FOUNDATION
RENOVATION COACHING

# Foundation Renovation Roadmap™

Kitchen renovation and potential addition



Illustrative property — fictional project

**Prepared for Alex and Morgan**

San Diego, California | Fictional property

Strategy Session November 2

Issued November 2 | Sample version 1.1

Prepared by Jon Lourash

**Independent renovation coaching for homeowners**

Practical guidance to help you understand your options, organize decisions, and prepare for the next stage of your renovation.

# Your renovation direction

*Alex and Morgan | Kitchen renovation and potential addition*

Prepared for Alex and Morgan | Strategy Session November 2 | Expanded sample

*Illustrative sample using a fictional household and project. The meeting and homeowner responses are examples. No property inspection, drawing review, property-specific agency research, construction pricing, or funding verification has been performed.*

## Your goal

You want to host Thanksgiving the following fall in a kitchen where the person preparing the meal can remain connected to family and guests. The renovation should also make everyday cooking, storage, and movement between the kitchen, dining room, and backyard easier.

Your immediate next step is to prepare a shared homeowner brief and interview prospective project teams about a defined first phase of investigation and design. Understand the process, deliverables, fees, and cost-feedback points before authorizing that work.

## What matters most

| Protect these outcomes | Keep these features open |
|---|---|
| Comfortable food preparation and cleanup for two people. | Island dimensions and number of seats. |
| Useful storage and circulation that avoids the cooking area. | Pantry configuration and exact appliance sizes. |
| Connection to family and guests in adjoining spaces. | An addition of approximately 150 square feet, wider doors, and a vaulted ceiling. |
| A project within your overall spending boundary. | Finish level and features that add cost without improving your main goals. |

You are open to solutions within the existing house as well as an addition. Exploring both may require additional design effort and fees. You have not yet decided to commission two designs.

### Your starting point

You have inspiration images, a homeowner sketch, and informal contractor conversations. No designer or builder is engaged. Your previous cosmetic bathroom renovation highlighted the importance of timely selections, clear inclusions, and realistic disruption planning. This project introduces structural and addition questions you have not encountered before.

# Your spending and timing boundaries

## A realistic starting expectation

Your initial total-spending target is $350,000, with an upper limit of $400,000. The upper limit includes coaching, design, engineering, permits, construction, owner purchases, related living expenses, and contingency. It is not a construction-contract allowance with other expenses added afterward.

Based on the broad scope discussed, I consider that a reasonable starting expectation for further investigation. It does not establish that your full wish list fits. We do not yet have enough information to prepare a reliable project budget or allocate amounts to individual categories.

Confirm the availability and conditions of anticipated funding with your lender before relying on it. Ask the project team when cost feedback will be available and how it will address your complete spending limit. If the anticipated total exceeds that limit, reconsider scope or pause before the next major commitment.

## Thanksgiving is the desired experience

From the November 2 session, approximately 13 months remain before Thanksgiving the following fall. Your goal is to be settled into a completed, usable kitchen before hosting. Construction completion, closeout, and settling-in time need to be planned separately.

The target is worth investigating against the full sequence of team selection, investigation, design, approvals, procurement, construction, and closeout. It has not been validated. You would accept hosting elsewhere rather than rushing decisions or sacrificing the core function of the renovation. Reassess timing whenever the start date or scope changes.

## Living through construction

You prefer to stay home to preserve family routines and avoid relocation costs. Kitchen downtime, access, utility interruptions, work-from-home needs, and separation of your child and dog from construction remain unresolved.

Ask prospective builders to explain the practical implications of occupancy for their proposed approach. Compare those answers with the expense and disruption of temporary relocation during part of the work. The builder remains responsible for construction operations and site safety.

## Decisions and communication

You both need to agree on the layout, overall spending, and major appearance changes. Alex expects to focus on cooking function and appliances; Morgan expects to track spending and documentation. Before work starts, agree which smaller decisions each can make independently and how one final answer will be communicated to the team.

Ask who prepares the selection schedule, when you will receive deadlines, and how late choices affect cost and timing. Both of you work full time, so the proposed process needs to fit your actual availability.

# Preliminary schedule to Thanksgiving

This initial schedule works backward from Thanksgiving the following fall. November and December are the planning autumn; January onward is the following year. The selected team must test and replace these allowances as design, pricing and procurement develop.

| Working window | Phase and planning allowance | Required outcome |
|---|---|---|
| Nov 2–30 | Preparation and team selection<br>Approximately 4 weeks | Confirm priorities and funding direction; compare initial services; authorize an appropriate first phase. |
| Dec 1–Jan 15 | Investigation and concept<br>Approximately 6–7 weeks | Review existing conditions and constraints; decide whether to explore alternatives; select direction with initial cost feedback. |
| Jan 18–Mar 12 | Design and technical coordination<br>Approximately 8 weeks | Coordinate layout, structural approach, utilities, key product specifications, and a complete permit package. |
| Mar 15–Jun 18 | Permit review and responses<br>Working allowance of 14 weeks | Team submits complete documents, answers comments, and tracks remaining requirements. Approval date remains unconfirmed. |
| May 3–Jun 18 | Scope reconciliation and builder pricing<br>Overlaps permit review | Compare pricing on coordinated information; reconcile permit revisions, exclusions, owner purchases, and total spending. |
| Jun 21–Jul 9 | Final preconstruction readiness<br>Approximately 3 weeks | Permit issued, construction funding available, scope agreed, critical deliveries confirmed, and occupancy plan ready. |
| Jul 12–Oct 22 | Construction<br>Working allowance of 15 weeks | Builder validates sequence for demolition, addition, enclosure, systems, inspections, cabinets, finishes, and startup. |
| Oct 25–Nov 5 | Final checks and closeout<br>Approximately 2 weeks | Resolve corrections, complete required final approvals, test appliances and systems, clean, and confirm usable space. |
| Nov 8–12 | Recovery allowance<br>1 week | Limited allowance for slippage. If unused, preserve it rather than adding elective work. |
| Nov 15–Thanksgiving | Settle in and host | Move belongings back, use the kitchen, resolve operational questions, and prepare for Thanksgiving. |

Basis: these are coaching assumptions for this fictional example, not measured durations, City service commitments, or a contractor schedule. The addition route is retained as a planning case without deciding to build it. An existing-footprint scope still needs its own schedule validation. Only one explicit recovery week is shown; it is not enough to absorb every potential delay.

# Decisions that protect the target date

The following dates are planning targets linked to the schedule. Confirm them with the professionals responsible for the work. Any date for placing an order must also satisfy verified lead times, available funds, and coordinated specifications.

| Target | Decision or information needed | Lead and consequence if late |
|---|---|---|
| Nov 30 | Choose initial professional scope, including whether an alternatives study justifies its fee. | Homeowners with prospective designer. Late engagement shifts the investigation and design window. |
| Jan 15 | Select concept direction after initial findings and cost feedback. | Homeowners with designer and cost input. Unresolved direction consumes technical-design time. |
| Mar 12 | Coordinate permit drawings and the specifications affecting structure, openings, utilities, and equipment. | Designer and consultants; homeowner approvals. Later changes may require redesign or revised submissions. |
| Mar 15 | Target complete permit submission and confirm the applicable review path. | Design team. Missing documentation, separate approvals, or further review may move the construction start. |
| By Apr 16 | Obtain written supplier lead times and draft a purchasing schedule for cabinets, windows, doors, appliances, and other critical items. | Builder or designated purchasing party. Decide order dates from required delivery dates; identify funding for deposits. |
| Jun 18 | Reconcile builder scope, permit comments, selections, owner costs, and current total cost information. | Homeowners and project team. Resolve affordability or scope changes before the final commitment. |
| Jul 9 | Confirm permit, funding, builder availability, critical deliveries, and temporary living arrangements. | Responsible professionals and homeowners. Do not proceed with irreversible work while prerequisites remain unresolved. |

## Calculate purchasing dates from actual lead times

Latest order date = required on-site date minus the supplier’s confirmed lead time and an agreed delivery buffer. For illustration only, cabinets needed September 6 with a confirmed 12-week lead time and a 2-week

buffer would need an order by May 31. This is a calculation example, not a current cabinet lead-time claim. The actual design, payment, production, and delivery conditions must all be checked.

### Know when to revise the plan

A missed March submission target or unresolved permit, funding, or critical deliveries by July 9 should trigger a full review of the Thanksgiving goal. A four-week start delay cannot be absorbed by the single recovery week shown. Ask the team to test revised dates and practical scope or sequencing options; do not assume trades can compress their work or inspections can be skipped.

## Funding sources to discuss with a lender

You anticipate using savings and borrowing. The amount of usable cash, current equity, existing mortgage terms, affordable payment, and borrowing eligibility remain unknown. Use this overview to prepare for lender conversations; no product or lender has been selected or recommended.

| Source | How it may fit the project | What to examine |
|---|---|---|
| Savings | May cover early investigation, design, or some construction without loan interest. | Set aside household emergency reserves. Identify funds available now versus funds needed later. |
| Home equity line of credit | Allows repeated draws against home equity during the draw period; may match spending over time. | Usually adjustable rates; payment changes, fees, draw restrictions, and later repayment. The home is collateral. |
| Home equity loan | Provides a lump sum secured by the home. Rates may be fixed or adjustable; confirm the product terms. | Closing costs, payment and term, and interest on funds before they are spent. The home is at risk if unpaid. |
| Cash-out refinance | Replaces the existing first mortgage with a larger one and releases cash after costs and payoffs. | Compare the effect on the entire mortgage, not only the new money: rate, term, closing costs, payment, and total interest. |
| Renovation mortgage or construction financing | Some programs use completed-value appraisal or controlled draws to support eligible work. HomeStyle Renovation is one example of a renovation mortgage. | Project eligibility, appraisal, contractor approval, document requirements, release of funds, inspections, fees, and completion conditions. |
| Future-value home equity products | Some lenders offer products that consider estimated after-renovation value. This may be a question to raise if current equity limits funding. | Verify availability, valuation method, lien position, fees, requirements, and eligible scope. Projected value does not guarantee approval or return. |

Educational guidance adapted from Foundation KB-2514 Financing a Major Renovation and KB-2619 How to Finance a Home Addition. The relevant material is tailored here rather than reproducing the full articles. Product terms and eligibility must be confirmed with current lender disclosures; this is not financial, tax, or lending advice.

### Your first financing task

Before authorizing substantial design, discuss plausible borrowing capacity, payment comfort, and the documentation each product would require. Then align formal underwriting and closing with the lender's actual project-information requirements. A preliminary conversation is not an approval, and a loan approval is not necessarily funds available to spend.

## Match funding to the decisions ahead

Financing can be sufficient in total and still arrive too late for a payment. Ask the lender and project team to explain the sequence before committing to deposits or a construction start. Do not assume a future loan will reimburse early expenses.

| Project stage | Funding question | Who confirms it |
|---|---|---|
| Investigation and design | Which costs must be paid before closing? Are any eligible for later reimbursement, and under what conditions? | Homeowners, lender, and design team. |
| Permit submission | When are review and consultant payments due? Which funds cover them if the loan has not closed? | Homeowners and submitting team; lender confirms eligibility. |
| Product orders | Are deposits, stored materials, and owner purchases eligible? Does the required order date precede available funds? | Purchasing party, supplier, and lender. |
| Construction start | What approvals and borrower contributions must be complete? When is the first draw actually available? | Lender and builder, with homeowner confirmation. |
| Construction changes | What funds cover changes or timing gaps? Do lender approvals need to occur before changed work? | Homeowners, builder, and lender. |
| Closeout | What inspections, documents, or other conditions control the final release of funds? | Lender and builder; homeowner reviews obligations. |

### Bring these questions to each lender

- Does this replace our first mortgage or add another lien? What happens to the rate and term we already have?

- What are the rate structure, APR where applicable, fees, payment assumptions, and repayment changes? What would a higher rate or longer project do to the payment?
- Is underwriting based on current or completed value? What happens if the appraisal or approval is lower than expected?
- Which drawings, scope, permit, contractor, and cost documents are needed, and at what stage?
- How are draws requested and released, how long can that process take, and who covers payment gaps?
- What requirements apply to contingency, changes, delays, undisbursed funds, early payoff, or an expired approval?

Keep project contingency and household emergency reserves distinct. A lender's maximum loan amount is not your spending target. Confirm tax questions with a qualified tax professional rather than assuming renovation interest is deductible.

## Risks and actions for this project

These are identified uncertainties, not verified defects. Use the triggers to decide when more information or a change in direction is needed.

| Risk or uncertainty | Action before committing | Trigger to reconsider |
|---|---|---|
| Addition may not be necessary | Give the designer a functional brief; price the assessment of alternatives before buying extra design work. | Added area does not improve the core goals enough to justify cost and disruption. |
| Structure and connections are unknown | Scope measurement and appropriate structural input for wall openings, roof, foundation, and floor connections. | Findings materially change the layout, construction effort, or spending expectation. |
| Property or approval path adds time | Ask the design team to confirm applicable setbacks, overlays, records, and any separate approvals. | A discretionary, coastal, historic, or other review falls outside the assumed permit window. |
| Existing utilities or concealed conditions affect scope | Identify investigations warranted by proposed appliance, fixture, and layout changes. Preserve contingency. | Required work is absent from cost feedback or leaves no reasonable contingency. |
| Selections and deliveries delay work | Assign purchasing responsibilities; confirm specifications and lead times; schedule homeowner decisions. | Order dates precede final specifications or available funds, or delivery misses the builder's sequence. |

| Risk or uncertainty | Action before committing | Trigger to reconsider |
|---|---|---|
| Occupancy plan is impractical | Obtain a builder's explanation of kitchen downtime, access, separation, interruptions, and phasing; compare relocation options. | The family cannot maintain workable living arrangements or added costs exceed available funds. |
| Budget or funding no longer supports the project | Reconcile all costs and confirmed funding before major commitments. | Total cost exceeds $400,000 or funds will not be available when required. |

### Conditions behind the preliminary schedule

The schedule assumes timely team availability, a scoped investigation and design process, an ordinary building-permit path without a separate lengthy approval, coordinated submissions, and prompt responses. It assumes the builder confirms that the final scope can fit the construction allowance and that long-lead items can be obtained in time. None of those conditions has been verified for a real property.

San Diego publishes changing queue and processing information, but those figures do not establish this project's full permit duration. The 14-week allowance includes a working provision for review and responses and must be tested with the design team. If separate approvals or substantial redesign emerge, reset the plan before promising Thanksgiving.

## Choose the next engagement deliberately

Interview a small shortlist using the same homeowner brief. A separate designer and a design-build team may offer different arrangements; compare the actual services and responsibilities proposed. You have not selected a delivery method or firm.

### Questions for prospective teams

- What existing-condition documentation and property investigation do you recommend before developing a concept? Who performs that work?
- What can an initial assessment tell us about the need for an addition? What would require drawings, and what additional fee would exploring alternatives involve?
- What will we receive from your first phase, which decisions will it support, and what is excluded?
- When will we receive cost feedback, who prepares it, and how will it be checked against our all-in spending limit?
- Who handles design coordination, consultants, permitting, selections, appliance coordination, and procurement? Which responsibilities remain ours?

- What revisions are included? What happens, including additional fees, if the preferred scope exceeds our budget?
- What later design or construction commitments does the initial agreement create, if any?
- How will you evaluate the desired use date and explain the assumptions behind the proposed schedule?

### What still needs professional investigation

The role of the kitchen and dining-room wall, the addition's roof and foundation connections, floor levels, utility implications, property constraints, and approval requirements remain unverified. These are questions to scope with the appropriate professionals, not findings that particular defects or upgrades exist.

Ask who will investigate each relevant issue, when the answer is needed, and how the findings will affect design and cost. Commission investigation that addresses the project's actual questions rather than assuming every possible report is required.

### How to assess the response

Look for a clear connection between your priorities, the proposed work, its fee, and the decisions it will help you make. Clarify vague inclusions and unassigned responsibilities in writing. Broad construction numbers based on different assumptions should not be treated as comparable proposals.

## Your next actions

Use the following order to move forward. Funding conversations and preparation for interviews can proceed together; avoid relying on unconfirmed financing when making commitments.

| Order | Action | What you need next |
|---|---|---|
| 1 | Agree on your homeowner brief. | One shared description of goals, spending boundaries, timing, priorities, and flexible features. |
| 2 | Confirm your funding position. | Understand available funds, conditions, timing, and the savings you want to preserve. |
| 3 | Prepare for team interviews. | Gather available records, photos, your sketch, and questions. Identify information still missing. |
| 4 | Compare proposed initial services. | Understand investigation, deliverables, fees, exclusions, cost feedback, and future commitments. |
| 5 | Select and authorize a defined first phase. | Decide whether evaluating alternatives justifies its additional effort and fee. Record the agreed scope. |
| 6 | Review the resulting information. | Use findings and cost feedback to choose a direction, investigate further, simplify, or pause. |

### Your brief for prospective teams

We want a kitchen that supports daily family life and hosting while keeping the cook connected to the dining and gathering spaces. We are considering a modest rear addition but are open to other ways of meeting our needs. Our all-in target is $350,000, with a $400,000 ceiling. We hope to be settled before Thanksgiving the following fall. Please explain your recommended initial scope, what it would help us decide, its fee, and how you would provide early cost feedback.

### When further coaching may help

Once you receive proposed professional scopes, further coaching may help organize the differences and questions. Plan Review includes conceptual review and the later pre-permit review under one agreed fee. Bid Review compares supplied construction proposals. Further services are separately scoped from this Roadmap.

Revisit this Roadmap when funding, professional proposals, or initial findings are available. You retain the decisions. Foundation provides education and independent decision support; your project professionals remain responsible for design, engineering, approvals, pricing, construction, and their other contracted services. This Roadmap includes a preliminary planning schedule. It is not a design, technical approval, construction estimate, or guaranteed schedule.

## Selected reading and planning references

Funding guidance is adapted from the Foundation articles below. External sources provide educational background and places to check current information. Confirm product terms and local requirements for a live project. The schedule is a working assumption, not an agency forecast.

### Foundation Knowledge Base

KB-2514 Financing a Major Renovation, version 2.1. Used for early financing planning, savings, equity products, and the relationship between funding and scope.

KB-2619 How to Finance a Home Addition. Used for funding options, cash-flow timing, lender questions, and contingency considerations.

### Lending information

Consumer Financial Protection Bureau — What is the difference between a Home Equity Loan and a Home Equity Line of Credit. Explains lump-sum versus revolving borrowing and interest-rate differences.

https://www.consumerfinance.gov/ask-cfpb/what-is-the-difference-between-a-home-equity-loan-and-a-home-equity-line-of-credit-heloc-en-247/

Consumer Financial Protection Bureau — What other types of loans are similar to a HELOC. Explains cash-out refinancing and other borrowing alternatives.

https://www.consumerfinance.gov/ask-cfpb/what-other-types-of-loans-are-similar-to-a-heloc-en-253/

Consumer Financial Protection Bureau — What is a home equity loan. Explains typical fixed rates and property collateral.

https://www.consumerfinance.gov/ask-cfpb/what-is-a-home-equity-loan-en-106/

RenoFi — How it works. Explains one approach to after-renovation-value home equity financing through participating lenders. This is a product example, not an endorsement.

https://www.renofi.com/how-it-works/

Fannie Mae — HomeStyle Renovation. Example of a renovation mortgage using an as-completed appraisal and program-specific lending requirements.

https://singlefamily.fanniemae.com/originating-underwriting/mortgage-products/homestyle-renovation

## San Diego permitting information

City of San Diego — Information Bulletin 140 Residential Addition Remodel. Explains project-specific submittals for the described category of residential work.

https://www.sandiego.gov/development-services/forms-publications/information-bulletins/140

City of San Diego — Permit Processing Timeline. Provides changing processing information; it does not predict the full duration of this fictional project.

https://www.sandiego.gov/development-services/permits/timeline