loanDepot
NMLS#174457

THE REMODEL ROADMAP

A VISION-FIRST RENOVATION WORKBOOK

Presented by Amy DeBusk

Phone Number
(916)705-2557

Our Website
www.amydebuskhomeloans.com

MORTGAGE MADE EASY

Welcome

Your Home, Reimagined

A thoughtful renovation starts with the life you want your home to support. Remodeling can be exciting, meaningful, and deeply personal. It can also feel overwhelming when ideas, priorities, contractor estimates, permits, and financing decisions all begin arriving at once.

The Remodel Roadmap was created to help you slow down, get clear, and make decisions in the right order. Begin with your why. Picture how you want your home to feel and function. Then define the scope, create your spending plan, interview professionals, and explore the financing strategy that makes sense for your goals.

How to Use This Planner

□ Complete it alone first, then revisit it with your partner or family.
□ Circle patterns and priorities instead of trying to make every decision at once.
□ Bring completed pages to contractor, designer, architect, and financing conversations.
□ Update the roadmap as estimates, timing, and priorities become clearer

Your Roadmap at a Glance

Step	Focus	Outcome
1	Purpose	Understand why this project matters.
2	Vision	Define the feeling, function, and style.
3	Priorities	Separate must-haves from possibilities.
4	Spending Plan	Prepare for the full project investment.

5	Team	Choose qualified professionals and compare proposals.
6	Financing	Select the option that supports your goals.
7	Action	Create a realistic timeline and next steps.

PART ONE: BEGIN WITH YOUR WHY

The strongest renovation decisions start with purpose, not finishes.

What first made you consider remodeling?

What is no longer working in your home today?

If the remodel is a complete success, how will your everyday life be different?

What do you hope this home makes easier, more joyful, or more meaningful?

FINISH THIS SENTENCE When our remodel is complete, I will know it was worth it because...

PART ONE: PICTURE THE LIFE AFTER THE REMODEL

Imagine the finished home before you begin making design decisions.

A perfect Saturday morning in our remodeled home looks like...

The room where everyone naturally gathers is...

The memories we hope this new space helps create are...

Five years from now, I hope I am grateful we included...

When family or friends walk into our home, I hope they say...

A home should support the people, routines, relationships, and dreams that matter most to you.

PART TWO: HOW DO YOU WANT YOUR HOME TO FEEL?

Choose the descriptions that match the atmosphere you want to create. You can blend more than one.

□ **Warm & Cozy** - Inviting rooms, comfortable seating, layered lighting, natural textures, and spaces that encourage people to linger.
□ **Bright & Airy** - Abundant natural light, open sightlines, lighter colors, uncluttered surfaces, and a sense of ease.
□ **Luxury** - Premium materials, custom details, beautiful proportions, thoughtful lighting, and lasting quality rather than excess.
□ **Modern** - Clean lines, minimal ornament, sleek finishes, strong function, and carefully edited spaces.
□ **Contemporary** - Current design ideas mixed with comfort and flexibility; often blends multiple styles in a fresh way.
□ **Traditional** - Classic forms, detailed millwork, symmetry, rich materials, and timeless rooms with a sense of permanence.

Words that describe the feeling I want:

What I want to avoid:

PART TWO: EXPLORE MORE DESIGN PERSONALITIES

Style names are simply shorthand. Focus on the details and feelings that resonate with you.

□ **Farmhouse** - Relaxed gathering spaces, warm woods, simple cabinetry, vintage-inspired details, and practical comfort.
□ **Craftsman** - Visible craftsmanship, built-ins, substantial woodwork, natural materials, and useful architectural details.
□ **Transitional** - Traditional warmth balanced with modern simplicity; polished, comfortable, and easy to live with.
□ **Scandinavian** - Light woods, neutral colors, clean function, cozy textures, and intentional organization.
□ **Mid-Century Modern** - Simple geometric forms, indoor-outdoor connection, warm woods, broad windows, and efficient layouts.
□ **California Casual** - Natural light, relaxed finishes, warm neutrals, indoor-outdoor living, and understated comfort.
□ **Organic Modern** - Modern shapes softened by stone, wood, linen, greenery, and tactile natural materials.
□ **Collected & Personal** - A layered home that mixes eras, meaningful objects, art, travel memories, and pieces you truly love.

My style is a blend of...

VISION TIP: Save three to five images that feel consistently right. Look for patterns in color, light, layout, materials, and mood.

PART THREE: DESIGN AROUND THE WAY YOU LIVE

A beautiful room is most valuable when it makes daily life work better.

What Should Your Home Support?

□ Cooking together	□ Outdoor living
□ Family dinners	□ Overnight guests
□ Entertaining	□ Multi-generational living
□ Quiet relaxation	□ Pets
□ Working from home	□ Hobbies or creative work
□ Homework or study	□ Aging in place
□ Exercise and wellness	□ Rental income or an ADU

Where Does Friction Show Up Today?

□ Not enough storage	□ Too many stairs
□ Poor traffic flow	□ Lack of privacy
□ Not enough natural light	□ No dedicated work space
□ Too few electrical outlets	□ Backyard is underused
□ Kitchen is isolated	□ Temperature varies by room
□ Laundry is inconvenient	□ Home cannot adapt as needs change

Which three changes would improve daily life the most?

Who needs to be considered now and five to ten years from now?

PART FOUR: DREAM BEYOND THE OBVIOUS

The best ideas are often small features that quietly make life easier every day.

Comfort & Convenience

□ Walk-in pantry	□ Instant hot water
□ Butler's pantry	□ Built-in pet wash
□ Coffee or beverage bar	□ Pet feeding station
□ Appliance garage	□ Hidden charging drawer
□ Laundry chute	□ Whole-home sound
□ Laundry room sink	□ Smart home controls
□ Mudroom or drop zone	□ Elevator or lift
□ Central vacuum system	□ Heated bathroom floors
□ Whole-house water filtration	□ Steam shower or sauna

Organization That Works

□ Custom closets	□ Homework station
□ Pull-out pantry shelves	□ Craft or hobby storage
□ Built-in bookshelves	□ Wrapping station
□ Window seat storage	□ Holiday storage
□ Garage organization	□ Cleaning supply closet
□ Dedicated linen storage	□ Hidden recycling center

Unique features I want to explore:

PART FOUR: EFFICIENCY, FLEXIBILITY & FUTURE READINESS

Consider improvements that lower operating costs, increase comfort, or help the home adapt over time.

Energy & Comfort

□ Solar panels	□ Smart thermostat	□ LED lighting
□ Battery backup	□ Improved insulation	□ EV charging
□ Energy-efficient windows	□ Skylights or solar tubes	□ Tankless water heater
□ Heat pump HVAC	□ Graywater system	□ Mini-split air conditioning
□ Whole-house fan	□ Cool roof or reflective materials	

Outdoor Living & Flex Space

◻ Covered patio	◻ ADU or guest house
◻ Outdoor kitchen	◻ Multi-generational suite
◻ Pool or spa	◻ Home gym
◻ Fire pit	◻ Workshop
◻ Garden or greenhouse	◻ Bonus room
◻ Outdoor shower	◻ Separate home office entrance

Accessibility & Aging in Place

◻ Curbless shower	◻ Improved lighting
◻ Wider doorways	◻ Non-slip flooring
◻ Main-floor bedroom	◻ Blocking for future grab bars
◻ Lever handles	◻ Step-free entry

Features that would make the home work better long term:

PART FIVE: DEFINE THE PROJECT

Clarity about scope protects the vision, spending plan, and timeline.

Spaces Under Consideration

□ Kitchen	□ Home office
□ Primary bathroom	□ Garage
□ Secondary bathroom	□ Outdoor living
□ Primary suite	□ Pool or spa
□ Living room	□ Room addition
□ Dining room	□ ADU or guest house
□ Laundry room	□ Whole house

Priority Filter

MUST-HAVE	HIGH IMPACT	NICE-TO-HAVE	NOT NOW

Features that would make the home work better long term:

What could be phased into a later project?

PART FIVE: CREATE YOUR INSPIRATION BOARD

Paste, sketch, annotate, or describe the ideas that make your vision feel real.

WHERE TO LOOK: Use Pinterest, design magazines, Houzz, builder portfolios, saved listings, and AI image tools. Focus on patterns instead of collecting hundreds of unrelated images.

FEELING & COLOR

LAYOUT & FLOW

MATERIALS & DETAILS

OUTDOOR & EXTERIOR

Patterns I notice across my inspiration:

PART SIX: BUILD A THOUGHTFUL SPENDING PLAN

Include the full project investment, not only the construction proposal.

A realistic spending plan helps you decide what to do now, what to phase later, and which financing strategy deserves consideration. Estimates will evolve; the goal is to make the full picture visible.

Project Category	Initial Estimate	Revised Estimate	Paid / Due
Architectural plans / design	$	$	$
Engineering / surveys	$	$	$
Permits / fees	$	$	$
Demolition / site preparation	$	$	$
Labor	$	$	$
Materials / finishes	$	$	$
Appliances / fixtures	$	$	$
Temporary housing / storage	$	$	$
Landscaping / exterior work	$	$	$
Furniture / window treatments	$	$	$
Financing / closing costs	$	$	$
Contingency reserve	$	$	$

PLANNING NOTE: Build a contingency appropriate to the project's age, complexity, and uncertainty. Ask your contractor, designer, and financing professional what is realistic.

PART SIX: MAKE THE SPENDING PLAN SUPPORT THE VISION

Use these questions before cutting features or expanding the scope

What amount are we comfortable investing without compromising other priorities?

Which improvements protect or increase the home's usefulness and long-term value?

Which features are emotionally important but could be substituted or phased?

What costs could continue after completion? (Utilities, insurance, maintenance, taxes, HOA, landscaping.)

If the project costs more than expected, what will we reduce first?

Decision Guardrails

□ Do not approve a scope change without a written price and schedule impact.
□ Keep the contingency separate from the wish list.
□ Compare alternatives by total cost, durability, maintenance, and everyday benefit.
□ Revisit the why before removing a feature that solves the project's core problem.

PART SEVEN: BUILD THE RIGHT TEAM

The right professionals help protect your time, money, vision, and peace of mind.

Role	Name / Company	Contact	Status
Mortgage advisor			□ Need □ Chosen
Real estate professional			□ Need □ Chosen
Architect / designer			□ Need □ Chosen
Structural engineer			□ Need □ Chosen
General contractor			□ Need □ Chosen
Specialty contractor			□ Need □ Chosen
Permit professional			□ Need □ Chosen
Insurance advisor			□ Need □ Chosen
CPA / financial advisor			□ Need □ Chosen

Before You Hire

□ Verify license status and insurance.
□ Review recent projects similar in size and complexity.
□ Speak with references and ask what happened when problems arose.
□ Confirm who will be on site and who communicates with you.
□ Understand who handles plans, permits, inspections, and change orders.

PART SEVEN: CONTRACTOR INTERVIEW CHECKLIST

Use the same questions with every contractor so proposals are easier to compare.

□ Are you licensed and insured for this work?
□ How many similar projects have you completed recently?
□ Who will supervise the project day to day?
□ What is included - and specifically excluded - from the proposal?
□ How do you handle permits, inspections, and corrections?
□ What is the expected start date and construction duration?
□ How are payments and draw requests scheduled?
□ How are change orders priced, approved, and documented?
□ What warranty do you provide?
□ How do you protect the home and manage dust, debris, security, and pets?
□ How often will we receive progress updates?
□ What could realistically cause the cost or timeline to change?

Questions unique to our project:

PART SEVEN: COMPARE CONTRACTOR PROPOSALS

The lowest price is not always the lowest-risk choice. Compare scope, assumptions, timing, and communication.

Criteria	Contractor 1	Contractor 2	Contractor 3
Total proposed price			
Scope completeness			
Allowances clearly stated			
Timeline			
Payment / draw schedule			
Permit responsibility			
Change-order process			
Warranty			
References			
Communication fit			
Overall confidence			

What is not directly comparable between the proposals?

Which contractor best understands the purpose of the project?

PART EIGHT: EXPLORE FINANCING OPTIONS

The best option depends on whether you are buying or already own the home, your current mortgage, available equity, project scope, timing, and long-term goals.

Option	How It Works	May Fit When
Renovation loan	Purchase or refinance plus eligible improvements in one loan	When the project and property qualify under the program
FHA 203(k)	Purchase or refinance plus eligible rehabilitation costs	Eligible borrowers and homes needing qualifying repairs
Home equity loan	Fixed rate second mortgage; lump sum at closing	Defined project cost and predictable payment
HELOC	Revolving line of credit; generally variable rate	Phased work or flexible access to funds
Cash out refinance	New first mortgage with cash from available equity	When replacing the existing mortgage creates a clear benefit
Construction loan	Finances the building phase through draws	Larger additions or projects treated as construction

Important: Financing should be evaluated by total cost, payment impact, flexibility, tax and legal considerations, and how well it supports your larger financial goals. Program eligibility and terms vary.

PART EIGHT: PREPARE FOR THE FINANCING CONVERSATION

A complete picture makes it easier to compare options accurately.

Information to Gather

□ Current mortgage statement	□ Initial project scope
□ Estimated home value	□ Contractor estimates
□ Property tax statement	□ Plans or drawings
□ Homeowners insurance	□ Target timeline
□ Income documentation	□ Available cash contribution
□ Asset statements	□ Questions about payment comfort

What outcome matters most: payment, liquidity, rate stability, timeline, or total long-term cost?

How long do we expect to remain in the home after the remodel?

What monthly payment range fits our spending plan comfortably?

What questions do we want Amy to help us answer?

PART NINE: CREATE YOUR PROJECT TIMELINE

Build in decision time, permit time, material lead times, and room for the unexpected.

Milestone	Target Date	Actual Date	Notes / Owner
Clarify vision and priorities			
Meet financing professional			
Select designer / architect			
Complete preliminary plans			
Obtain contractor proposals			
Finalize spending plan			
Secure permits / approvals			
Order long lead materials			
Begin construction			
Midpoint review			
Final inspections / punch list			
Project complete			

Timeline Tip: Ask every professional which decisions must be made early. Cabinetry, windows, appliances, tile, and specialty fixtures can affect the critical path.

PART NINE: YOUR FIRST 30 DAYS

Momentum comes from a few well-chosen next steps, not from solving everything at once.

My clearest renovation goal is...

The first decision I need to make is...

#	Action	Owner	Date
1			
2			
3			
4			
5			

My Non-Negotiables

Questions Still to Answer

IDEAS, DECISIONS & QUESTIONS

Use this page during meetings or whenever inspiration strikes.

BRING THE VISION INTO FOCUS

Every successful transformation begins with a clear vision and a thoughtful plan.

You have already taken an important step by identifying why the project matters, how you want your home to feel, and which improvements would make the greatest difference in your life.

When you are ready to explore what may be financially possible, **Amy DeBusk Home Loans** can help you compare renovation loans, FHA 203(k) financing, home equity loans, HELOCs, cash-out refinancing, and construction options based on your project and goals.

LET'S EXPLORE WHAT'S POSSIBLE: Schedule Your Complimentary Renovation & Construction Planning Session.

Together, We Can Review

□ Your vision, priorities, and project timeline
□ Your current mortgage and estimated home equity
□ Your contractor estimates and spending plan
□ The financing options available for your situation
□ The short- and long-term financial impact
□ A personalized roadmap for your next steps

The goal is not simply to obtain financing. It is to choose a strategy that supports the home and life you are working to create.

Amy DeBusk Home Loans

NMLS #281056