

FREE GUIDE

A Step-by-Step Guide to Starting a Luxury Home Remodel

How to put your ideas on paper, set time and budget expectations, and choose the right firm for your home.

GERETY
Building & Remodeling

Family-owned since 1984
Fairfield County, CT and Westchester County, NY
(914) 248-1300 | geretybuilding.com

BEFORE YOU BEGIN

Six things to settle before you call a builder.

Most remodels worth doing touch more than one room. Move a wall and you change the structure above it. Rework a kitchen and the plumbing and wiring move with it. That's why the order of your decisions matters almost as much as the decisions.

We're Gerety Building & Remodeling, a family-owned design-build firm in Ridgefield, CT. We've remodeled and built homes across Fairfield County, CT and Westchester County, NY since 1984, and the steps below follow the questions we work through with homeowners at the start of a project.

01	Put your ideas on paper so your team can work from them
02	Set time and budget expectations, and know when to set them
03	Ask your home insurance agent the right questions
04	Know which projects need a specialist, and where to find one
05	Understand the benefits of design-build contracting
06	Choose the right remodeling firm

> **Start before you have drawings.** Clear priorities help a first conversation more than plans do, because they tell the designer what the plans need to solve.

STEP 01

Put your ideas on paper.

Nobody knows how your home should work better than you do. Your architect, designer and builder can only design around what you tell them, so it's worth writing a few things down before the first meeting with any of them.

What is not working today

Rooms that feel cramped, poor traffic flow, a kitchen with separated prep and cooking zones, too little storage, or heating, wiring and plumbing that need replacing.

How your household lives

Cooking habits, entertaining, working from home, children, pets and guests. These decide what each room has to do. Finishes come later (it's easy to fall for a tile before you know where it goes).

What success looks like

Describe how the finished space should work. A first floor that connects the kitchen to the room where the family gathers, or a primary suite with real privacy, gives a team more to work with than a list of materials.

Must-haves and nice-to-haves

Keep two separate lists. When cost or structure forces a choice, and on most projects something does, you'll already know what to protect.

Rooms you like

Collect photos from magazines, Houzz or homes you have visited. Add a note to each one about what you like: the layout, the cabinetry, the light, the tile.

What you know about the house

Its age, any earlier renovations, and any plans, surveys or inspection reports you have. Older homes often hide conditions that only show once the walls are open. Knowing the house's history helps your team plan for them.

STEP 02

Set time and budget expectations, and know when to set them.

Budget

The cost of a remodel depends on much more than square footage. The main drivers are:

- Scope: how many rooms change, and whether walls, stairs or rooflines move
- Structural work, and new mechanical, electrical and plumbing systems
- Custom cabinetry, millwork and built-ins
- Material selections and the level of finish
- The age and condition of the house, including outdated wiring, plumbing or framing found behind the walls
- Permitting and any zoning, wetlands or historic district review
- Long-lead items such as custom cabinetry or specialty stone

Talk about budget at the first meeting. If design and pricing happen together, you can trim or add scope while the design is still easy to change. If the plans are finished first and priced later, a high bid sends them back for another round of drawing, and you lose time.

You'll notice we don't publish price ranges. That's deliberate: a range can't account for your home's existing conditions or the finish you want. We'd rather look at the house and build the budget with you.

Time

Timing depends on the scope, design complexity, material availability, permitting and any structural or mechanical changes. Most major projects move through the same stages in the same order:

1. Goals and existing conditions
2. Design and engineering
3. A coordinated building plan
4. Permits and approvals
5. Construction
6. Final walkthrough and follow-up

Ask for a construction schedule before work begins, so you know the sequence. Pick long-lead items such as custom cabinetry, stone slabs and panel-ready appliances early. If you don't, the crew can end up waiting on a delivery. And if you plan to live at home during the work, say so up front. Some families stay through the whole project. Others move out for the heaviest phases, like structural or kitchen work.

STEP 03

Ask your home insurance agent the right questions.

Call your agent before construction starts. It's much easier to sort out coverage before the walls open than after something goes wrong. We can't answer these for you, since your policy and your agent decide them, but these are the questions worth asking.

- ☐ Does my homeowners policy cover the house while it is under construction, and are there limits or exclusions during a remodel?
- ☐ Do I need added coverage for the project, such as a builder's risk policy, or should the contractor carry it?
- ☐ If my family moves out during part of the work, does an unoccupied house change my coverage?
- ☐ How are materials and appliances covered while they are stored on site before installation?
- ☐ After the project, should my coverage limit go up to reflect the value the remodel adds?
- ☐ What insurance documents should I collect from my contractor?

> **From your contractor, ask for certificates of insurance** showing liability and workers' compensation coverage. We prepare ours with the other documents each permit requires.



Dormer primary suite addition with a vaulted ceiling, painted brick fireplace and built-ins. Ridgefield, CT.

STEP 04

Know which projects need a specialist, and where to find one.

Plenty of remodels need more than a general builder. Plan on a specialist if your project includes any of these.

Structural changes

Removing a wall, relocating a stair, building an addition or adding a second story changes how the house carries its load. A structural engineer confirms the house has the support the design needs before construction starts.

Older and historic homes

Original millwork, plaster walls, windows and period roofing such as cedar shake and copper call for carpenters and roofers who can repair or replicate original profiles. Homes in a local historic district may need review before exterior changes are approved.

Homes built before 1978

These may contain lead-based paint. Covered projects that disturb painted surfaces must follow the EPA's Renovation, Repair and Painting Program requirements.

Specialty rooms and finishes

A wine cellar needs climate control and racking planned for it. Home theaters, pool houses, outdoor kitchens, custom cabinetry and stone and tile work each call for trades with that experience.

> **Where to find one.** Ask your builder first. A design-build firm should bring its own network. Over four decades, Keith Gerety has built working relationships with carpenters, plumbers, electricians, roofers, masons, tile and stone installers and wood floor specialists, plus architects, designers and engineers. Already have an architect or designer you like? We'll work with them.

Check every specialist's license and insurance the same way you check a contractor's. Step 6 lists what to look for.

STEP 05

Understand the benefits of design-build contracting.

There are three common ways to run a major remodel.

Design-bid-build

You hire an architect or designer first. When the drawings are done, contractors bid on them and you choose one. Plans are often finished before anyone has priced them.

General contractor only

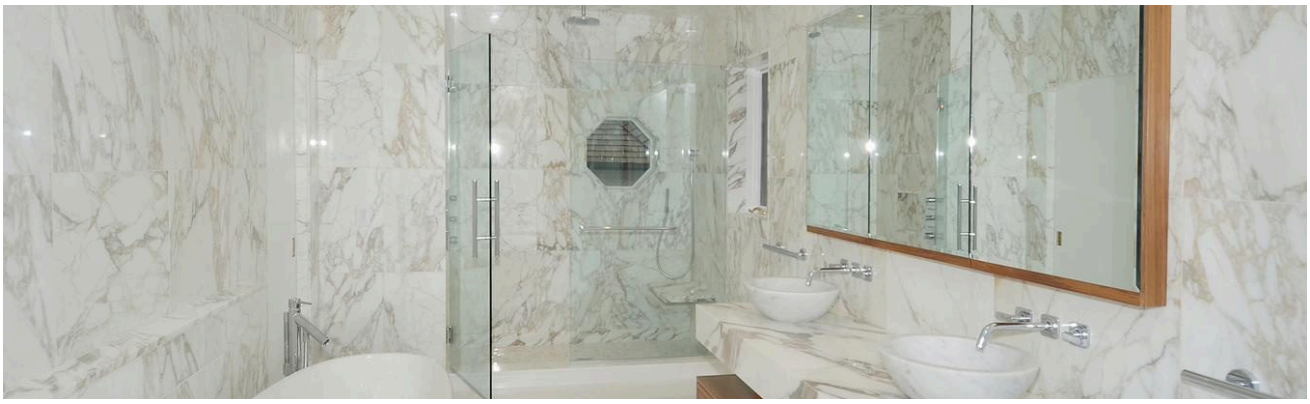
Works when you already have complete plans. The contractor builds what is drawn, and design questions go back to whoever drew it. You become the link between the two.

Design-build

One firm is responsible for the design, the construction, the cost and the schedule. The architect, designer, engineers and builder sit at the same table from the first conversation. Here's what that changes for you:

- **One contract and one accountable team** from the first conversation to the final walkthrough.
- **Cost informs the design.** Construction costs are reviewed while the design is still flexible, so you can adjust scope before the plans are final.
- **Fewer surprises.** The team that designs the work also opens the walls, so existing conditions are reviewed early and solved in one conversation.
- **Local requirements shape the design from the start**, instead of after the drawings are done.
- **Faster delivery, lower costs and higher quality overall**, because contractors, designers and architects work together through the whole project.

Design-build fits best when design and construction affect each other: whole-home remodels, additions, kitchens that change layout, custom homes and historic renovations. It isn't the only good option, though. If you already have complete plans you're happy with, hiring a builder to build them can make more sense, and we do that too.



Marble slab bathroom with a floating walnut vanity. Cos Cob, CT.

STEP 06

Choose the right remodeling firm.

Before you sign with any contractor, including us, check these points.

- ☐ **License or registration.** In Connecticut, home improvement contractors register with the state; ask to see the current registration. Westchester County requires home improvement contractors to hold a county license, and you can check its status with the county's Department of Consumer Protection.
- ☐ **Insurance.** Ask for documentation of liability and workers' compensation coverage.
- ☐ **Experience with your kind of project.** Ask how many similar projects the firm completed in the past year, and look through its portfolio.
- ☐ **Permits in your town.** Ask whether your project needs a permit, whether the firm has pulled permits in your town before, and who is responsible for inspections and approvals.
- ☐ **Questions about your house.** A good contractor asks early about your home's age and original construction.
- ☐ **Who does the trade work.** Ask whether the firm's own crew handles electrical, plumbing, tile and cabinet installation, or whether it hires subcontractors.
- ☐ **Who supervises the site.** Ask who your main point of contact is and who oversees the work each day.
- ☐ **Estimates.** Get more than one, and weigh each against your research instead of choosing the lowest number.
- ☐ **A written contract.** It should list the contractor's name and license, estimated start and completion dates, a payment schedule, the materials, the warranty and any maintenance service after completion.

> **Permits differ by state.** Connecticut has one statewide building code, enforced by each town's building official. In Westchester County, a home improvement contractor needs a county license in addition to the village or town building permit.

HOW A GERETY PROJECT RUNS

One team from the first conversation to the final walkthrough.

We're a family-owned, licensed and insured design-build firm, and owner Keith Gerety personally supervises every project we build. Houzz has named Gerety a Best of Houzz Service winner every year from 2012 to 2026. Here's how a project runs with us.

01 The first conversation. Your goals, how your household lives, and the house itself, including conditions a floor plan does not show.

02 Design and engineering. Your architect or designer, or ours, works with the people who will build it. Engineers confirm load support where the scope calls for it.

03 A clear building plan. Layout, materials, structure and trades in one coordinated plan, with long-lead items chosen early.

04 Permits and approvals. We prepare and submit the plans, surveys, certificates of insurance and applications, and can attend zoning or review board meetings with you.

05 Construction. Keith Gerety supervises the work. Scheduled meetings keep you informed, and we leave a neat site at the end of every day.

06 After completion. A final walkthrough to confirm the work matches the plan, and a direct point of contact afterward.

Start with a conversation.

(914) 248-1300

No obligation. Tell us about your project and we will call to talk it through.
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