

Remodeling a home in Southfield is a very particular kind of project. You are working in a city with mid century housing stock, a mix of brick ranches and colonials, and property taxes that are not the lowest in Michigan. Most clients I meet in Southfield want two things at the same time: a house that feels current and efficient, and numbers that still make sense against property taxes, mortgage payments, and what homes actually sell for in nearby subdivisions.

I have walked into too many jobs where the owner proudly tells me how “we saved a ton by skipping X,” and I can already see the future repair bill. You can trim costs in plenty of places, especially on looks, but there are a few budget lines you really cannot afford to gut, particularly in an aging housing stock like you see in Southfield, Lathrup Village, and older parts of Farmington Hills just across the border.

This is not theory for me. These are the exact areas where I have seen Southfield homeowners either protect their investment or accidentally devalue it.

Before we walk through the nine do-not-cut line items, it helps to understand the financial frame many Southfield homeowners are working within.

What remodeling has to compete with in Southfield

When a homeowner calls about a remodel, the conversation almost always drifts into broader money questions. Things like “Can I afford a house on a \$40,000 salary if I also want to remodel?” or “Can I buy a house with a \$90k salary and still have room to update the kitchen?” are not just curiosity. They frame how aggressive we can be with the scope of work and the timeline.

A few real world anchors help:

Many Southfield buyers are comparing homes around 1,500 to 2,000 square feet, often brick ranches or modest colonials. If you ask how much money is required for a 1500 sq ft house in this area, the answer ranges widely with interest rates and specific neighborhoods, but the mortgage is only one part. You also need to account for Oakland County tax bills, utilities, and a reserve for the fact that these homes are commonly 40 to 60 years old.

Are Southfield property taxes high compared with the rest of Michigan? They are on the higher side compared with smaller cities or some outer counties, and they sit inside Oakland County, which is not low tax in general. They are, however, lower than some of the very high millage pockets closer to Detroit proper, and much higher than a few rural counties in the state. That matters, because every dollar going to taxes is a dollar you are not putting into your remodel.

I also hear from older owners who are both remodeling to age in place and watching every dollar of fixed retirement income. They ask questions such as “Do most retirees have their home paid off?” or “Can a 70 year old woman get a 30 year mortgage if she wants to refinance to fund this work?” Lenders will look more at income and ability to repay than age, and many retirees still carry a mortgage, but it underlines why your remodel dollars have to pull real weight. You want work that holds value, reduces future surprises, and does not just look pretty for two years and then fail.

With that context, let us talk about the nine budget items you should protect when you remodel a Southfield home. You can change finishes later. These pieces are much more painful to fix once the drywall closes.

1. Structural and framing corrections

If there is one line item that must not get “value engineered” into oblivion, it is structural repairs. In Southfield, many homes from the 1960s and 1970s have seen a long string of amateur changes. I have opened walls in neighborhoods off Lahser or Evergreen and found load bearing walls half cut out for a prior “open concept” attempt, with a couple of undersized 2x4s acting as the only support.

What not to skimp on when building a house applies just as strongly when you are remodeling one: beams, posts, and the integrity of the structure.

Typical red flags I see in Southfield include sagging center beams in basements, notched joists where plumbers took shortcuts, and additions that were never properly tied into the original foundation. Correcting these can cost a few thousand dollars, sometimes ten thousand or more if steel is needed. Owners often flinch at that number and ask if there is any way to “brace it for now.” The hard truth is that money you save here will likely show up later as cracked drywall, sloping floors, and buyers walking away after a home inspection.

From a resale perspective, what devalues a house most is not a slightly dated bathroom. It is foundation movement, obvious structural patch jobs, and inspection reports that scare off conventional financing. If you have to cut somewhere, cut the custom built-ins, not the engineer’s beam spec.

2. Electrical capacity and safety

A lot of Southfield homes still run on original 60 or 100 amp service with older panels. As families add electric ranges, EV chargers, hot tubs, and more air conditioning, the load grows. I routinely see kitchens where someone layered modern appliances onto wiring that should have been upgraded years ago.

The common budget mistake is to treat electrical work as “just running a few lines for the new lights.” People ask why a panel upgrade costs several thousand dollars and look for ways to shave it. The risk is not hypothetical. I have seen scorched junction boxes and aluminum wiring that was never properly remediated.

Upgrades that matter include bringing kitchen and bathroom circuits up to current code, GFCI and AFCI protection in the right locations, and panel capacity that can support at least moderate future growth. If your remodel includes opening walls, this is your best chance in decades to fix messy wiring layouts.

From a financing standpoint, buyers using standard home loans care about this more than you might think. Underwriters and inspectors get nervous about clearly undersized or obsolete panels. If you eventually want to know what credit score is needed for a home loan to buy your remodeled place, understand that the buyer with that good score is expecting a safe electrical system, not decades of deferred work hidden behind new drywall.

3. Plumbing lines and drainage

Southfield has many slab on grade ranches and homes with finished basements. When we remodel bathrooms or kitchens in these houses, plumbing quickly turns into a critical budget line. Owners often say they want to “keep the plumbing where it is” to save money, which is usually smart. But “keeping it where it is” does not mean ignoring old galvanized lines or questionable drains.

Under old tile I find cast iron stacks near the end of their life, corroded galvanized water lines with poor flow, and floor drains that were never properly vented. Replacing those while everything is open may add a few thousand dollars to your project, but doing it later often means cutting finished floors and walls.

I once worked on a Southfield ranch where the owner had skipped stack replacement during a previous bathroom update to protect their budget. Five years later, the stack failed inside the wall, ruined the new tile and vanity, and required another gut job. The “savings” evaporated twice over.

If you are already spending serious money, especially if you are asking things like “How much should my mortgage be if I make \$3,000 a month and still leave space for remodeling?” this is not where you gamble. Solid plumbing quietly pays you back every year with fewer emergencies.

4. Insulation, air sealing, and HVAC right-sizing

Metro Detroit climate is not gentle on poorly insulated homes. Southfield winters are cold, summers are hot and humid, and utility rates are not going down. Many of the brick homes here were built with minimal wall insulation by modern standards and plenty of air leaks.

When budgets get tight, owners often suggest cutting back on insulation upgrades or skipping air sealing because “we can’t see that money.” They would rather spend on visible finishes. The result is a beautifully redone space that still feels drafty in January and damp in July.

Smart spending here usually means improving attic insulation to current recommended R values, air sealing key penetrations, and in some cases, modest wall insulation improvements when walls are already open. It also means treating your furnace and air conditioner as a system, not just boxes to swap. Many Southfield homes have oversized or undersized HVAC equipment. Right sizing can mean a smaller unit that runs more efficiently and actually improves comfort.



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A circular inset image shows a well-furnished outdoor patio with a round table, chairs, and a ceiling fan, overlooking a scenic view at sunset.

For older homeowners, this matters even more. Some of my retired clients have very fixed incomes. They are not interested in figuring out what is the monthly payment on a \$900000 mortgage. They are focused on keeping utility bills predictable. A well sealed, properly insulated house makes that possible. Skipping this line item is short sighted.

5. Windows, exterior doors, and water management

Water is relentless in Michigan, and Southfield is no exception. You see it in basement seepage, [Home Improvement Southfield MI Alexandria Home Solutions](#) wood rot around older windows, and door sills that have quietly disintegrated over years of snow melt and rain.

When someone asks what is the most expensive part of building a house, foundations and framing usually top the list. In remodeling, the costs that sneak up are often tied to water damage. You do not always see the rot until you remove trim, and by then you have to decide whether to repair properly or just “make it look good.”

Cutting corners on flashing, window installation, and door thresholds is one of the fastest ways to ruin a remodel. If your budget cannot support full window replacement, at least allocate enough to properly fix known trouble spots and upgrade severely compromised units. The same goes for exterior doors that no longer seal or have soft spots in the jambs.

I frequently remind clients that buyers in Southfield are not only comparing your house to others in the city; they are looking at nearby communities where basic envelope maintenance has been done. If you ask what city in Michigan has the cheapest property taxes or where's the cheapest place to buy a house in Michigan, you will find names from rural counties and older small towns. Those places often have very different expectations for finish level and maintenance. Southfield buyers tend to be more demanding. Wood rot around windows makes them question how the rest of the house has been cared for.

6. Kitchen and bath infrastructure, not just finishes

Kitchens and bathrooms sell homes. That part everyone repeats. What many people forget is that the unseen infrastructure in those rooms matters just as much as the cabinets and tile.

I have opened kitchens in popular neighborhoods in Southfield, near the Civic Center or along 12 Mile, and found rotted subfloors near sinks, zero blocking behind heavy wall cabinets, and fans that vent into attics rather than outdoors. When money feels tight, homeowners naturally want to stretch for the nicer countertop or a better looking faucet and tell the contractor to “reuse what we can” behind the scenes.

The better way to think about it is this: protect the budget for proper waterproofing, venting, subfloor repair, and sturdy cabinet installation first. Then see what is left for finishes. A modest quartz top sitting on a rock solid, dry, properly framed base is far preferable to a high end slab on top of a spongy subfloor.

This is especially important if you are consciously remodeling with resale in mind. Someone with a solid income who is carefully asking “Can I buy a house with a \$90k salary and also budget for kids’ college?” is not excited by a kitchen that looks expensive but feels flimsy. They notice soft floors and poorly vented baths. That affects your eventual sale price and time on market.

7. Roofing, gutters, and exterior envelope

It is tempting to think of remodeling as mostly interior: new floors, nicer paint, an open wall here or there. Yet half of the worst water issues I see in Southfield start on the roofline. Aging roofs, missing flashing, undersized or clogged gutters, and poorly sloped grading are silent house killers.

When we sit down with a homeowner and map their project, there is often a tension between “fun” money and “boring” money. Roofing and gutters are on the boring side in many minds, which puts their budget at risk when the totals start creeping up.

The smarter approach is to be brutally honest upfront. If your roof has less than five years of life and you are planning a significant interior remodel beneath it, you need to fund that roof. The last thing you want is to spend tens of thousands inside, then have a leak stain your new ceilings or ruin your new floors.

From a financing viewpoint, this also intersects with conversations about affordability. It is not unusual for younger buyers to ask "Can I afford a 300k house on a 50k salary?" or "Can I afford a house on a \$40,000 salary if I take on some DIY?" In both cases, a house with a robust roof and drainage system is worth more to them than one with pretty interiors and a sketchy roof that might cost ten to fifteen thousand within a few years.

8. Permit, design, and professional oversight

This is the line item that many people instinctively try to cut: fees for permits, drawings, and project management. I hear some variation of "My cousin is handy, and the city never checks small projects anyway" at least a few times a year.

In Southfield, the building department is active, especially on larger projects. More importantly, permits and stamped plans are your protection when something goes wrong. If you ever need to answer a buyer's agent who asks "Was this addition permitted?" you will be grateful you did it correctly.

I also find that good design work often saves money overall. A designer who knows Southfield's typical 1,500 to 2,000 square foot floor plans can show you, for example, how many bedrooms should a 2000 sq ft house have to appeal to the widest pool of buyers, and where you can carve out a half bath without triggering expensive structural changes. They can help you decide what style is best for a 1500 sq ft house in your neighborhood, so you are not overbuilding a modern farmhouse interior in an area dominated by clean mid century lines.

Skip this, and you can easily wander into two traps: spending heavily on work that does not align with your neighborhood, or needing to redo out-of-code changes later. Neither is cheap.

9. Contingency and honest scope

The last "budget item" you must not cut is the one that does not feel like an item at all: contingency. Old houses bring surprises, and Southfield's housing stock is old enough that I simply expect to find at least a few.

Every time you open a wall, you are rolling dice on previous repairs, hidden damage, or code issues. Owners often start with a contingency reserve, then quietly raid it on nicer finishes at the first opportunity. That works right up to the moment you find a rotten sill plate, asbestos tile, or an undersized beam.

A realistic contingency for older Southfield homes is often in the 10 to 15 percent range of the construction budget, occasionally more if we know there are foundation or wiring question marks. It feels like unused money when things go smoothly. When they do not, it is what lets the project keep moving without panic phone calls.

This also ties back to the deeper financial picture. If you are stretching to buy and remodel at the same time, you may be asking "Can I buy a house in Detroit for \$1000 and put the savings into renovations?" or wondering about are there any signs of house prices dropping in 2026 in Michigan so you can time your move. Those questions have complicated answers, but one constant remains: stretching so thin that you have no cushion is risky. A remodel without contingency is an invitation to half-finished rooms or rushed bad decisions when surprises pop up.

Southfield context: neighborhoods, values, and taxes

Not every dollar spent on a Southfield remodel behaves the same way. Where your house sits and what surrounds it matters. When buyers ask what are the popular neighborhoods in Southfield, they often mention areas near the Civic Center, Evergreen corridor, and pockets with strong homeowner associations and well maintained brick homes. In these areas, tasteful, well executed remodels tend to hold value.

On the other hand, there are streets with more investor activity or nearby commercial encroachment where top-end finishes may not return their cost. This is where a good realtor and contractor pairing can help you calibrate. You do not want to own the priciest remodel on a block where the surrounding homes do not support that level.

Property taxes again enter the picture. People ask which counties in Michigan have the highest property taxes and whether Southfield is near the top. Oakland County is not the absolute highest statewide, but it is solidly in the upper tier. That reality leads some owners to ask how to not pay property tax in Michigan or who is eligible for the \$6,000 senior tax credit. There are legitimate exemptions and credits for principal residences and some seniors, but the exact eligibility is nuanced and changes over time. That is a conversation for a tax professional, not your contractor. What matters for your remodel is recognizing that ongoing tax and mortgage costs constrain what future buyers can afford, and therefore how far you can reasonably push your project without overcapitalizing.

Financing, mortgages, and realism

A remodel is intertwined with your financing picture, even if you are not doing a formal renovation loan. Clients bring all kinds of questions to the table:

They wonder how much of a down payment do I need for a \$1,000,000 house if I want to leave room for future remodeling. Others drill into details like how much should my mortgage be if I make \$3,000 a month so that I am not house poor and can still redo the bathroom in a few years. Younger buyers ask whether they can afford a house on a \$40,000 salary or a 300k house on a 50k salary, then immediately talk about ripping out the kitchen.

The honest answer is that most households in those income ranges need to phase their remodeling. They pick priority items, do not cut the critical nine we have discussed, and live with dated but functional pieces until cash flow and equity grow.

For older homeowners, questions take a different flavor. They might ask can a 70 year old woman get a 30 year mortgage to finance a major renovation, or whether they should tap equity at all if they plan to age in place. Lenders look at income and underwriting guidelines, not just age, but it is common sense to consider how long you actually want to carry new debt.

All of this matters for your remodeling budget because it forces discipline. When you accept that there are fixed constraints, you are less tempted to erase contingency, avoid permits, or ignore electrical and structural issues just to squeeze in a higher end tile.

Working productively with your builder

The relationship with your contractor is a big part of protecting the right budget lines. There is plenty of advice online about what should you not say to a builder. The real problem is not one wrong sentence; it is a pattern of vague expectations or adversarial framing.

Clear conversations sound like this: "Here is my total budget. I understand these nine items must be done right. Show me where we can scale back finishes or phase the project."

What makes builders nervous is when owners insist that work must fit a certain number regardless of what the house needs, or when they hint they would prefer to avoid inspections. If you want honest guidance on cutting costs while staying safe and code compliant, you need [Home Improvement Southfield MI](#) to invite that honesty and be willing to hear that some wish list items should wait.

Style, scale, and not overshooting the neighborhood

Finally, a remodel in Southfield has to sit comfortably in its context. Someone might ask who owns the biggest mansion in Michigan, or marvel at lakeside estates in Oakland County, but those homes follow a different logic. In a typical Southfield subdivision, the better questions are about proportion and layout.

If you wonder what style is best for a 1500 sq ft house, the answer is almost always “the one that respects the bones you already have.” A mid century ranch wants clean lines, simple trim, and functional layouts. A two story colonial can handle slightly more formal details. Trying to turn either into a faux castle is a mistake.

Similarly, if you are sketching out additions and asking how many bedrooms should a 2000 sq ft house have, think about market norms. In Southfield, a 1,500 to 2,000 square foot home with three bedrooms and at least one and a half baths is a sweet spot. Chasing a fifth bedroom at the expense of living space or bath count rarely makes sense.

If you keep those principles in mind, and you refuse to cut the nine key budget items, your Southfield remodel has a much better chance of aging gracefully, supporting your financial goals, and making daily life genuinely better.

The trims, paint colors, and light fixtures can evolve over time. Structural integrity, safe systems, dry envelopes, and honest planning are harder to fix later. Guard those line items, even when the budget feels tight, and you avoid the most common regrets I hear from homeowners years after the dust has settled.

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