

Whole-House Renovation Budget Planner

A structured framework for planning a major home renovation across 8 service categories. Pricing reflects 2026 US national averages. Use the worksheet sections to build your specific project budget with realistic line items.

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Phase 1: Pre-renovation assessment

Before committing dollar amounts, answer these foundational questions:

- **How long will you own the home?** Under 3 years → cosmetic upgrades only. 3-7 years → moderate functional upgrades. 7+ years → all repairs and structural work justified.
- **What's your home value?** Renovation budget should not exceed 15-20% of home value over a 5-year window.
- **What's your funding source?** Cash → no time pressure. HELOC → match repayment timeline to renovation phasing. Cash-out refi → all-at-once project.
- **What's your "must-do" vs "nice-to-have"?** Foundation, roof, mechanical systems = must-do. Aesthetic upgrades = nice-to-have.

Budget rule of thumb: Total all line items, then add 15-20% contingency. Renovations averaging \$50K typically hit \$58-60K final. Plan for the overage.

Phase 2: Service-by-service cost breakdown

2.1 Foundation + Structural

Item	Typical Range	Your Budget
Foundation inspection	\$300–\$800	\$ _____
Settled foundation repair (4-8 piers)	\$6,000–\$24,000	\$ _____
Crack injection (single)	\$400–\$1,500	\$ _____

Item	Typical Range	Your Budget
Bowing wall repair	\$3,000–\$15,000	\$ _____
Basement waterproofing	\$3,500–\$10,000	\$ _____

2.2 Roofing

Item	Typical Range	Your Budget
Roof inspection	\$100–\$300	\$ _____
Architectural shingle (2,200 sqft)	\$10,000–\$15,000	\$ _____
Metal roof (2,200 sqft)	\$18,000–\$36,000	\$ _____
Flashing repair	\$300–\$2,500	\$ _____
Gutters (200 lin ft replaced)	\$1,200–\$2,400	\$ _____

2.3 Siding

Item	Typical Range	Your Budget
Vinyl siding (2,000 sqft)	\$8,000–\$18,000	\$ _____
James Hardie siding (2,000 sqft)	\$18,000–\$32,000	\$ _____
Insulated vinyl premium	+\$4,000–\$6,000	\$ _____

2.4 Windows + Doors

Item	Typical Range	Your Budget
Window replacement (12 windows mid-grade)	\$6,000–\$10,000	\$ _____
Premium wood-clad windows (12)	\$11,000–\$18,000	\$ _____
Garage door + opener install	\$1,500–\$3,500	\$ _____
Exterior door replacement (each)	\$700–\$2,500	\$ _____

2.5 Exterior surfaces (driveway + patio)

Item	Typical Range	Your Budget
Asphalt driveway (600 sqft)	\$1,800–\$4,200	\$ _____
Concrete driveway (600 sqft)	\$3,600–\$9,000	\$ _____
Stamped concrete patio (300 sqft)	\$3,000–\$7,500	\$ _____
Sealcoat (600 sqft asphalt)	\$100–\$200	\$ _____

2.6 Interior (rough estimates)

Item	Typical Range	Your Budget
Kitchen remodel (mid-grade)	\$25,000–\$60,000	\$ _____
Bathroom remodel (mid-grade)	\$10,000–\$25,000	\$ _____
Flooring (whole-house mid-grade)	\$8,000–\$20,000	\$ _____
Interior paint (whole-house)	\$3,000–\$8,000	\$ _____

2.7 Mechanical (HVAC + Electrical + Plumbing)

Item	Typical Range	Your Budget
Heat pump install (replace HVAC)	\$7,000–\$15,000	\$ _____
Standard furnace + AC replacement	\$8,000–\$14,000	\$ _____
Panel upgrade (200A)	\$2,000–\$4,500	\$ _____
Water heater (standard tank)	\$1,200–\$2,500	\$ _____

2.8 Permits + Disposal

Item	Typical Range	Your Budget
Building permits (typical project)	\$200–\$1,500	\$ _____
Dumpster rental (per week)	\$300–\$700	\$ _____
Disposal fees	\$500–\$1,500	\$ _____

Phase 3: Sequencing strategy

Renovations done in wrong order waste money. Recommended sequence:

- Month 1-2: Structural + foundation.** Address any settlement, cracks, or stability issues first. Everything else sits on this.
- Month 2-3: Roof + exterior envelope.** Roof, siding, windows. Weather-tight the home before opening up interior.
- Month 3-4: Mechanical systems.** HVAC, electrical, plumbing. Done while walls are accessible.
- Month 4-6: Interior demo + remodel.** Kitchen, bathrooms, flooring, paint.
- Month 6-8: Exterior surfaces.** Driveway, patio, landscape. Done last to avoid damage during construction.
- Month 8-10: Final inspections + touch-up.** Punch list, final permits, cleanup.

Phasing benefit: Spread across 12-18 months instead of 6 months and you reduce contractor markup, get better scheduling, allow time for value engineering during the project.

Phase 4: Tax credit + insurance coordination

Federal IRA tax credits to capture:

- **25C credit:** 30% up to \$1,200/yr base + \$2,000/yr heat pump cap. Windows (\$600 sub-cap), doors (\$500), insulation, HVAC.
- **25D credit:** 30% NO CAP for solar, geothermal, battery 3+ kWh, wind.
- **Stacking strategy:** Time qualifying improvements across multiple tax years to maximize \$1,200 annual cap.

Insurance considerations:

- Increase dwelling coverage to current replacement value before major work
- Document pre-renovation condition with photos for any future claims
- Verify contractor carries general liability + workers comp before signing
- Add umbrella policy if construction value is over \$50K

Phase 5: Risk mitigation + contingency

- Set aside 15-20% of total budget as contingency for unforeseen items
- Get written contracts with payment milestones tied to inspection passes
- Don't pay more than 30% upfront; final 10% withheld until punch list complete
- Verify all contractor licenses and insurance before signing
- Get permit-pulled work – never pay for unpermitted projects on home improvements over \$500
- Keep all receipts and contracts for 7 years (tax + insurance documentation)
- Take dated photos at major milestones
- Don't make verbal change orders – written change orders with cost adjustment

Worksheet: Your project budget

Category	Subtotal
Foundation + Structural	\$ _____
Roofing	\$ _____
Siding	\$ _____
Windows + Doors	\$ _____
Exterior surfaces	\$ _____
Interior remodel	\$ _____
Mechanical	\$ _____
Permits + Disposal	\$ _____
Subtotal	\$ _____
+ 15% contingency	\$ _____
= Total project budget	\$ _____
Less: 25C/25D tax credits	(\$ _____)
= Net after credits	\$ _____

Pricing ranges reflect 2026 US residential market based on CostPatch research panel data. Regional variation ±20% is normal. Major renovations typically come in 10-25% over initial estimate due to unforeseen issues. Tax credit eligibility requires specific product certifications – verify with manufacturer documentation and tax professional. See costpatch.com/methodology/ for full sourcing.