

Budgeting for Your Remodel

Tips and strategies for setting and sticking to a remodeling budget

A clear budget is the foundation of a stress-free remodel. This guide helps you understand where the money really goes, how to prioritize spending for the biggest impact, and how to protect yourself from the surprise costs that catch homeowners off guard.

Where the Money Goes

Understanding typical cost breakdowns helps you spot a fair estimate and decide where to invest.

- **Labor:** 30–40% of most projects
- **Materials & fixtures:** 30–45%
- **Cabinets & countertops:** 15–25% (kitchens)
- **Permits & fees:** 2–5%
- **Contingency:** 10–15% (always plan for this)

Set Your Budget in 4 Steps

Step 1: Know Your Ceiling

Decide the maximum you're comfortable spending — including the contingency — before you fall in love with finishes.

Step 2: Prioritize Must-Haves vs. Nice-to-Haves

Split your wish list into non-negotiables and upgrades you'll add only if the budget allows.

Step 3: Get a Detailed, Itemized Estimate

A good estimate breaks out labor, materials, and allowances line by line — not one lump sum.

Step 4: Build In Your Contingency

Set aside 10–15% for the unexpected. If you don't use it, it becomes your upgrade fund.

Smart Ways to Save

- Keep plumbing and appliances in their existing locations
- Mix high and low: splurge on focal points, save on fillers
- Choose durable mid-range materials over trendy premium ones
- Refinish or reface instead of full replacement where possible
- Bundle projects to save on mobilization and labor

Pro Tip: Beware the Lowest Bid

An estimate far below the others usually means missing scope, cheaper materials, or change orders later. The cheapest quote rarely stays the cheapest project.

Budget Planning Checklist

- Maximum total budget set (including contingency)
- Must-haves and nice-to-haves separated
- Itemized written estimate reviewed
- Material allowances clearly defined
- Payment schedule tied to project milestones
- Financing or savings plan confirmed
- Contingency reserve set aside (10–15%)

Ready to bring your project to life?

Blue Fire Artistry is a licensed, insured, women-owned remodeling company serving Central Florida. We specialize in kitchens, bathrooms, and whole-home renovations. Call (407) 494-0179 or email clients@bluefireartistry.com for a free, no-obligation estimate.