



# PLANNING A ROOM ADDITION

AN OUTLINE ABOUT  
THE BUILDING PROCESS

**A guideline for what needs to be considered  
when considering adding space to your home**

- Decide what you want to build.
- Building checklist.
- Do you need an architect?
- How to select a contractor.
- A final word.
- About Albright Remodeling.



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# DECIDE WHAT YOU WANT TO BUILD

## SIZE OF THE STRUCTURE

Probably the first thing to determine about your proposed addition is *how big the structure* needs to/is going to be. Consider the following:

- **Making a rough layout** of the desired room on graph paper is wise. Decide what furniture you will place in the room and draw to-scale approximations of each piece of furniture on separate pieces of paper. (Pre-made kits to do this are available online and are reasonably priced. Search for “home planning kits.”) Then arrange the pieces to allow enough room to comfortably walk around them. Count up how much space you need in feet in both the length and width of the room.
- **Get a rough idea** of how many doors and windows you would like and how they will have to be arranged to accommodate furniture placement. Remember, each bedroom must have one *egress-sized window* (approximately 3'x5'), and each room must have 8% of the total wall area as windows for meeting the light and ventilation code.
- **To help visualize the new room**, see if you have a similarly-sized space in your present house.
- **How will you get to the room?** Will present traffic patterns need to be altered? The architect will be of great help here!
- **On the outside, how will the rooflines tie in?** How will the proposed new structure blend into the existing home? Again, this is what your architect can help determine.
- **Key documents**, such as the Instrument Survey Map (see example on page 10) will help with some of these questions.

## LEGAL ISSUES

The next consideration should be *can I legally build this room?* To answer this question, I suggest visiting the local building inspector. Many people have a negative view of these folks, usually because an inspector red-flagged a deck or something built without a building permit. But I have found them as a whole to be helpful, knowledgeable people who can save you a lot of wasted time by looking over your planned project with you to determine:

- **If you will need any variances**, and if so, what you will need to do to get them.
- **If your project fits within standard setback requirements.** To determine this, bring an instrument survey map, sometimes called a Tape Location Map, with you when you see the inspector. See the Sample Instrument Survey Map (page 10).
- **If your project may violate any height guidelines.**
- **If your project will require a special use permit** such as for an in-law, home office, or some solar or wind equipment.
- **Be sure to bring your scaled graph paper sketch** and know where you want to attach it to your home. Photographs of your home can also help.

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## FINANCIAL COMMITMENT

Now it is time to consider *how to finance the project*.

- **The most useful finance tool** is usually some form of *home equity loan*, because the interest is usually tax deductible. Most banks will generally loan 80-90% of their perceived worth of your home, less what you may owe on it. For example, if they feel your home is worth \$100,000 and you owe \$30,000 on your mortgage, they will loan you 80% of \$70,000 (\$56,000).
- **Look for a financial institution that will loan** based on *future value* of what the property will be with the addition, *not just its present value*. It is wise to shop several financial institutions as they can vary widely in things such as closing costs and other fees.
- **Another source of financing** is the *home improvement loan*. These typically are used if one does not have a lot of equity in their home. Typically, interest rates are higher and the interest may not be tax deductible. See your tax advisor for advice on your specific situation.
- **It may be worth looking into borrowing against your 401(K)** retirement account. Again, check with your accountant for advice.
- **Once in a while we have someone** use their *life insurance* to borrow against. This can be a cheap loan, but obviously keep in mind the value of the policy is diminished by what you have taken out.
- **Last is the possibility of borrowing** from relatives, friends, and/ or business associates. Maybe Uncle Ralph is only getting 0.05% on his \$100,000 Certificate of Deposit and is looking for a better rate of return. Mom and Dad may be willing to contribute to the cost of your building an in-law addition for them in exchange for the living quarters. The possibilities are endless, but remember that old saying about doing business with your relatives or friends!
- See the **Budget Checklist** (page 9) for what to consider in a preliminary budget and other issues.

## BUILDING CHECKLIST

You should consider the **resale implications** of the project, especially if you are young or may change jobs in the future. How much of the cost you put into the project could you reasonably expect to recoup? There are no hard and fast rules, but impartial research has shown that kitchen and bathroom improvements lead the way, followed by such things as first floor master bedroom/bath suites, first floor laundry rooms, family rooms (especially if there is not one now) and additional bedrooms/bathrooms.

Be careful of growing your home from a three-bedroom with two baths home into a five-bedroom with three baths if all the other comparable homes in your neighborhood are what you have now. Doing so may prohibit you from recouping any part of your investment whenever you sell.

However, every year we build for people who add features to their home which they know full well may not recoup all the cost of doing them. Their decisions were based on factors such as they liked the neighborhood, had spent twenty years getting the yard the way they like it, love their location, and want the fix the things they have always not liked about the house. And to heck with worrying about getting every last penny back (it's the kids' problem, anyway!).

- **What is the ability** of the existing utility services to support the project such as electricity, water?

- **Will the septic and well** (if applicable) cause problems? There are code requirements for the size of septic systems based on the number of bedrooms and/or bathrooms. If you increase either, you may need to modify the septic system. Also, there is a minimum distance required between a septic system and a well.
- **Will the present heating, electrical, and plumbing systems** handle the increased loads, or will modifications be required? You may want to speak with tradespeople in these areas for an opinion.
- **How old are the roofing, siding, windows, and doors?** Can they be matched, or should replacements be considered along with the rest of the project?
- **How accessible is the site?** Can a contractor get to it easily, or will special equipment be needed? Will any trees/shrubs/fences/electrical transformers interfere? Most site contractors prefer at least a 10' pathway to the site. What kind of shape is your driveway in, if it needs to be used for access? Are any septic tanks or leach lines going to be crossed or disturbed? Where will you park your car during the renovation if the driveway is used by construction vehicles or for building material storage?
- **What will be the neighbors' reaction** to the project? Will they be a source of concern? (Nothing like the first day of the project having a neighbor inform you that if you stray one foot on his property he's gonna sue you!)

## DO YOU NEED AN ARCHITECT?

The short answer is, in most cases, yes. New York State law says that any project costing over \$20,000 will require a stamped set of architect's plans to get a building permit. Also, some towns require an architect's plans regardless of project cost if the work is in a historical or preservation district, or if it is visible from the road.

Many people do not understand the difference between an **Architect** and a **Draftsman**. Only an architect can stamp plans. Many architects have a draftsman do the *busy work* on a plan, then review it to be sure it meets codes and stamp it. You may also deal with a **Structural Engineer**, usually employed by the architect, if your project has structural issues beyond the scope of the architect's knowledge.

Most architects charge by the hour. A few calculate their fee based on the cost of the project and whether they are going to be actively involved in the supervision of the job.

My feeling has always been that architects do a good job of thinking through a project and come up with the best design to maximize space, reduce waste, avoid disrupting existing traffic patterns as much as possible, and perhaps most important, make the project look like it has been there all along, **not** an addition.

## HOW TO SELECT YOUR CONTRACTOR

It is important to keep in mind that 75% of all remodeling contractors that start in business this year *will be out of business* within five years. Because we have been in business since 1973, we are in the class where only 2% of firms make it as long as we have. (Source: [www.NAHB.com](http://www.NAHB.com) statistics) As you start your search for the firm that will make your ideas into reality, here are a few ideas about how to select a contractor.

- **Ask friends** who have had work done and how they liked the individual or firm they dealt with.
- **Search the web** using *Remodeling Contractors* or a special niche you need, such as *In-law*, *Aging in Place*, *Universal Design*.



- **Check with the Better Contractors Bureau** or Rochester Home Builders Association for a list of their members who are Remodeling Contractors.
- **Building inspectors can give you names** of people who work in your area. While they cannot recommend any one individual, you will know the people they suggest have met their standards, and they are comfortable with mentioning them.
- **Local lumber yards** (not the *Big Box Stores*—they don't know!) know who has lasted in business over time.
- **There are Yellow Page ads**, radio, and television ads. I don't think these are really good sources as they only provide a look at how creative the ad writer is, not really what the company can do!

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## CONTRACTOR INTERVIEWS

Finally, you have contractors selected for interviewing. Before contacting any contractors, consider the questions shown on the **Budget Checklist For The Homeowner** (page 9).

- Can you give me at least a dozen references, either written or whom may be contacted by phone?
- What professional certificates do you and your team have (see pages 6-7 for example)?
- Do you have a current job site I can visit? (Look for neatness, quality of work apparent.)
- Can you have your insurance carrier send me a Certificate of Insurance for Workman's Compensation, Disability, and Liability insurance coverage? (See example on page 11)

**Note:** Get the certificate sent **by the carrier** so you know the insurances are in force **currently**. **Do not** take anyone's word that they have insurance. **Do not** let anyone tell you that since they work by themselves they only need Liability coverage! (Who gets sued if they get hurt—you!) This is a real big deal to me as every year we lose jobs to people I know are cheaper because they don't have coverage and lie to people about it!

- Do you furnish an architect, or do I have to get my own?
- What is your employee/subcontractor ratio? Can I get Insurance Certificates for all your subcontractors? How many people on my job are actually your employees?
- What is your chain of command? Who do I talk to if I have questions or problems?
- Will someone be on my project every day, or do you break off to do other jobs?
- How will my property be protected during construction? How much mess will there be to the yard or inside the house in areas not directly affected by the work. How will you deal with these issues?
- What is my/our responsibility to avoid unnecessary mess?
- What guarantees/warranties do you offer?
- What will the draw/payment schedule be?

## WHAT DO ALL THOSE LETTERS MEAN?

If you look at our staff t-shirts, our stationery, our website, or other forms of our advertising, you may notice that certain staff members have letters such as CGR, CAPS, CGP or GMB after their names. These letters refer to professional designations which these staff members have earned through the National Association of Homebuilders *University of Housing*. Albright Remodeling has always placed emphasis on our staff keeping pace with new industry developments and practices, so we can bring our customers the benefits of a dedicated, professional, and highly competent staff.

Earning a designation requires time, money and dedication as travel is generally necessary to reach the location where a particular class is being offered. Albright Remodeling pays for the class, travel expenses, and the graduation fee for the designation. Staff members forego a day's pay for each class they choose to take so that both management and staff make a personal commitment to success.

In addition, NAHB requires continuing education to keep a designation, which must be renewed every three years. For most designations, twelve hours of continuing education is required every three years. This may be satisfied by a combination of completing an NAHB course not previously completed, attending educational seminars, doing community service, or other acceptable NAHB activities.



Graduate Master  
Builder

### **GMB: Graduate Master Builder — Jim Albright, Richard Hughes**

NAHB's *University of Housing* describes this designation as *the ultimate symbol of the building professional. The GMB designation is for experienced professionals only, requiring a rigorous background of experience and prior professional education.* The GMB means the person who attained the certification has advanced knowledge of the building business in topics such as Risk Management, Land Acquisition and Development, Financial Management and Exceptional Customer Service.

Requirements: Take and pass examinations in five GMB courses; a minimum of ten years building experience; already have earned CGR (Certified Graduate Remodeler) or CGB (Certified Graduate Builder) designation.

At Albright Remodeling, owner Jim Albright and Daily Operations Manager Richard Hughes are two of only ten GMB holders in New York State.



Graduate Master  
Remodeler

### **GMR: Graduate Master Remodeler — Jim Albright, Richard Hughes**

The Graduate Master Remodeler designation is one of the most difficult designations to obtain. Currently there are only four in New York State. The requirements to obtain this designation include having a Certified Graduate Remodeler designation for at least five years, a minimum of fifteen years experience as a remodeler, and passing courses in Diversification: Capitalizing on New Business Opportunities, Green Building for Building Professionals, Negotiating Skills, Profitable Business Through Quality Practices, and Business Management for Building Professionals.



Certified  
Aging-in-Place  
Specialist

### **CAPS: Certified Aging In Place Specialist — Jim Albright, Richard Hughes, Sherre Albright, D.J. Poprawski**

The CAPS designation equips staff members to design and build remodeling changes that help aging or disabled people stay in their homes safely and comfortably as long as possible. The CAPS curriculum involves passing classes in Sales and Marketing to Older Adults, Design/Build for Older Adults, and Business Administration for Building Professionals.



Certified Green  
Professional

### **CGP: Certified Green Professional—Jim Albright, Richard Hughes**

The CGP designation is earned by passing a two-day class in Green Building Practices and the Business Administration for Building Professionals class. Green Building Practices covers how to build in an environmentally friendly way, alternative energy sources and their implementation in building practices, water and energy conservation, reducing waste in the building process, and marketing Green Building to customers.



Certified Graduate  
Remodeler

### **CGR: Certified Graduate Remodeler—Jim Albright, Richard Hughes**

The CGR emphasizes ways to run a business more effectively. Candidates take a three-hour, one-hundred-thirty-question examination. The results of that exam leads to an individualized course of study requiring candidates to take up to eleven courses from five areas of business: Sales and Marketing; Business Administration; Design, Estimating and Job Cost; Contracts, Liability and Risk Management; and Project Management.

## **A FINAL WORD**

These questions and cautions may sound like work, and they are, but they are critical to the success of the project, to staying on budget, and to the enjoyment of your new addition when it is completed.

## ABOUT ALBRIGHT REMODELING

Jim Albright founded **Albright Remodeling** in 1973. Since then, he, Sherre, and their crews have made old new again, transformed dwellings into more beautiful and functional spaces, and helped hundreds of families get more out of their homes and surroundings.

The **Albright Remodeling** team has years of experience from success with handling a wide range of structural, design, material, site, and building challenges. We have the expertise that comes from craftsmanship, study, and hands-on work that is not easily replicated. View some examples of our work at the end of this booklet.

**Albright Remodeling** is the proud recipient of the 2008 Rochester Home Builders Association Member Builder of the Year. Achieving this award requires meeting strict standards and practices.

**Albright Remodeling** has been a Certified Pella Contractor (CPC) continuously for many years, testifying to our expertise in the installation of Pella windows and doors. Jim Albright is a recent recipient of WESTNY Building Products Corporation's President's Award as an Outstanding CPC as well as several other awards.

**Albright Remodeling** is a certified Andersen Custom Remodeler. We have been trained in product knowledge and best practice installation of Andersen products, an opportunity offered only through selected Andersen dealers, and only to those remodeling businesses known as the most reputable and skilled such as our company.

Please review our web site, [www.AlbrightBuild.com](http://www.AlbrightBuild.com), for more information and photos of the many types of projects we have completed. We specialize in universal design and aging-in-place remodeling that allows people to stay in their homes longer.

If you have questions on any aspect of remodeling or additions, please feel free to contact Jim or Sherre Albright on the office cell phone (585 230-4280) or email us at [albright1.j.s@gmail.com](mailto:albright1.j.s@gmail.com), and we will be glad to answer all of your questions!



*Left to Right: Rich Hughes, Jim Albright,  
and Sherre Albright*



JAMES W. ALBRIGHT, CAPS, GMB, CGR, CGP, GMR  
SHERRE ALBRIGHT, CAPS

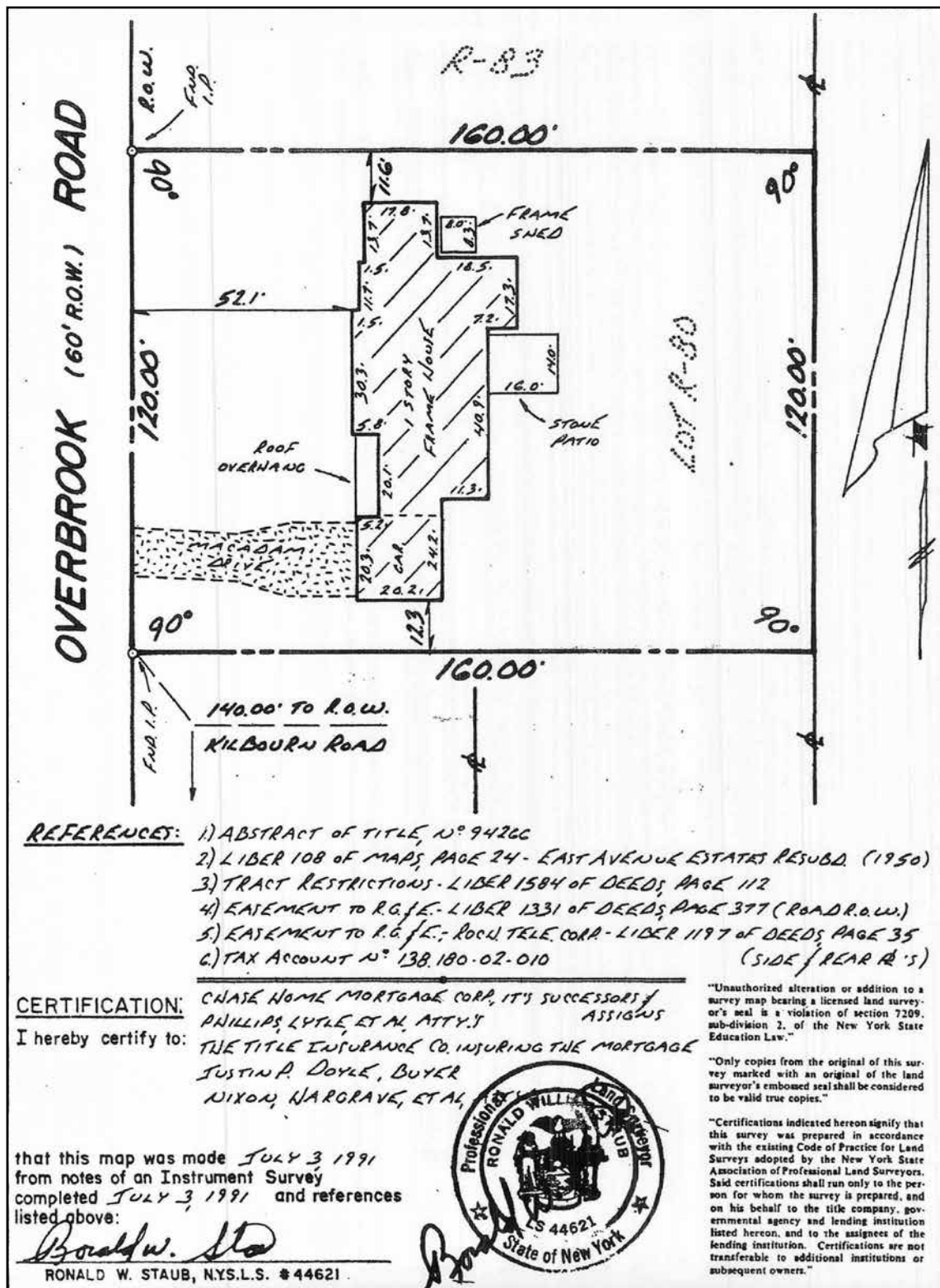
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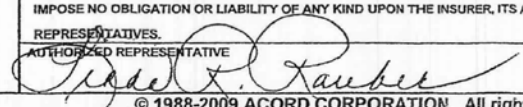
# BUDGET CHECKLIST FOR THE HOMEOWNER

	What is the <i>undo before we can re-do</i> factor cost? This consists of demolition, protection of interior if needed, disposal of debris, re-framing. This is usually a non-changeable cost.
Notes	
	What are the basic structural costs; lumber, roofing, siding, drywall? Again, these tend to not be able to vary quite a bit.
Notes	
	What are the variable costs; types of doors/windows, kitchen cabinets, bathroom fixtures, floor coverings.
Notes	
	What utility changes may be necessary; HVAC upgrade, plumbing added, electrical service upgrades.
Notes	
	Can existing features be matched, and how easily; exterior siding/roofing, interior trim, special moldings/dentil work/railings.
Notes	
	Do you intend to furnish any materials? If so, what?
Notes	
	Do you intend to do some of the project yourself?
Notes	
	How many bidders will there be on the project?
Notes	
	Is price your only criterion for choosing a bidder?
Notes	
	Do you have a target budget?
Notes	
	If the project cannot be done for your budget, what are you willing to give up?
Notes	
	Do you want a financing referral?
Notes	
	Ideal start time for project?
Notes	
	Have you reviewed our reference materials?
Notes	
	What are your concerns about your contractor? Your project?
Notes	

# A SAMPLE INSTRUMENT SURVEY MAP



# A SAMPLE CERTIFICATE OF INSURANCE

<b>ACORD</b>		<b>CERTIFICATE OF LIABILITY INSURANCE</b>		DATE (MM/DD/YYYY) 09/29/2009	
<b>PRODUCER</b> 585.352.5756 <b>Spencerport Insurance Agency</b> 147 S. Union Street P. O. Box 103 Spencerport, NY 14559		<b>FAX</b> 585.352.3285		<b>THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.</b>	
<b>INSURED</b> James W Albright 5396 West Lake Road Conesus, NY 14435		<b>INSURERS AFFORDING COVERAGE</b>		<b>NAIC #</b>	
		<b>INSURER A:</b> Erie Insurance Company			
		<b>INSURER B:</b>			
		<b>INSURER C:</b>			
		<b>INSURER D:</b>			
		<b>INSURER E:</b>			
<b>COVERAGES</b> THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.					
INSR ADD'L LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	LIMITS
A	<b>GENERAL LIABILITY</b> <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> <b>Hired</b> <input checked="" type="checkbox"/> <b>Non Owned Auto</b> GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC	Q45 6850021 NY	09/18/2009	09/18/2010	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 50,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000
	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input checked="" type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS	Q10 6430054 NY7	10/14/2009	10/14/2010	COMBINED SINGLE LIMIT (Ea accident) \$ 500,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	<b>GARAGE LIABILITY</b> <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT \$ OTHER THAN AUTO ONLY: EA ACC \$ AGG \$
	<b>EXCESS / UMBRELLA LIABILITY</b> <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> DEDUCTIBLE RETENTION \$				EACH OCCURRENCE \$ AGGREGATE \$ \$ \$ \$
A	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE/OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under SPECIAL PROVISIONS below OTHER	Q93 6800020 NY	09/18/2009	09/18/2010	WC STATU-TORY LIMITS OTH-ER E.L. EACH ACCIDENT \$ 100,000 E.L. DISEASE - EA EMPLOYEE \$ 100,000 E.L. DISEASE - POLICY LIMIT \$ 500,000
<b>DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS</b> Carpentry					
<b>CERTIFICATE HOLDER</b> Mr. and Mrs. John Homeowner 123 Any Street Anytown, NY			<b>CANCELLATION</b> SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES. AUTHORIZED REPRESENTATIVE 		
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## EXAMPLES OF ALBRIGHT REMODELING'S WORK

### TOTAL TRANSFORMATION



BEFORE

This extreme make-over in a Pittsford colonial featured adding a great room, upstairs bathroom over the garage, screened-in porch, and open porch.



AFTER

### SECOND STORY ADDITION



BEFORE

This project was the addition of a new second story over an existing home. The homeowners also elected to stay in their home during construction, a challenge successfully met by hard work by our staff, trade partners, and architect Tom Doughty. Work began the day after Labor Day 2007, and the second story structure was installed and weather-tight in four working days. Total construction time was forty-three working days.



AFTER