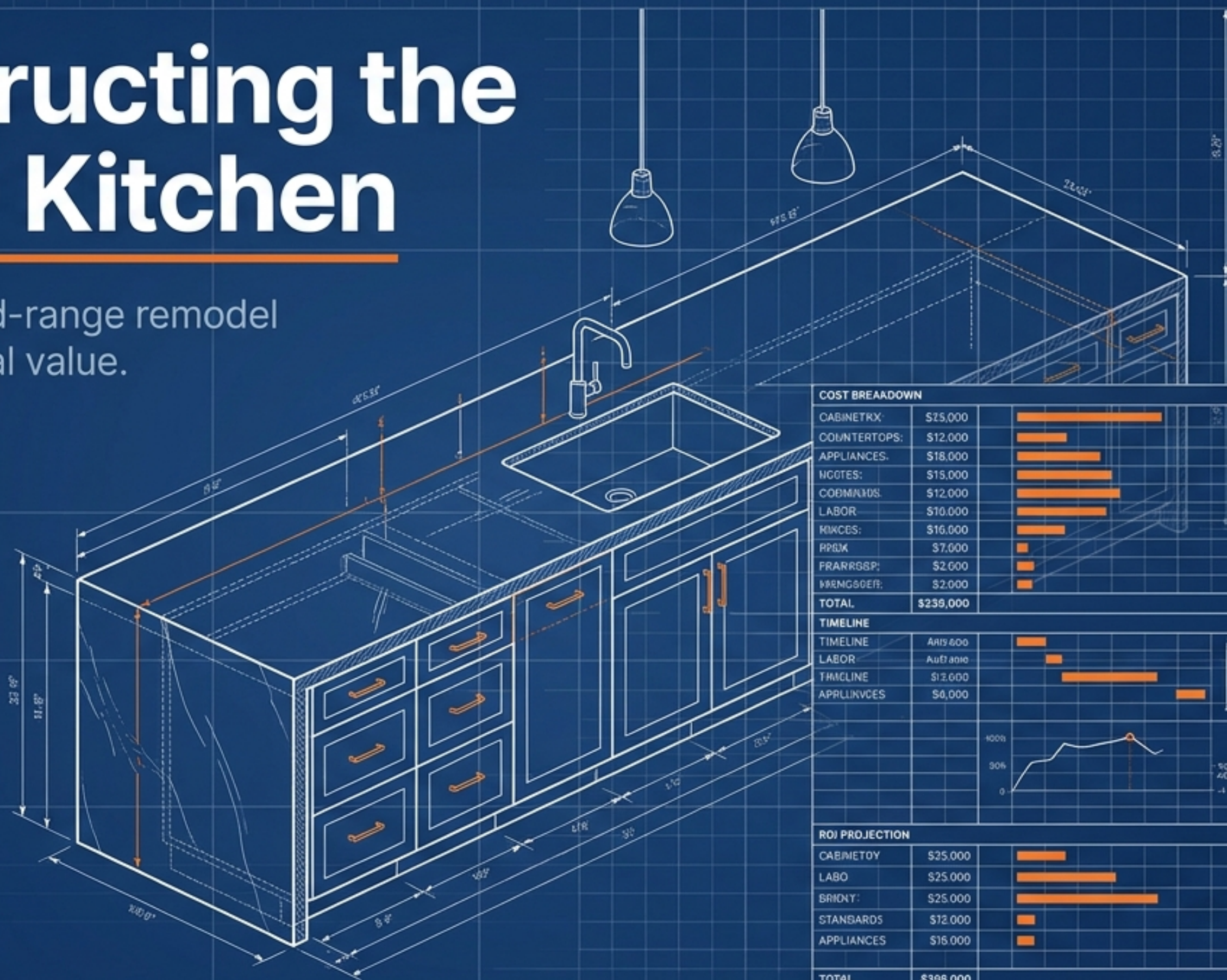
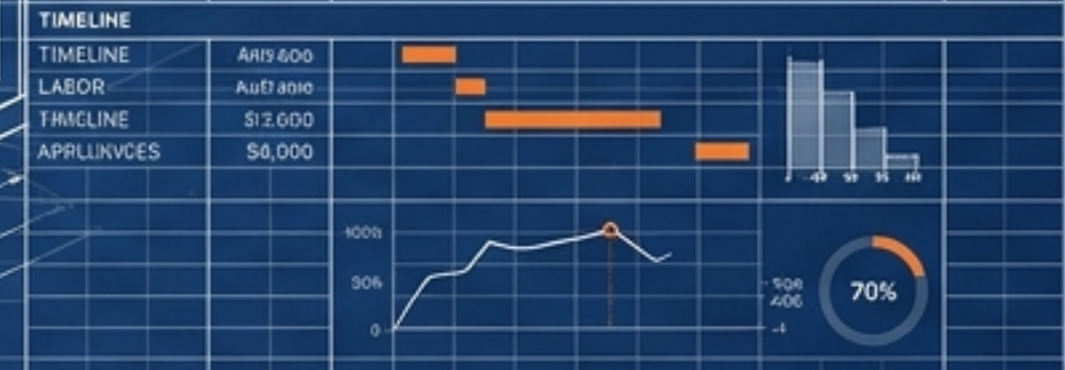


# Deconstructing the \$75,000 Kitchen

A 2026 blueprint for mid-range remodel costs, timelines, and real value.



COST BREAKDOWN			
CABINETRY	\$25,000		\$25,000
COUNTERTOPS	\$12,000		\$12,000
APPLIANCES	\$18,000		\$18,000
NOTES	\$15,000		\$15,000
COBMINUS	\$12,000		\$12,000
LABOR	\$10,000		\$13,000
HWCS	\$16,000		\$15,000
PPBK	\$7,000		\$7,000
FRARRSSP	\$2,000		\$2,000
WRMGSDFF	\$2,000		\$3,000
<b>TOTAL</b>	<b>\$239,000</b>		<b>\$233,000</b>



ROI PROJECTION		
CABINETRY	\$35,000	20.6%
LABO	\$25,000	26.6%
BRIDY	\$25,000	36.0%
STANDARDS	\$12,000	3.0%
APPLIANCES	\$16,000	1.0%
<b>TOTAL</b>	<b>\$398,000</b>	<b>190.98%</b>

# The 2026 Baseline for a Mid-Range Gut Renovation

# \$78,500

## 2026 National Median

### THE RANGE

\$72,000 - \$94,000

Across most U.S. metropolitan areas.

### THE GEOGRAPHY

+15% to +25%

Premium in dense coastal regions; correspondingly lower in the Midwest and South.

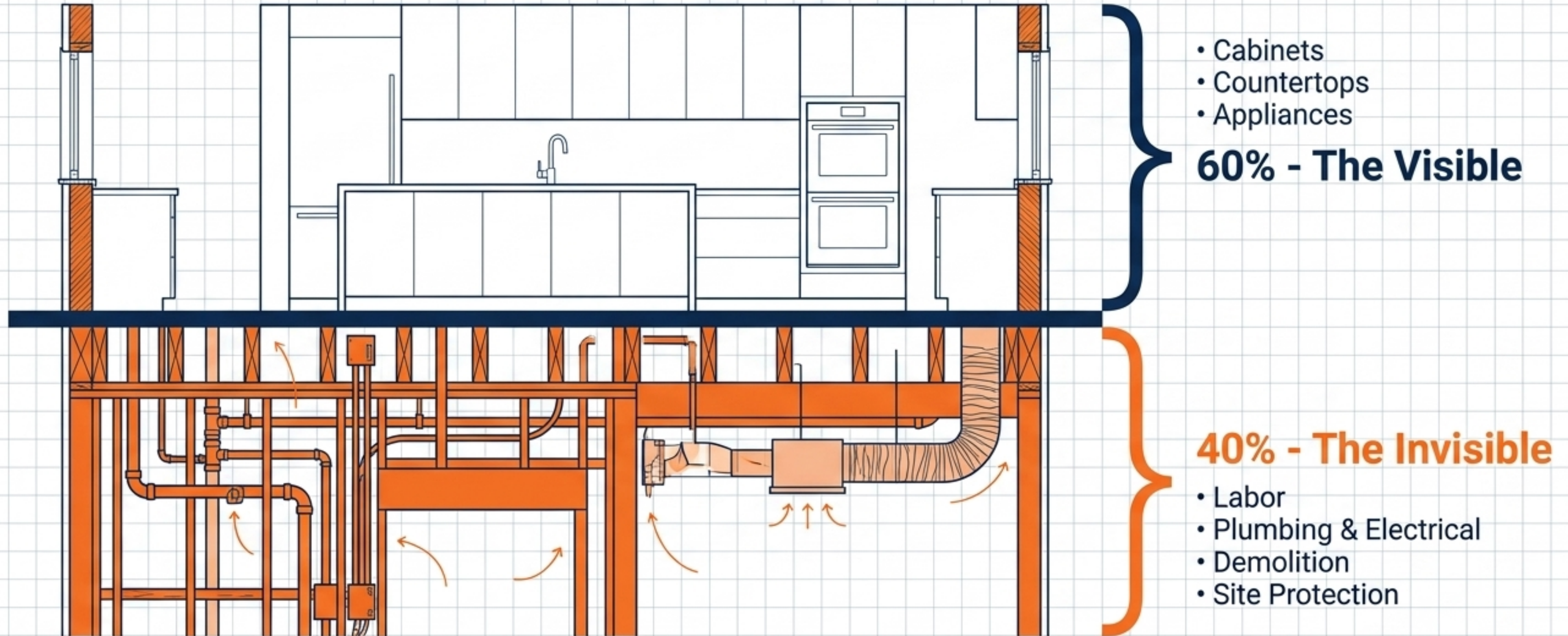
### THE SCOPE

## Turn-Key Baseline

Funds a standard, full gut renovation—not a luxury or fully custom outcome.

# Infrastructure Dictates the Budget

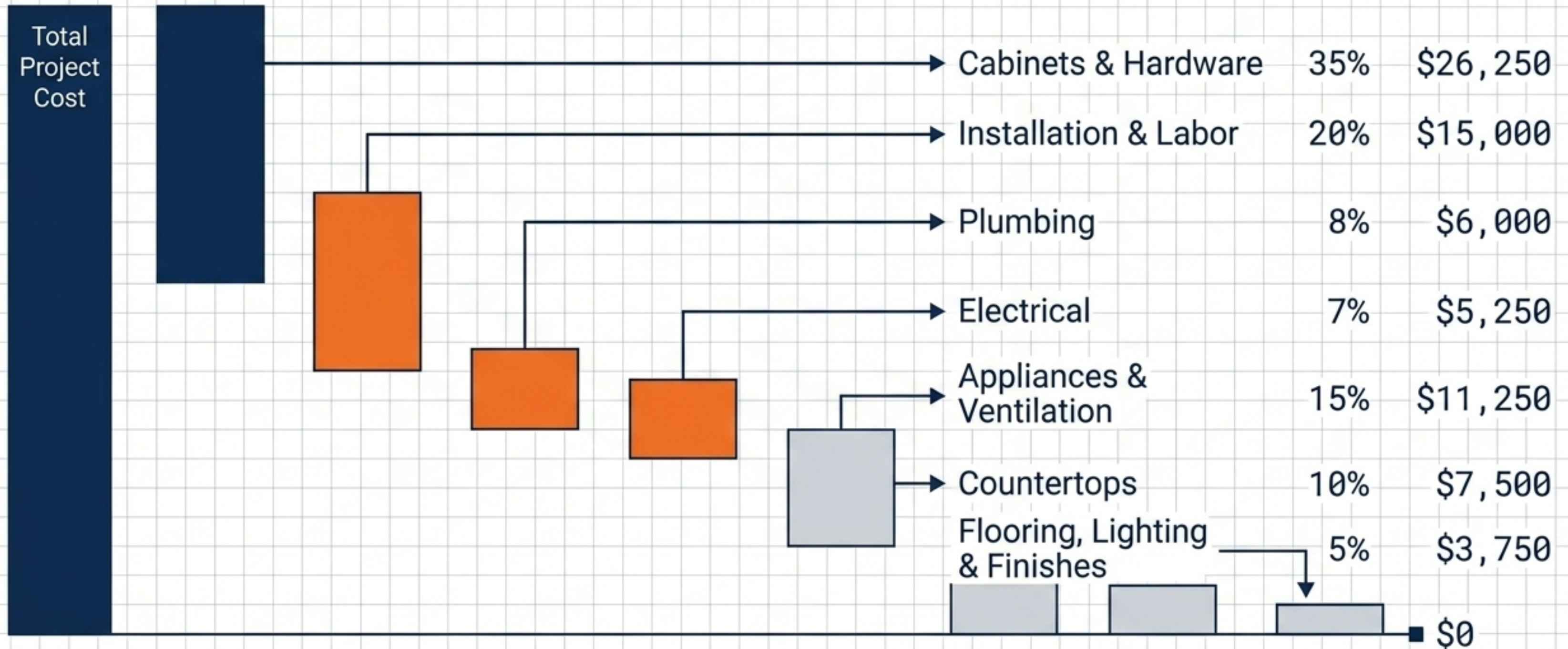
Homeowners fixate on countertops, but forty percent of the total cost is consumed before a single finish is installed.



# Where Every Dollar Goes in a \$75,000 Project

**Takeaway:** Labor, plumbing, and electrical combined outpace the entire cabinetry budget.

\$75,000



# Four Macro Forces Shaping 2026 Remodeling Costs



## Financing Costs

HELOC rates hover at 5-6%. A \$75,000 loan now costs ~\$18,000 in interest over five years, demanding strict budget discipline.



## Regulatory Codes

Adoption of the 2024 IECC and NEC mandates costly upgrades (improved wall insulation, AFCI/GFCI electrical outlets).



## Supply Chain Dynamics

Basics have stabilized, but custom windows and European appliances require 12-20 week lead times.

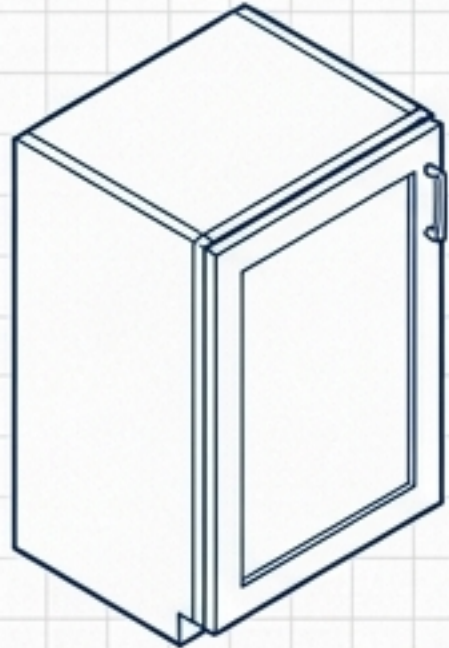
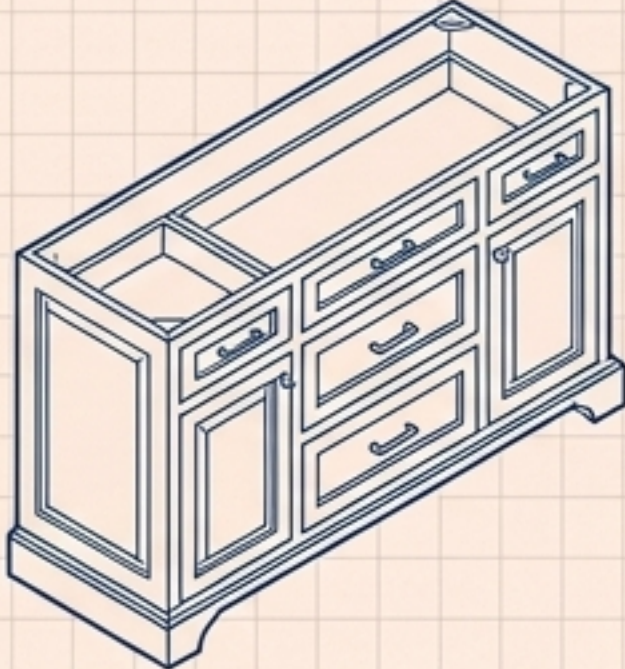
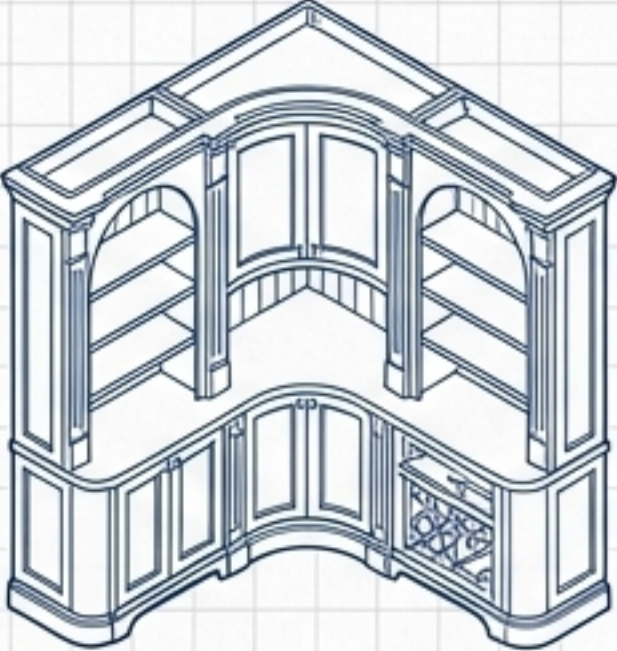


## Federal Incentives

The fully operational HEEHRA program offers up to \$840 in point-of-sale rebates for transitioning to electric/induction cooking.

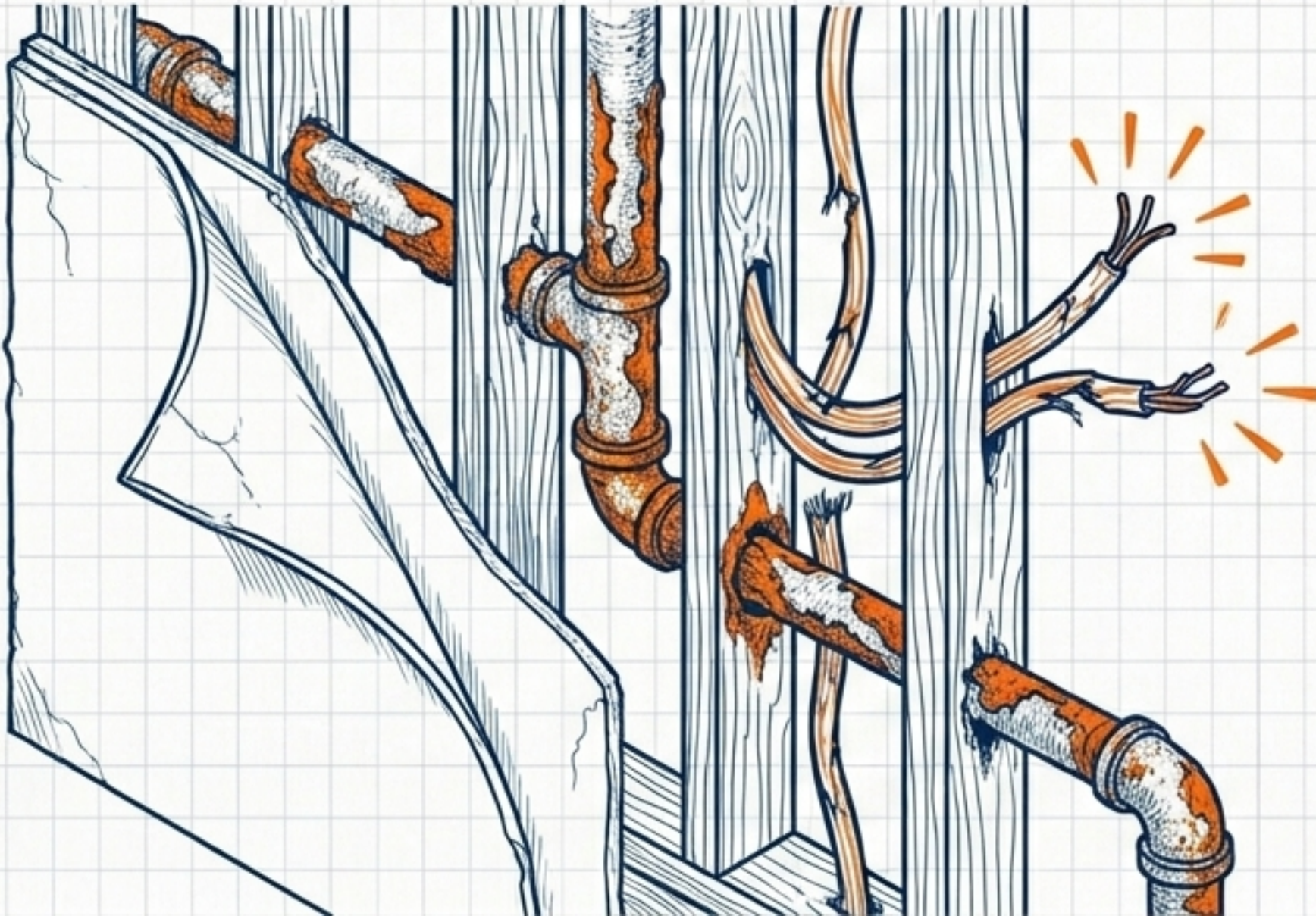
# Navigating the Largest Material Expense

THE SWEET SPOT

STOCK	SEMI-CUSTOM	CUSTOM
		
<p><b>Cost:</b> \$100–\$300 / linear foot</p>	<p><b>Cost:</b> \$200–\$700 / linear foot</p>	<p><b>Cost:</b> \$600–\$1,500+ / linear foot</p>
<p><b>Traits:</b> Limited sizes/styles, fastest delivery</p>	<p><b>Traits:</b> High flexibility in dimensions, finishes, and storage</p>	<p><b>Traits:</b> Built to exact specifications, limitless design</p>
<p><b>Use Case:</b> Tight budgets, standard layouts</p>	<p><b>Use Case:</b> Best balance of quality and customization for mid-range remodels</p>	<p><b>Use Case:</b> Unusual layouts, specific accessibility needs</p>

# The Pre-Existing Condition Premium

**The Reality:** The median age of U.S. housing stock exceeds 40 years. Opening walls almost guarantees finding **outdated electrical, corroded plumbing, or structural deficiencies.**



## THE GOLDEN RULE

The National Association of Home Builders (NAHB) strictly recommends a contingency fund for homes over 30 years old.

**BUDGET: \$75,000**

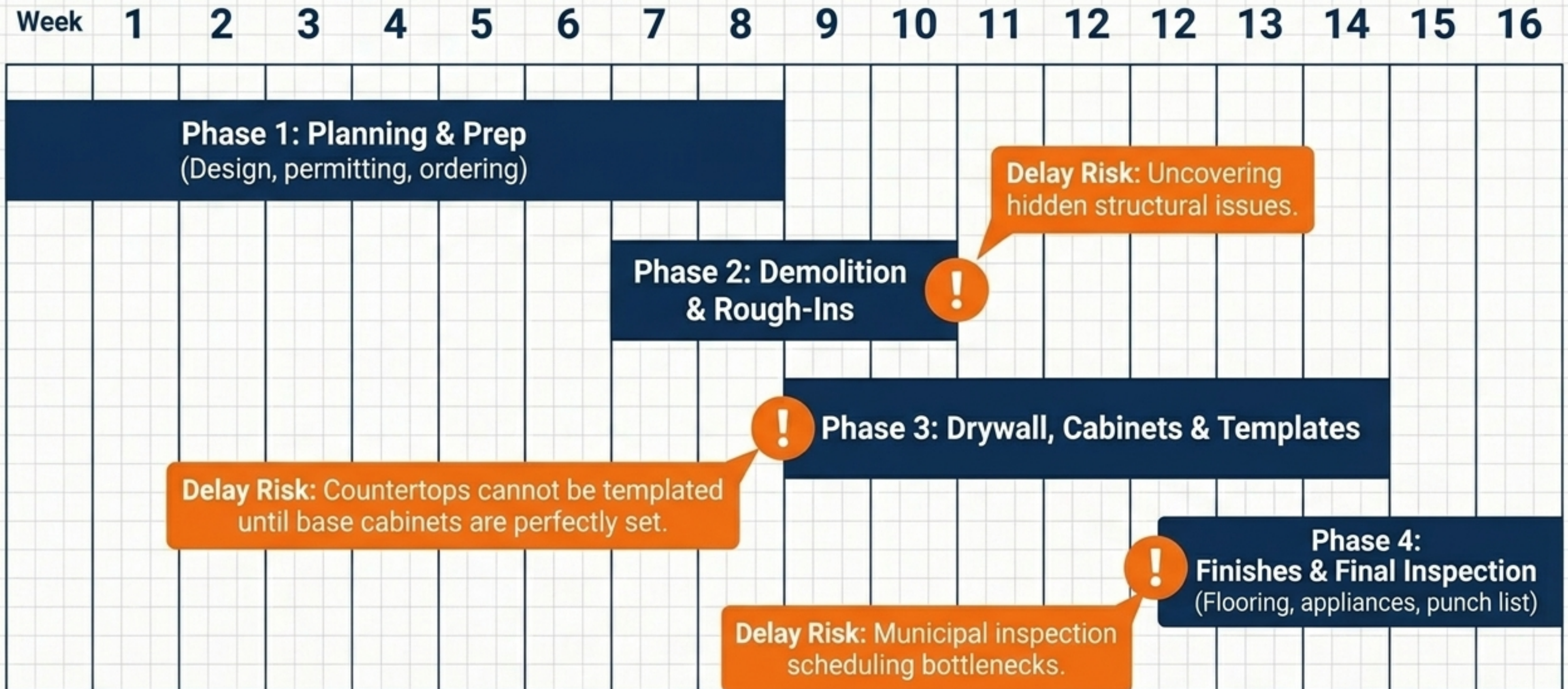
**CONTINGENCY: 10-15%**

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**REQUIRED CASH RESERVE:**

**\$7,500 – \$11,250**

To pass updated municipal code inspections.

# Anatomy of an 8-to-16 Week Timeline

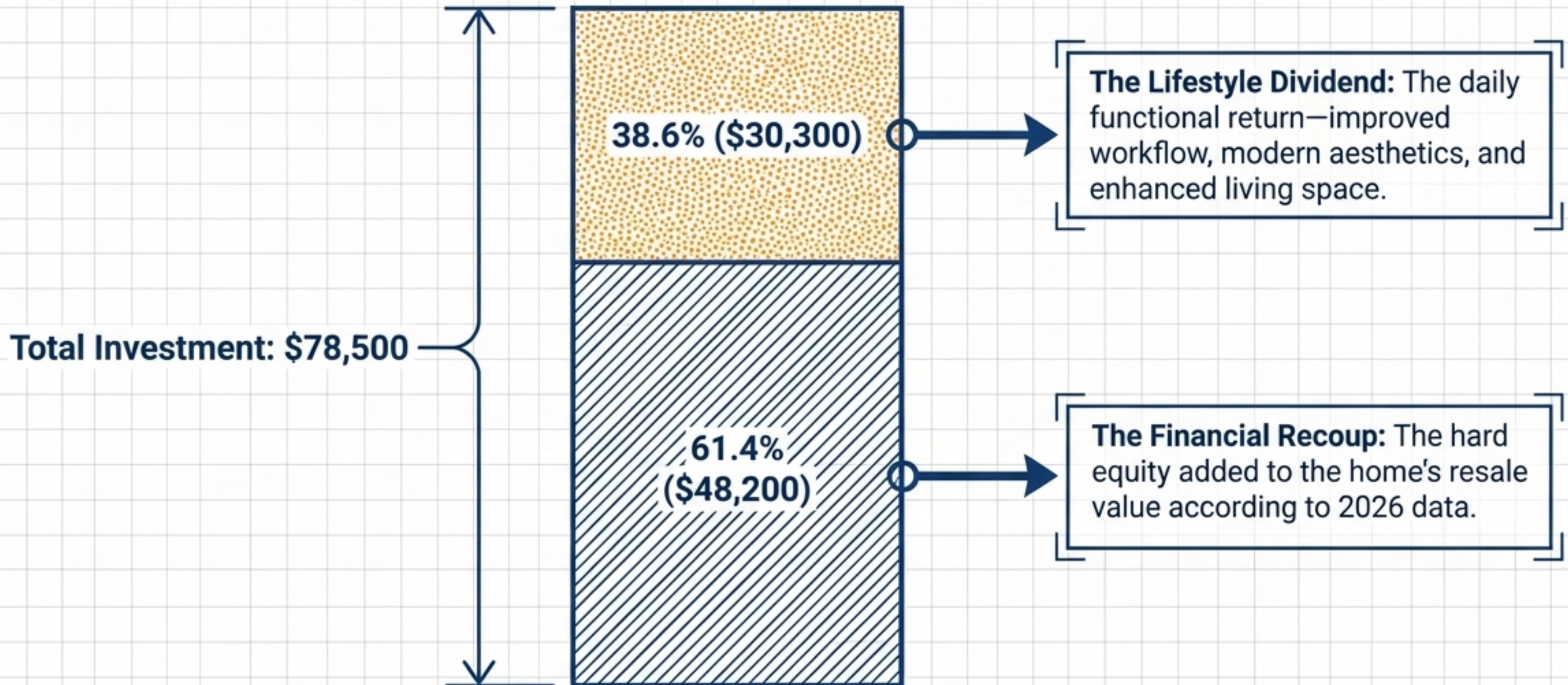


# Evaluating Contractor Quotes for Hidden Gaps

	RED FLAG (Warning)	GREEN FLAG (Clear)
SCOPE	Missing disposal or site protection fees.	Turn-key pricing including municipal permit fees, dedicated dumpsters, and dust barriers.
PAYMENTS	Vague, front-loaded payment terms.	Verifiable milestones: 10% signing, 30% start demo, 30% passed rough-in, 30% final punch list.
ALLOWANCES	Generic line items (e.g., 'Tile included').	Specific dollar metrics (e.g., '\$15/sq ft for backsplash tile and installation').

# Redefining Remodeling Return on Investment

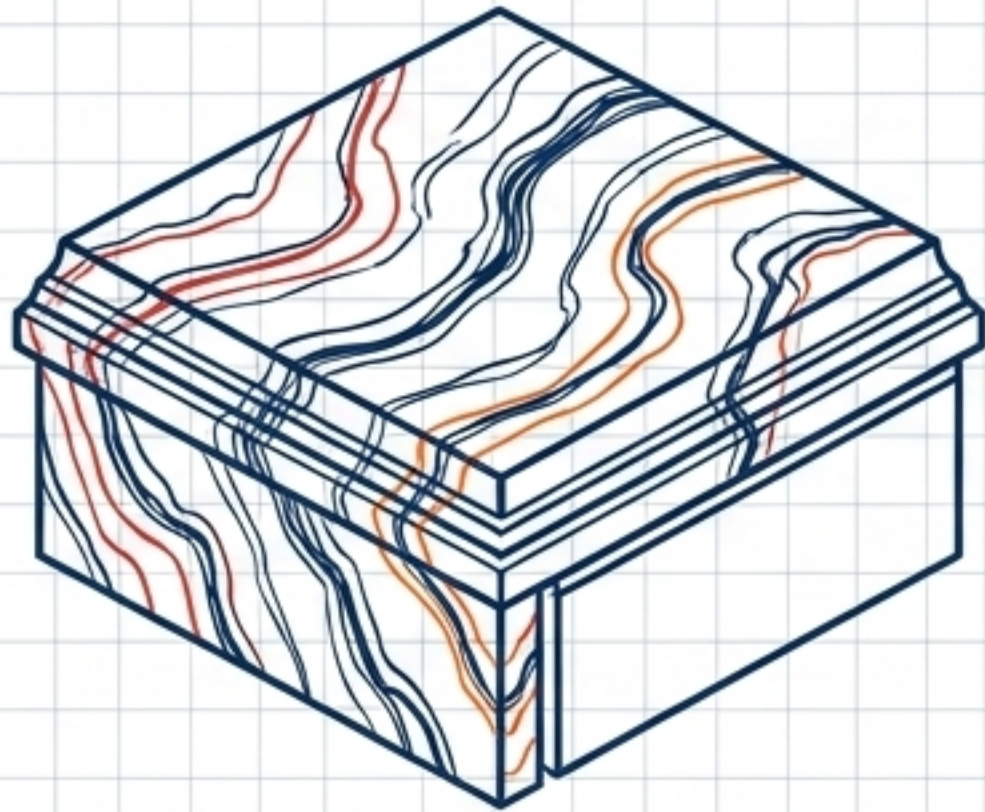
**Core Insight:** A kitchen remodel is not a pure profit-generating enterprise; exceeding a 75% financial recoup is rare.



# Allocating Capital for Maximum Daily Impact

## AVOID: THE AESTHETIC TRAP

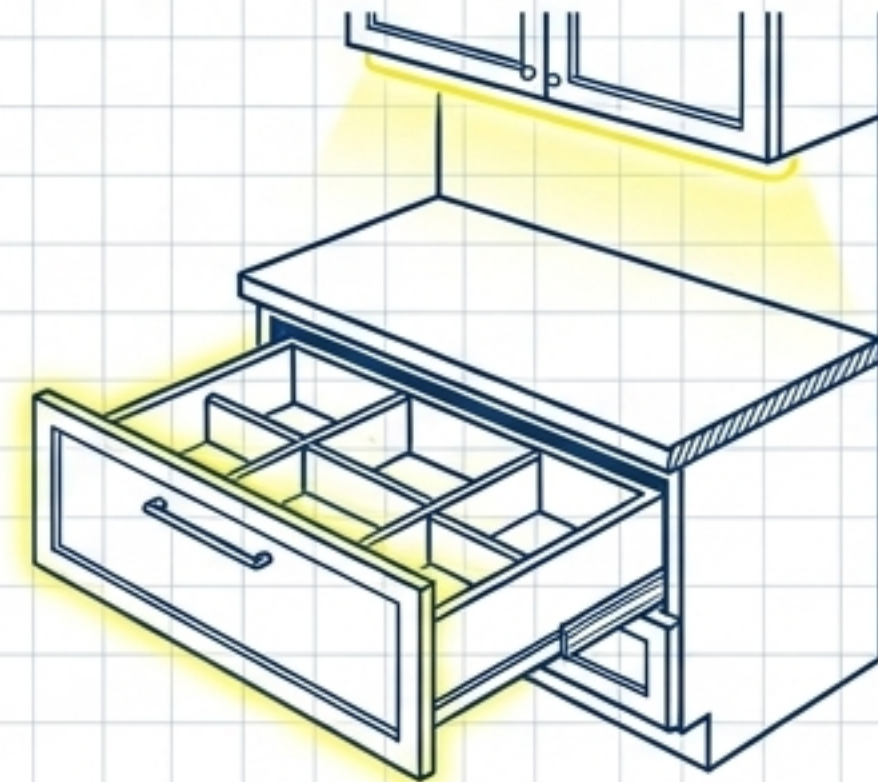
High Cost / Low Return



- Overspending on purely cosmetic finishes.
- **Example:** A \$15,000 exotic stone countertop performs the exact same mechanical function as a \$6,000 standard stone countertop.

## INVEST: THE FUNCTIONAL CORE

High Impact / Smart Cost



- Optimizing layout, lighting, and storage mechanics.
- Expanding doorways to improve traffic flow.
- Installing extensive under-cabinet LED lighting.
- Upgrading to full-extension drawers with smart structural dividers.

# The Architecture of a Thoughtful Remodel

- ✘ Plan for the invisible 40%—infrastructure dictates the ultimate success of the design.
- ✘ Protect your capital by demanding milestone-based payments and holding a strict 15% structural contingency.
- ✘ Optimize for daily mechanical function over high-priced aesthetic optics.

**Closing Principle:** The most successful projects are not always the most expensive, but the most thoughtfully planned.

