



# The High Performance Homeowner's Playbook

A strategic guide to smart home remodeling decisions that maximize value while minimizing stress. This playbook draws from experience on both sides—as a builder and homeowner—to help you navigate your renovation journey with confidence.

# Remodeling Without the Overwhelm

Let's be honest—remodeling can be overwhelming. Whether it's your first home, forever home, or a flip, the pressure is real.

I've been on both sides—as a builder and a homeowner—and this playbook is designed to take the fear out of the process, one smart decision at a time.



# Play #1: Set a Real Budget Before You Swing a Hammer

Don't overspend where it won't return. Use this quick bathroom remodel guide:



## Cosmetic Refresh

**Cost Range:** \$7K–\$12K

**Best For:** Guest bath, flip, STR



## Mid-Tier Renovation

**Cost Range:** \$13K–\$22K

**Best For:** Family use, resale ROI



## Luxe + Lifestyle Build

**Cost Range:** \$23K–\$35K+

**Best For:** Primary suite, forever home

Always include a 10–15% contingency. If you don't need it, that's margin you keep.

# Play #2: Spot Hidden Costs Before They Bite You



## Permits: \$500–\$2K

Required paperwork that many homeowners forget to budget for, but essential to avoid fines and legal issues.



## Moving plumbing: \$1.5K–\$4K per fixture

Relocating sinks, toilets or showers costs significantly more than keeping them in the same spot.



## Redo work from bad installers

Hiring the cheapest option often means paying twice when the work needs to be corrected by professionals.



## Rot, mold, or code surprises

Especially common in pre-1990 homes, these hidden issues only appear once walls are opened up.

## Mitigation Plan:

- Get daily updates + photos
- Walk the space every 2–3 days
- Keep a live punch list until final payment



# Play #3: Choose Upgrades That Protect Your Home's Value

Not all finishes age well. Stick with these:

## High-ROI Picks:

- Walk-in shower + niche
- Quartz counters
- Heated floors
- Matte/brushed fixtures
- Smart mirror lighting

## Risky Choices:

- Marble (stains easily)
- High-contrast grout
- Ultra-modern in a classic home
- Layouts that limit resale

Design for beauty *and* durability.

Choosing the right upgrades doesn't just enhance your daily living experience—it protects your investment for years to come. High-ROI choices like walk-in showers and quartz countertops have staying power in the market, while avoiding risky choices helps prevent costly renovations down the road.

# Play #4: Confirm You're Covered Before Something Breaks

Don't skip the insurance conversation:



**Check your policy during renovations**



**Install leak protection or smart shutoff valves**



**Document everything for resale or claims**



**Store warranties/manuals in the cloud**



**Confirm your contractor is insured and bonded—in writing**

One oversight here can cost thousands.



# Play #5: Get Clear Before You Second-Guess Everything

You don't need to be perfect. You need to be intentional. Use this quick clarity check:

## 15-Min Bathroom Planning Exercise

- ✓ **Function**  
Who will use this bathroom? What do they need?
- ✓ **Style**  
Clean/minimal or warm/classic? What 3 colors or textures feel right?
- ✓ **Feel**  
Energizing, calming, luxurious?
- ✗ **No List**  
What do you *not* want? Grout lines? Bad lighting? Write it down.

Clarity beats Pinterest overwhelm every time.



# Building a High Performance Home

You're not just updating a bathroom. You're upgrading how you live in your home.

A high performance home isn't the flashiest—it's the most intelligent, durable, and thought-through.

You've got this.

— **Bill Ryan**

Founder, High Performance Home

Builder. Remodeler. Homeowner—just like you.