



DOWNSN THE DETAILS REMODELING LLC
Jonathan Downs | (502) 507-4143
Downsinthedetails@outlook.com
www.downsnthedetails.com | *Quality in Every Detail*

2026

BASEMENT FINISH & REMODEL COST GUIDE

Planning ranges for Bardstown, Nelson County, and surrounding Kentucky markets

A finished basement can add useful living space without changing the home's footprint, but the cost depends on far more than square footage. Moisture control, ceiling height, electrical capacity, plumbing access, egress, layout, and finish selections determine whether a project is a straightforward finish, a selective remodel, or a full reconstruction.

2026 PLANNING RANGES AT A GLANCE

PROJECT TYPE	DNTD PLANNING RANGE	HOW TO READ IT
Unfinished basement	\$40 - \$125+ / sq. ft.	From open-concept essential finishes to custom lifestyle spaces
Existing finished basement	\$20 - \$110+ / sq. ft.	From cosmetic refreshes to full gut-and-rebuild work
Typical 1,000 sq. ft. finish	\$55,000 - \$80,000	Enhanced multi-room finish before plumbing-heavy specialty areas

Market context. National online guides publish broad figures because they mix partial, DIY, and professionally managed scopes. Contractor-led remodel data reaches roughly \$30 - \$90 per square foot, while one current Kentucky reference places an 800-square-foot finish at \$25,000 - \$50,000. ^{[1]-[4]} DNTD ranges are designed for complete, professional work with realistic coordination, finish quality, and project overhead.

Important: These are planning ranges, not a quote or contract. A project-specific estimate follows an on-site review, confirmed layout, material selections, and verification of visible conditions.

FINISHING VS. REMODELING: STARTING CONDITION MATTERS

Finishing an unfinished basement

This begins with exposed foundation walls, slab, floor framing, and mechanical systems. The budget must create a complete interior: layout, framing, insulation, electrical, heating and cooling, walls, ceilings, flooring, doors, trim, paint, and final detailing.

Remodeling an existing finished basement

This begins with an occupied or previously finished space. A refresh may preserve the layout; a deeper remodel can require demolition, correction of earlier work, wall and ceiling changes, new utilities, and reconstruction. Existing finishes do not always reduce cost when they must be removed or repaired.

Unfinished Basement - Complete Finish Level

<u>FINISH LEVEL</u>	<u>PLANNING RANGE PER SQ. FT.</u>	<u>BEST FIT</u>	<u>TYPICAL SCOPE</u>
ESSENTIAL / OPEN	\$40 - \$55	Recreation room, office, playroom, or flexible living area	Simple layout; standard insulation and drywall; basic recessed lighting; durable carpet or LVP; standard doors, trim, and paint.
ENHANCED / MULTI-ROOM	\$55 - \$80	Family room plus office, bedroom-ready room, storage, or defined zones	More walls and doors; upgraded lighting and electrical; better flooring and trim; closets; ceiling details; limited HVAC or sound-control upgrades.
CUSTOM / LIFESTYLE	\$80 - \$125+	Entertainment, guest, theater, gym, premium office, or high-design lower level	Custom millwork; premium surfaces; layered lighting; architectural ceilings; advanced sound control; specialty systems; integrated feature spaces.

Baseline Assumptions Behind These Ranges

- The foundation and slab are structurally serviceable, and the space is dry enough to finish.
- Normal material access is available; major excavation, structural changes, and new exterior entrances are excluded.
- Existing electrical service and HVAC systems can support a reasonable extension without full replacement.
- Ceiling height and mechanical routing can be handled with normal soffits or ceiling details.
- Bathrooms, wet bars, kitchenettes, egress systems, major waterproofing, and specialty rooms are added separately unless specifically included.

The following ranges apply to complete finishing of an unfinished basement under the baseline assumptions on page 2. They are rounded planning figures, not a multiplication guarantee. Smaller projects often carry a higher cost per square foot because permits, mobilization, utilities, and management remain fixed.

FINISHED AREA	ESSENTIAL / OPEN	ENHANCED / MULTI-ROOM	CUSTOM / LIFESTYLE
600 sq. ft.	\$25,000 - \$35,000	\$35,000 - \$50,000	\$50,000 - \$75,000+
800 sq. ft.	\$32,000 - \$45,000	\$45,000 - \$65,000	\$65,000 - \$100,000+
1,000 sq. ft.	\$40,000 - \$55,000	\$55,000 - \$80,000	\$80,000 - \$125,000+
1,200 sq. ft.	\$48,000 - \$66,000	\$66,000 - \$96,000	\$96,000 - \$150,000+
1,500 sq. ft.	\$60,000 - \$83,000	\$83,000 - \$120,000	\$120,000 - \$188,000+

Practical minimum. A professionally completed basement finish under roughly 600 square feet often still requires a planning budget of \$25,000 - \$35,000 because the project retains the same trade mobilization, protection, electrical, inspection, and finish-sequencing requirements.

Existing Finished Basement - Remodel Levels

REMODEL LEVEL	PLANNING RANGE PER SQ. FT.	TYPICAL SCOPE
COSMETIC REFRESH	\$20 - \$35	Paint, flooring, fixtures, limited drywall repair, trim updates, and minor lighting changes; layout remains substantially intact.
SELECTIVE REMODEL	\$35 - \$65	Targeted demolition; wall, ceiling, lighting, flooring, and room-function changes; moderate utility adjustments.
FULL GUT / CUSTOM REBUILD	\$65 - \$110+	Major demolition and reconstruction; layout reconfiguration; extensive system work; premium finishes or multiple specialty areas.

Why an existing finish can cost more: Demolition, disposal, dust containment, correction of hidden shortcuts, and blending new work into old finishes can consume budget before the new design is installed. Fixr's current national planning range for basement remodels is \$30 - \$90 per square foot.^[3]

WHERE THE PROJECT INVESTMENT GOES

A basement project is a coordinated building project, not simply drywall and flooring. The distribution below shows how a typical complete finish may allocate its budget. Percentages are directional and are not intended to be added at their high ends; plumbing-heavy or custom scopes shift the mix.

BUDGET AREA	TYPICAL SHARE	WHAT IT COVERS
Planning, layout, permits	3% - 6%	Field verification, layout coordination, permit or inspection allowances, and specialty review when required.
Protection, demolition, preparation	5% - 10%	Dust control, selective demolition, disposal, material handling, slab or substrate preparation, and access protection.
Framing, insulation, moisture prep	12% - 20%	Walls, soffits, blocking, fireblocking, thermal work, and normal vapor or moisture-management details.
Electrical, plumbing, HVAC	18% - 30%	Outlets, switches, lighting, circuits, system extensions, rough-ins, vents, drains, and licensed specialty trade work.
Drywall and ceilings	12% - 18%	Board, finishing, sanding, ceiling systems, access details, primer-ready surfaces, and protection around mechanicals.
Flooring, paint, doors, trim	22% - 32%	Finished surfaces, baseboard, casing, interior doors, hardware, paint, caulk, and final detail work.
Punch, cleanup, closeout	3% - 6%	Final adjustments, touch-ups, debris removal, cleaning, and project closeout.

Core Scope Generally Included in a Complete Finish

- Layout implementation, standard interior framing, required blocking, insulation, drywall, and a finished ceiling approach.
- Code-conscious electrical distribution with standard outlets, switches, and a reasonable recessed-lighting package.
- Normal heating and cooling extension where existing capacity and routing are adequate.
- Standard interior doors, baseboard, casing, paint, and durable mid-market flooring within stated allowances.
- Project coordination, trade sequencing, material handling, ordinary protection, punch work, and general cleanup.

Usually Priced Separately Until Scope Is Confirmed

Waterproofing systems, structural repairs, mold or hazardous-material remediation, egress excavation, bathrooms, bars, kitchenettes, electrical service upgrades, sewage ejectors, premium AV equipment, appliances, furnishings, and major changes to stairs or exterior access are normally separate planning allowances.

COMMON ADDITIONS & COST DRIVERS

Use these 2026 allowances to test the budget before design is finalized. The lower end assumes favorable access and nearby utilities. The upper end reflects more difficult routing, slab cutting, excavation, upgraded selections, or custom installation.

FEATURE / CONDITION	2026 PLANNING ALLOWANCE	IMPORTANT NOTES
Professional waterproofing	\$3 - \$10 / sq. ft.; systems up to \$15,000+	Resolve active water or drainage issues before finishes are installed. [5]
Egress window and well	\$3,000 - \$6,500 each; complex work \$9,500+	Foundation cutting, excavation, drainage, permits, and interior/exterior finish work drive cost. [6]
Half bathroom	\$10,000 - \$18,000	Lower range assumes a practical location and favorable rough-in; ejector or slab work increases cost.
Full basement bathroom	\$15,000 - \$30,000; complex/custom \$40,000+	Shower/tub, ventilation, waterproofing, fixtures, electrical, and below-slab plumbing can move the range quickly. [7]
Dry bar	\$5,000 - \$15,000	Cabinetry, countertop, lighting, and electrical; no sink or new drain.
Wet bar	\$10,000 - \$30,000+	Includes plumbing; cabinets, countertops, appliances, distance to utilities, and custom work control the total. [8]
Kitchenette / guest suite	\$20,000 - \$50,000+	Cabinetry, plumbing, electrical, ventilation, appliances, fire and egress requirements, and local use rules may apply.
Laundry area or relocation	\$6,000 - \$20,000+	Water, drain, venting, electrical or gas, cabinetry, pan, and finish restoration.
HVAC or mini-split upgrade	\$4,000 - \$12,000+	Capacity, zoning, condensate routing, duct changes, and electrical requirements vary by home.
Panel / service upgrade	\$3,000 - \$8,000+	Required only when load calculations, panel space, service size, or existing conditions warrant it.
Sound control / theater prep	\$5,000 - \$20,000+	Insulation, resilient details, specialty drywall, solid doors, prewire, lighting control, and AV infrastructure.
Custom built-ins / feature wall	\$4,000 - \$20,000+	Size, cabinetry grade, stone or tile, fireplace, integrated lighting, and finish complexity determine cost.

Client selections. Decorative light fixtures, cabinet hardware, faucets, appliances, specialty AV equipment, and furnishings are typically client-selected and client-purchased unless the project estimate specifically includes an allowance or DNTD purchase responsibility.

WHAT CHANGES THE PRICE FASTEST

- Moisture, drainage, foundation cracking, or mold that must be corrected before concealment.
- Bathrooms, wet bars, laundry, or kitchenettes that require slab cutting, long plumbing runs, or an ejector system.
- Bedrooms or sleeping rooms that require code-compliant emergency escape and rescue openings.
- Low ceilings, dense mechanical routing, moved ductwork, or custom soffit and access-panel design.
- Insufficient electrical service, crowded panels, obsolete wiring, or major HVAC capacity changes.
- Multiple small rooms, specialty ceilings, built-ins, sound control, tile, custom trim, and premium finish selections.
- Difficult access, occupied-home protection, contents moving, restricted work hours, or long material carries.

Recommended Planning Contingency

HOMEOWNER RESERVE	WHEN IT IS APPROPRIATE
10% - 15%	Dry, open, newer basement with visible conditions and limited plumbing or structural work.
15% - 20%	Older, partially finished, or reconfigured basement with demolition, slab work, or meaningful unknowns.
20%+	Known moisture, structural concerns, hazardous-material risk, major utility changes, or highly custom scope.

A planning contingency is money the homeowner keeps available for unknown conditions or approved upgrades; it is not automatically added to the final invoice. The estimate or contract should state how allowances, changes, and unused funds are handled.

Typical Construction Windows

PROJECT TYPE	PLANNING WINDOW	PRIMARY VARIABLES
COSMETIC REFRESH	2 - 5 weeks	Limited layout and utility changes
STANDARD COMPLETE FINISH	6 - 10 weeks	Normal multi-trade sequence
CUSTOM / PLUMBING-HEAVY	10 - 18+ weeks	Permits, specialty trades, custom materials, and inspections

The DNTD Pre-Estimate Process

1. **Site evaluation.** Measure the work area and review visible moisture, foundation, access, utilities, and ceiling conditions.
2. **Scope and layout.** Define rooms, ceiling approach, lighting, storage, mechanical access, and specialty spaces.
3. **Selections and allowances.** Choose finish level and identify client-purchased versus contractor-furnished items.

4. **Project estimate.** Build a written scope, investment range or price, exclusions, allowances, and payment milestones.
5. **Authorization and scheduling.** Approve the budget, finalize documents, order long-lead materials, and coordinate permits before construction.

SOURCES & MARKET REFERENCES

This guide was prepared July 13, 2026. The DNTD ranges are a professional planning synthesis for Bardstown, Nelson County, and nearby Kentucky markets. They combine current published cost data with the scope, trade coordination, overhead, finish expectations, and risk profile of contractor-managed remodeling. Published national minimums can reflect partial work, broad averages, or homeowner-managed labor and should not be treated as turnkey local bids.

1. **Angi - How Much Does It Cost to Finish a Basement? [2026 Data].** Updated July 2026; accessed July 13, 2026. National finish totals, scope drivers, framing, drywall, ceiling, electrical, HVAC, flooring, and waterproofing references. [View source](#)
2. **HomeAdvisor - How Much Does It Cost to Finish a Basement in 2026?.** Updated June 19, 2026; accessed July 13, 2026. National finish range, permit allowances, and common component costs. [View source](#)
3. **Fixr - Cost to Remodel a Basement.** Accessed July 13, 2026. Professional basement remodel range of approximately \$30 - \$90 per square foot and size-based examples. [View source](#)
4. **Clark Construction - Home Remodeling Cost in Richmond, KY - 2026 Pricing Guide.** Published May 19, 2026; accessed July 13, 2026. Kentucky-market reference listing \$25,000 - \$50,000 for an 800-square-foot basement finish. [View source](#)
5. **Angi - How Much Does Basement Waterproofing Cost? [2026 Data].** Updated May 2, 2026; accessed July 13, 2026. Waterproofing range, drainage methods, sump pumps, and moisture-related repairs. [View source](#)
6. **Angi - How Much Does Egress Window Installation Cost? [2026 Data].** Updated April 6, 2026; accessed July 13, 2026. Egress window, excavation, well, drainage, permit, and finish-cost factors. [View source](#)
7. **Angi - What to Know Before Adding a Bathroom to a Basement.** Updated July 2026; accessed July 13, 2026. Basement bathroom planning and drainage considerations. [View source](#)
8. **HomeAdvisor - How Much Does It Cost to Build a Bar in Your Home in 2026?.** Accessed July 13, 2026. Dry-bar, wet-bar, cabinetry, countertop, plumbing, and electrical ranges. [View source](#)
9. **Kentucky Department of Housing, Buildings and Construction - Division of Building Code Enforcement.** Accessed July 13, 2026. Kentucky's adopted residential-code information and state oversight of alterations and renovations. [View source](#)

Important Use Notice

This guide is educational and is not a bid, contract, promise of code approval, appraisal, or guarantee of return on investment. Final requirements are determined by the local authority having jurisdiction and the licensed trade professionals involved. Actual DNTD pricing is established only through written project documents based on the specific property, scope, selections, access, market conditions, and visible or discovered conditions.

DOWN N THE DETAILS REMODELING LLC | QUALITY IN EVERY DETAIL