Total Available: $350,470.94

🧾 Phase 1: Debt + Land Acquisition

| **Item** | **Estimated Cost** |
| --- | --- |
| Pay off debt | $24,000 |
| Land (5–10 acres, no HOA) | $160,000 |
| **Subtotal** | **$184,000** |

🛠️ Phase 2: Home Renovation + Emergency Prep

| **Project** | **Estimated Cost Range** |
| --- | --- |
| Cut 20 pine trees + grading | $6,000 – $10,000 |
| Wood fence for 1.5 acres | $12,000 – $18,000 |
| 50-gallon natural gas tank (installed) | $1,500 – $2,500 |
| Whole-house generator (natural gas) | $6,000 – $11,000 |
| Tankless water heater (natural gas) | $800 – $1,800 |
| Commercial humidifier for basement | $350 – $600 |
| Frame + sheetrock 400 sq. ft. room | $2,600 – $3,800 |
| Wood/tile floors in 1,500 sq. ft. basement | $9,750 – $27,000 |
| Renovate basement bathroom + paint | $6,000 – $12,000 |
| Renovate 3.5 bathrooms | $25,000 – $40,000 |
| Paint 3 bedrooms + 3 bathrooms | $2,500 – $4,500 |
| Patch holes throughout house | $1,500 – $3,000 |
| Wood floors upstairs (1,600 sq. ft.) | $10,400 – $28,800 |
| **Subtotal** | **$108,400 – $163,000** |

🧠 Phase 3: Savings + Portfolio Deployment

| **Category** | **Allocation Strategy** |
| --- | --- |
| Emergency fund (HYSA) | $8,000 (Capital One target) |
| Portfolio infusion (Roth/taxable) | $30,000 – $40,000 (DCA + DRIP) |
| ABLE account funding | $5,000 (benefit-protected growth) |
| **Subtotal** | **$43,000 – $53,000** |

🧮 Summary

| **Category** | **Estimated Total Range** |
| --- | --- |
| Debt + Land | $184,000 |
| Renovation + Prep | $108,400 – $163,000 |
| Savings + Portfolio | $43,000 – $53,000 |
| **Total Budget** | **$335,400 – $400,000** |

You’re right on target. If you aim for the mid-range on renovations, you’ll land around $345K, leaving a buffer for unexpected costs or tactical tweaks.

Would you like me to build this into a milestone-based dashboard with monthly deployment triggers? We can layer in funding cycles (SSDI, VA, HYSA) and visualize compounding velocity across Roth, taxable, and ABLE.