, verify approvals, select the right professionals, document the agreement, manage changes, and close the project deliberately.

WHY PLANNING MATTERS

Home projects involve interconnected decisions about scope, cost, schedule, materials, permits, contractors and household disruption. Recent Houzz research found that 75% of renovating homeowners set an initial budget, yet 37% exceeded it in 2025; among the reported reasons were selecting higher-end materials and expanding project scope during renovation. The lesson is not that every project will overrun - it is that homeowners benefit from defining decisions and risk controls before construction starts.

CMP PLANNING MODEL: DEFINE - INVESTIGATE - BUDGET - SCOPE - APPROVE - SELECT - CONTRACT - PREPARE - MANAGE - CLOSE.

1. DEFINE THE PROJECT OUTCOME

Start with the problem you are trying to solve, not with a contractor or product. A clear outcome helps prevent scope drift and makes estimates easier to compare.

- ☐ What problem are we solving?
- ☐ What must be completed for the project to be considered successful?
- ☐ What is a 'must-have' versus a 'nice-to-have'?
- ☐ Which spaces or systems are included?
- ☐ Which spaces or systems are specifically excluded?
- ☐ Are appearance, function, durability, resale value, accessibility, energy use or maintenance priorities?
- ☐ Who in the household must approve major decisions?

Project Information	Homeowner Notes
Project name / area	
Primary goal	
Must-have outcome	
Nice-to-have items	
Target start	Target completion:
Decision maker(s)	
Maximum disruption concerns	

2. INVESTIGATE THE PROPERTY BEFORE FINALIZING THE SCOPE

Planning should reflect the actual property. Existing conditions can affect feasibility, cost and sequence. When appropriate, gather surveys, prior plans, inspection reports, utility information, product manuals and permit history before committing to a final scope.

- ☐ Age of the home and known prior renovations.
- ☐ Structural or foundation concerns.
- ☐ Electrical service/panel capacity.
- ☐ Plumbing, sewer, gas and water conditions.

- ☐ HVAC capacity, ductwork and ventilation.
- ☐ Moisture, drainage, roofing or envelope concerns.
- ☐ Lot lines, easements, setbacks or HOA restrictions.
- ☐ Access for workers, deliveries, dumpsters and equipment.
- ☐ Known hazardous-material or environmental concerns.

PRE-1978 HOME? EPA warns that renovation, repair and painting work can create hazardous lead dust. Paid firms performing covered work that disturbs paint in pre-1978 housing generally must comply with the EPA Renovation, Repair and Painting (RRP) Rule and use lead-safe practices.

3. BUILD THE BUDGET BEFORE YOU SHOP FOR A PRICE

Set a working project budget that separates the known scope from uncertainty. AIA guidance explains that contingency is meant to address unpredictable changes, scope modifications and unknown conditions, and specifically warns that there is no one-size-fits-all contingency amount. The right reserve should reflect the project's actual risk and unknowns.

BUDGET CATEGORY	PLANNED	ACTUAL / UPDATED
Construction contract / trade work	\$ _____	\$ _____
Owner-purchased materials / fixtures	\$ _____	\$ _____
Design / engineering / survey	\$ _____	\$ _____
Permits / inspections / HOA	\$ _____	\$ _____
Temporary storage / lodging / protection	\$ _____	\$ _____
Contingency for unknowns / approved changes	\$ _____	\$ _____
Other	\$ _____	\$ _____
TOTAL PROJECT BUDGET	\$ _____	\$ _____

CMP RULE: The project budget is bigger than the contractor's price. Include owner purchases, design, approvals, temporary living/storage, risk reserve and other project costs that sit outside the construction proposal.

4. TURN THE IDEA INTO A WRITTEN SCOPE

The FTC recommends written estimates that describe the work, materials, completion date and price. Texas Attorney General guidance likewise emphasizes detailed written bids and material specifications. Before comparing prices, give contractors the clearest practical description of what you expect.

- ☐ Demolition and removal.
- ☐ Preparation and protection.
- ☐ Construction / installation work.
- ☐ Material/product standards and owner selections.
- ☐ Repairs, patching and finish work.
- ☐ Permits and inspection responsibility.
- ☐ Cleanup, haul-off and disposal.
- ☐ Testing / startup / commissioning where relevant.
- ☐ Explicit exclusions.
- ☐ Closeout documents and warranties.

5. IDENTIFY DESIGN, ENGINEERING, PERMIT AND HOA NEEDS

Do not wait until mobilization to discover that the project needs drawings, engineering, HOA approval or a permit. Requirements vary by jurisdiction. For example, the City of Midlothian states that permits must be obtained before property improvements or alterations and lists remodeled residences, roofing, flatwork, accessory buildings, pools/spas, patio covers/carports, decks/fences and other work among permit categories.

- ☐ Do plans or drawings need to be prepared?
- ☐ Does structural, civil, mechanical, electrical or other engineering apply?
- ☐ Does the local jurisdiction require a building or trade permit?
- ☐ Who is authorized/responsible to obtain the permit?
- ☐ Are HOA/architectural approvals separate from city approval?
- ☐ Are utility, easement, right-of-way or floodplain approvals involved?
- ☐ What inspections will occur and at what stages?

6. SELECT THE PROFESSIONAL TEAM

Do not select on price alone. FTC, Texas AG and NAHB guidance all support checking contractor background, written proposals, references, applicable credentials and insurance. The right team may include a remodeler/general contractor, specialty trades, designer, architect, engineer, inspector, project manager or other professionals depending on the project.

- ☐ Relevant experience with similar work.
- ☐ Recent references and completed/in-progress examples.
- ☐ Applicable licenses/registrations verified where required.
- ☐ Current insurance documentation reviewed.
- ☐ Who will supervise day-to-day work.
- ☐ Who will actually perform the work - employees or subcontractors.
- ☐ Communication expectations and point of contact.
- ☐ Availability and realistic schedule.
- ☐ Ability to provide a clear written proposal.

7. COMPARE ESTIMATES APPLES TO APPLES

The FTC says homeowners should obtain multiple estimates, avoid automatically choosing the lowest bidder and ask for an explanation when estimates differ significantly. Compare scope, materials, allowances, exclusions, pricing method, payment schedule, project duration, supervision, warranty and change-order process.

DECISION QUESTION: 'What explains the price difference - scope, material quality, quantity, labor, supervision, allowances, exclusions, schedule, risk or an omission?'

8. DO NOT START WITHOUT A STRONG WRITTEN AGREEMENT

FTC and Texas consumer guidance emphasize written agreements. NAHB recommends that remodeling contracts address timetable, price/payment schedule, detailed products/materials, insurance, permits, change orders, conflict resolution, access, home protection and cleanup.

- ☐ Exact contracting party and contact information.
- ☐ Detailed scope and incorporated drawings/specifications.
- ☐ Contract price or pricing method.
- ☐ Allowances and owner selections.
- ☐ Deposit and milestone payment schedule.
- ☐ Estimated start and completion / project duration.

- ☐ Permit and inspection responsibilities.
- ☐ Change-order procedure.
- ☐ Home access, work hours, protection and cleanup.
- ☐ Insurance requirements/documentation.
- ☐ Warranty and closeout requirements.
- ☐ Dispute-resolution / termination terms.
- ☐ Required Texas notices or lien-related documents where applicable.

9. HOLD A PRE-CONSTRUCTION MEETING

Before work begins, align everyone on logistics, sequence, decisions and communication. This is where many avoidable misunderstandings can be eliminated.

PRE-CONSTRUCTION TOPIC	DECISION / NOTES
Start date / work hours	_____
Primary project contact	_____
Access / keys / alarms / pets	_____
Parking / deliveries / dumpster	_____
Dust / floor / furniture protection	_____
Temporary utilities / shutdowns	_____
Material storage	_____
Decision / selection deadlines	_____
Inspection stages	_____
Progress meeting frequency	_____
Payment milestone evidence	_____
Emergency contact procedure	_____

10. MANAGE THE PROJECT WITH A SIMPLE CONTROL RHYTHM

A homeowner does not need to become a contractor to manage decisions well. The project needs a repeatable rhythm for schedule, cost, quality, communication and changes. Houzz's 2026 renovation-plans research found homeowners who completed projects most often identified better schedule tracking, clearer communication and greater cost transparency as areas that could improve.

- ☐ Review progress against the current schedule.
- ☐ Confirm upcoming selections and owner decisions.
- ☐ Track approved contract amount plus approved changes.
- ☐ Document important field decisions in writing.
- ☐ Photograph concealed work before it is covered when appropriate.
- ☐ Confirm required inspections before concealment.
- ☐ Review payment requests against contract milestones.
- ☐ Maintain a running punch/issue list.
- ☐ Resolve questions before they become rework.

11. CONTROL CHANGE ORDERS

A change order is a project-control document, not merely an extra charge. Before approval, understand what is changing, why, the price increase/decrease, any credit for deleted work and the schedule effect. Avoid accumulating verbal changes.

CMP CHANGE RULE: WHAT changed? WHY? WHAT does it cost? WHAT happens to time? Resolve those four questions before changed work proceeds whenever practical.

12. PREPARE FOR PROJECT CLOSEOUT BEFORE THE LAST DAY

Texas AG guidance advises homeowners not to make full/final payment until work is complete and inspected to their satisfaction. Closeout should be planned, not improvised.

- ☐ Create and resolve the final punch list.
- ☐ Confirm required final inspections / approvals.
- ☐ Receive warranties and product documentation.
- ☐ Receive operating instructions / keys / remotes as applicable.
- ☐ Collect final drawings, photos or records when included.
- ☐ Address lien waivers/releases and payment documentation as appropriate.
- ☐ Confirm cleanup and removal of temporary protection/materials.
- ☐ Review remaining contract balance and approved changes.
- ☐ Do not sign completion documents before the project is actually ready for closeout.

13. CMP MASTER PROJECT PLANNING CHECK

Project	Status	Key Question
1. Define	☐	Do we know exactly what success looks like?
2. Investigate	☐	Do we understand existing conditions and constraints?
3. Budget	☐	Does the budget include project costs and uncertainty?
4. Scope	☐	Can two contractors price the same written project?
5. Approvals	☐	Are plans, permits, HOA and inspections understood?
6. Team	☐	Have we checked experience, documentation and fit?
7. Contract	☐	Are scope, price, time, payments and changes in writing?
8. Prepare	☐	Are logistics and decision deadlines aligned?
9. Manage	☐	Are schedule, cost, quality and issues being tracked?
10. Close	☐	Are punch, inspections, documents and final payment controlled?

GREEN - READY TO PROCEED

Scope, budget, approvals, team, contract and pre-construction plan are sufficiently defined.

YELLOW - PLAN BEFORE STARTING

Important scope, budget, permit, selection, contractor or contract questions remain unresolved.

RED - STOP & REASSESS

The project is beginning without clear scope, realistic budget, required approvals, reliable documentation or a workable team.

NEED HELP PLANNING YOUR PROJECT?

CMP helps homeowners organize project goals, scope, budget, contractor questions, estimate comparisons, risk items and the next practical step before construction begins.

Ask the CMP Project Advocate | Talk to a Real Person: (214) 609-7523 | sales@cmpartnersllc.org

Educational Resource Notice: This CMP-owned guide provides general educational and project-planning information only. It is not legal, architectural, engineering, insurance, accounting, code, permitting, inspection, environmental, financing or contract advice. Project requirements vary by property, scope and jurisdiction. Consult appropriately licensed professionals for project-specific advice. Research basis: FTC home-improvement guidance; Texas Attorney General contractor/contract/payment guidance; NAHB remodeling guidance; 2026 Houzz homeowner research; AIA contingency guidance; EPA RRP guidance for pre-1978 housing; and City of Midlothian permitting guidance. CMP framework: DEFINE - INVESTIGATE - BUDGET - SCOPE - APPROVE - SELECT - CONTRACT - PREPARE - MANAGE - CLOSE.