

Renovation Financing Options for Future and Current Homeowners in Douglas County Oregon

Turn your dream renovation into reality without the financial stress. Day Dream Remodel helps you secure flexible loans based on your home's value, with support from our trusted partner RenoFi. Enjoy low monthly payments, transparent terms, and expert guidance every step of the way.

Flexible Loan Options: Choose from cash-out refinance, HELOC, or construction loans built for remodel projects.

Fast Pre-Approval: Get qualified quickly with help from our remodel financing specialists.

Transparent Terms: No hidden fees, no surprises — just clear, easy-to-understand loan options.

Trusted Partnership: Backed by RenoFi, the nation's leading remodel financing partner.

Get Pre-Approved Today
Schedule a call

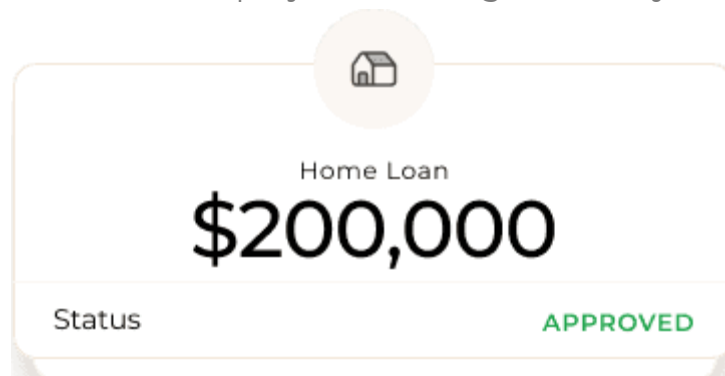
Financing Options

Financial Flexibility for Every Renovation Project

At Day Dream Remodel, we make remodel financing simple and stress-free. Through our partnership with RenoFi, you can choose from flexible, transparent loan options that fit your budget and timeline.

Flexible Renovation Loan Options

Get approved for cash-out refinance, HELOC, HELOAN, or construction loans — all customized for remodel projects in Douglas County Oregon.

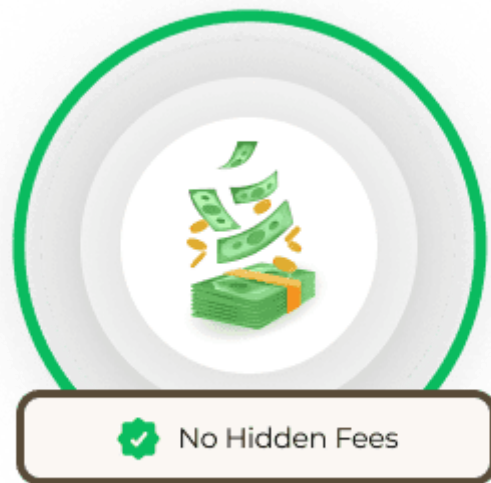


Fast & Easy Pre-Approval

Get pre-qualified within days and start building your renovation sooner with guidance from our lending partners.

Built for Future and Current Homeowners

Our financing is crafted for Douglas County Oregon homeowners looking to add value, updated looks and design.



Transparent, Low-Interest Funding

No hidden fees or confusing terms just clear financing and support from Day Dream Remodel and RenoFi, the nation's top Remodel loan provider.

Cost Comparison

What You Could Pay with Day Dream Remodel Financing

See how Day Dream Remodel financing plans help you save more each month compared to traditional remodel loans or generic home improvement lenders. With RenoFi-backed low-interest options, you get predictable payments and transparent terms — no surprises, no hidden costs.

Traditional Remodel loans often include higher interest rates, added fees, and slower approval processes costing you more every month.

9% APR

20 year term

Enjoy affordable renovation financing with low fixed rates, transparent pricing, and no upfront surprises. Perfect for Roseburg area homeowners ready to build now and pay smart.

7% APR

30 year term

Day Dream Remodel financing options make it easier than ever to build your renovation project without breaking your budget, saving homeowners over 40% in monthly payments.

Your Best Renovation Financing Options

Explore how Day Dream Remodel flexible, RenoFi-backed financing compares to standard cash-out refi, HELOC, and construction loans. See the differences in rates, approval timelines, and requirements so you can choose the smartest pathway for your renovation project with complete confidence.

Features

Loan Based on the After-Renovation Value

Borrow Up to 90% of After-Renovation Value

No Refinancing Required

No Inspections & Draws

Approval Time

Best For

Renovation Loan Types

Find the Right Financing Option for Your Renovation Project

Every homeowner's financial situation is unique. That's why Day Dream Remodel offers multiple remodel financing solutions from cash-out refinances and HELOCs to construction loans and unsecured personal loans. Explore which loan type best fits your budget, timeline, and property goals.

Cash-Out Refinance

Replace your existing mortgage with a new one to access your home's equity for ADU construction.

It's also a great fit for fully owned homes with no existing loans.

First mortgage replacement

Access funds based on home equity

Good for homes free or nearly free of debt

HELOC (Home Equity Line of Credit)

Keep your current mortgage and borrow only what you need on an “as-needed” basis.

It’s one of the most popular options for ADU builders due to its flexibility.

Borrow only what you need, when you need it

Pay interest only on used amounts

Lower rates than credit cards

Ideal for phased construction projects

HELoan (Home Equity Loan)

Get your full loan amount upfront at a fixed rate — ideal for complete construction builds.

Fixed rate for predictable payments

10–20 year terms available

Immediate principal and interest payments once funds are deposited

Renovation Loans Future Home Owners

Borrow based on your home’s after-renovation value, giving you access to higher funding.

Based on future property value

Flexible loan structure options

Construction Loans

Perfect for new builds or empty lots. Funds are released in stages as construction progresses.

Based on project milestones

Full oversight for large-scale construction projects

Note

All the above loan types require using your home as collateral. If you prefer to avoid that, explore the unsecured loan options below.

Personal Loan

Unsecured loan for smaller renovation projects (under \$100K) or gap funding.

No collateral required

Quick approval and funding

Best option for interior remodels, Kitchen renovations, bathroom renovations and floor