



FREE GUIDE | FOR TEMECULA VALLEY HOMEOWNERS

Renovate *Smart*

Whether you're staying put or getting ready to sell, the right projects make your home better to live in and easier to sell. This guide covers where to start, what to skip, and how to pay for it.



Felicia, the Broker, Temecula Valley local for 20+ years



START OUTSIDE

Curb Appeal First

Buyers and neighbors judge your home from the street. These projects cost less and show more.

01 Fresh exterior paint and trim

Faded stucco and peeling trim make a home look older than it is. Paint is one of the best-looking dollars you can spend.

02 A front door that stands out

New paint, new hardware, and good lighting. It's the first thing people touch.

03 Water-wise landscaping

Our summers are hot and dry. Drought-tolerant plants and drip irrigation look clean and save water. Check with your water district about turf rebates before you start.

04 Lighting and house numbers

Simple updates that make your home look cared for, day and night.

Live in an HOA? Most master-planned communities, like Paseo del Sol, need approval for exterior changes like paint colors and landscaping. Get it in writing before you start.



INSIDE THE HOME

Kitchen and Bath, Refresh or Remodel

You don't always need a full remodel. A smart refresh often gets you most of the look for a fraction of the cost.

01 Kitchen refresh

Painted cabinets, new hardware, updated lighting, and a new faucet. Add new counters if the old ones are dated.

02 Kitchen remodel

Makes sense if the layout doesn't work or you plan to stay for years. Get two or three bids and plan for surprises.

03 Bath refresh

New fixtures, a new vanity, fresh grout, and a mirror with good light. Small changes, big difference.

04 Know when to stop

If you're selling soon, match your neighborhood. Going far past nearby homes is hard to get back in your price.



COMFORT AND EFFICIENCY

Built for Temecula Summers

Our heat is real. These upgrades keep you comfortable and help with your energy bills.

01 **AC service or replacement**

Have your system checked before summer. An older unit can cost more to run than you think.

02 **Attic insulation**

One of the simplest ways to keep upstairs rooms cooler.

03 **Dual-pane windows and shades**

They cut heat on west-facing rooms and keep the house quieter.

04 **Solar, owned or leased**

Owned solar is simple when you sell. A lease has to be transferred to the buyer, which adds steps. Know which you have before you list.



PAINT, FLOORS, AND PLANNING

Before You Start

A little planning saves a lot of stress. Here's what I tell my neighbors before they pick up a hammer.

01 Paint and flooring

Light, neutral paint and one flooring type through the main living areas make a home feel bigger and newer.

02 Permits

Bigger projects like electrical, plumbing, and room changes often need a permit from the City of Temecula. Unpermitted work can cause problems when you sell.

03 Licensed contractors

Check the license on the California Contractors State License Board site, ask for references, and get it in writing.

04 Think about resale

Planning to sell in a few years? Ask me before you start. I'll tell you what buyers in our area are paying more for.

Need a painter? My husband, Daniel Morales, owns HD Paint Co, a local painting company. Call or text Daniel at [\(951\) 837-1207](tel:(951)837-1207). Lic# 958798.



PAYING FOR IT

How to Fund Your Project

This is where having a broker who's also your lender helps. Here are your main options.

01 HELOC

A line of credit on your home's equity. Draw what you need, when you need it. Good for projects that happen in stages.

02 Home equity loan

One lump sum with a fixed payment. Good when you know the full cost up front.

03 Cash-out refinance

Replaces your current loan with a bigger one. Usually only makes sense if the new rate works for you.

04 Renovation loans

Some loans can include the cost of repairs when you buy or refinance. Ask me if this fits your plan.

Not sure which fits? I'll compare your options side by side with real numbers, so you can pick what makes sense for your home and your budget.



LUMINA REAL ESTATE & LENDING

Let's Plan Your Project

I handle both the home and the loan, so I can tell you what your project is worth and how to pay for it, all in one conversation. Let's talk about what you want to do.

[BOOK A CALL WITH FELICIA](#)

[SEE EQUITY OPTIONS](#)

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