



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.