

My Home

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HOW TO...

Update a kitchen or bath on a \$10,000 budget

by Karen Finucan Clarkson

Let's say you're living on something of a budget in a home where your bathroom or kitchen could stand something of an overhaul. And let's say you've scraped \$10,000 together. How far can you get?

While you're not going to be able to completely remodel either, with some focus and prioritization, you can make a huge impact on either room.

"You *can* make a dramatic difference with that kind of money," said Bill Mulholland, vice president of design/build and kitchen and bath at Case Design/Remodeling Inc. in Bethesda, "particularly if you're buying the materials and installing them yourself."

"Ten thousand dollars will go further in the bathroom than in the kitchen," said Mark Scott, president of Mark IV Builders in Bethesda, "but it's not going to get you all the way there. You'll have to make some choices if you plan to stay within that budget."

Roughly 70 percent of the cost of remodeling is labor-related. "So, if you're handy and can take on a project, \$10,000 is a lot for materials," said Mulholland.

A kitchen update is the most popular remodeling project and has the third greatest return on investment, according to 2005 figures from REMODELING magazine, with owners recouping 98.5 percent of their project costs then they sell the home. "The kitchen will eat up a \$10,000 budget in a couple of hours," said Scott.

"You can easily spend \$3,000 to \$5,000 replacing appliances," said Mulholland. "For that, you can get a moderately-priced range, microwave and hood, dishwasher and refrigerator."

The problem for many homeowners is that they don't necessarily want those appliances. They have their eye on a stainless steel refrigerator or a \$4,000 stove, said Scott.

"Twenty years ago when I built my house I could spend \$300 on an inexpensive dishwasher with a six-hour delay or \$1,600 on a super quiet one," said Scott. "My decision was to buy the cheap one and let it come on at 2 a.m. Today, the vast majority is spending \$1,500 to \$2,000 on dishwashers."

After purchasing new appliances, "you'll need to make some choices about what to replace," said Mulholland. "You could do the sink and faucet, countertop and backsplash."

Alas, new cabinets are probably a budget breaker. "Even at Ikea, at the put-'em-together-yourself level, you will spend between \$4,000 and \$5,000," Mulholland said.

"The most you're going to be able to do is a new countertop with sink and faucet, and some painting," said Scott. Add some shutters and blinds for visual impact and you're at \$10,000.

"While we haven't installed a vinyl kitchen floor in years, it's out there," said Jerry Harmon, design-build specialist at Mark IV Builders. "You can have granite countertops, a Pergo-style laminate floor, and new paint for \$10,000."

Homeowners on a budget should look closely at how they use a room and what improvements would make it more functional. "Find the thing that's going to make you smile," Mulholland said.

For some, that could be better lighting. For a serious cook it could be switching from electric to gas. "Ten thousand dollars won't solve every problem in the kitchen, but it can

get rid of some of the things that drive you crazy," said Mulholland.

The bathroom is second most popular room to remodel. And, it returns 102.2 percent on investment, second only to the replacement of siding, according to 2005 figures from REMODELING magazine.

"Ten thousand dollars will get you close to totally redoing your bathroom, but probably not all the way; said Mulholland." If you're careful and don't need to replace all the fixtures, you might get there."

Replacing the tub is typically a very large expense. "If it can stay - even if it needs to be recoated or resurfaced, you can stay within budget," he said. "You'll be able to address the tile on the floor, replace the toilet, vanity and sink."

Mark IV Builders Production Manager Andy Hannan recommended upgrading the fixtures and painting. "With \$10,000, you wouldn't be able to do any structural work and no tile," he said.

"Sometimes you have something very specific that you want to accomplish," said Mulholland, "like a frameless enclosure on the tub - sleek, modern and contemporary. But that costs several thousand dollars. To accomplish that, you'll have to cut back elsewhere:'

When making decisions about what to update- whether in the kitchen or bath-it makes sense to consider the life expectancy of various components, said Scott. He points to a 2006 study by NAHB/Bank of America Home Equity that shows marble, slate and granite floors last 100 years; kitchen cabinets about 50 years; and bathroom medicine cabinets up to 20 years.

To keep a project within budget, people need to continue maintaining the room they plan to renovate until the remodel is underway. "When people decide to remodel, they stop maintaining their houses," said Scott. "Sometimes, they wait too long before beginning the project and it ends up costing twice as much."