Radio grid view version

Menu view versions

List view version

Log in

HOME IMPROVEMENT LOAN CALCULATOR

Estimate the cost of that Pinterest-worthy makeover.

Use our home improvement loan calculator to estimate the cost of your project and your potential return on the investment. Just answer a few simple questions!

Project Scope Location Results

What is your type of project?

Search other

Grid view List view

- Kitchen — Remodel an existing space
- Windows — Expand an existing room
- Bath — Add new square footage to the house
- Roof — Add new square footage to the house

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Project Scope Location Results

What is your type of project?

- Renovation — Remodel an existing space
- Expansion — Expand an existing room
- Addition — Add new square footage to the house

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Project Scope Location Results

What is your scope of project?

- Cosmetic changes — Offers updates and changes without needing a permit. Items may include: flooring, countertops, fixtures and hardware.
- Typical renovation — Offers updates and changes without needing a permit. Items may include: flooring, countertops, fixtures and hardware.
- Down to the studs — Offers updates and changes without needing a permit. Items may include: flooring, countertops, fixtures and hardware.

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Project Scope Location Results

Where is the property?

Enter address and home details for a more accurate estimate.

Use my location

Enter address and select from below
2353 Junction Blvd. Apt 4E, Rego Park, NY 11374

Or enter your zip code
Zip code

Home size
Sq. Ft.

Estimate home value
$

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Project Scope Location Results

We are calculating your estimate.

And make sure to download project's pdf and email, which includes:

- Selection allowances
- Materials
- Labor & overhead

Enter email address

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Project Scope Location Results

Your project results.

401 E 60th St, New York, NY

Estimate

Changing the finish level will refresh your results.

Value $ | Quality $$ | Luxury $$$

Cost to renovate: $42,983

Potential increase in home value: $67,435

Profit: $24,452

How much do you want to finance? $0-50k

Adjust slider to a desire amount

Loan amount: $20,000

Download results | Email results

Which is better: refinance or home equity loan?

A home equity loan allows you to borrow against the equity in your home and pay it back with a steady repayment schedule.

Home equity loan vs refinance >

Home improvement personal loan

There's no need for collateral with this unsecured personal loan.

Learn more >

Home equity line of credit (HELOC)

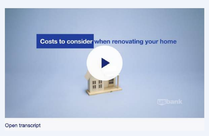
Get easy access to funds with flexible repayment options.

Learn more >

Understand your home improvement costs.

The success of your project, big or small, depends on preparation. Our home improvement cost calculator can help you figure out how much it will cost to remodal a kitchen, bathroom or other room. You can also view our video designed to help you uncover the costs of a home renovation or visit our home improvement hub for tools and resources designed to help you tackle your home project with confidence.

Visit the home improvement hub >



Open transcript

Want to talk to someone about loans for your home improvement project?

We have lending consultants who can help you learn about your loan options. Give us your details and we'll give you a call.

Request a call >

Get answers to common home improvement loan questions.

What is a home improvement can be added to the cost basis of a home?

In terms of real estate, cost basis is the original value a buyer pays for their property. Cost basis can change over time, and is then referred to as an adjusted basis. Home improvements that can add to a cost basis (that would adjust it) include but aren't limited to bathroom or kitchen upgrades, additions, new roofing, and more.

Are home improvement loans a good idea?

Home improvement loans are useful for homeowners who want or need to make home updates but don't have enough money on hand to cover the cost.

Benefits can include:

- Fixed interest rates that stay the same for the life of your loan (lines of credit have variable rates)
- Building your credit by making on-time payments
- Home updates you use the loan for can increase your home's value

Drawbacks include:

- Some loans have high annual percentage rates
- Some lenders charge additional fees, like origination fees or prepayment penalties
- Negative impacts on your credit if you have late or missed payments

Do home improvements loans have higher interest rates?

The interest rates for home improvement loans can vary, based on a variety of factors:

- If the loan is unsecured or secured
- Your credit score
- Your annual income and debt-to-income (DTI) ratio

A secured loan or line of credit, such as a home equity loan or line, may have a lower interest rate compared to an unsecured loan or line but your home serves as the collateral.

Disclosures

Loan approval is subject to credit approval and program guidelines. Not all loan programs are available in all states for all loan amounts. Interest rate and program terms are subject to change without notice. Member FDIC.

Equal Housing Lender

Support | Security
Financial education | Site map
Site map | Accessibility
Online tracking & advertising | Accessibility
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