

# Home Renovation Budget Planner

Plan with confidence—track your project costs from start to finish.



Talk to a Heritage Banker about financing your next home upgrade.

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Category	Item	Estimated Cost	Actual Cost	Notes
Planning & Design				
	Project Overview			e.g., Kitchen remodel
	Permits & Inspections			Building codes, fees
	Architect or Designer			Drafting, layout help
Structural Work				
	Demolition & Prep			Dumpster, teardown
	Foundation/Framing			Load-bearing changes
	Roofing or Major Repairs			
Systems				
	Plumbing			New pipes, fixtures
	Electrical Work			Wiring, outlets
	HVAC			Heating, ventilation
Interior Finishes				
	Insulation & Drywall			Walls, ceilings
	Flooring			Tile, hardwood, carpet
	Paint & Trim			Interior finish
	Cabinets & Countertops			Custom or stock
	Appliances & Fixtures			Stove, lighting, faucets
Exterior Upgrades				
	Windows & Doors			Replacements or upgrades
	Siding or Masonry			
	Landscaping/Decking			Patio, fencing, plants
Financial Buffer				
	Contingency (10–15%)			For unexpected expenses
TOTAL				