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Ask the Experts

# THERE'S A PRICE ON YOUR HEAD. WHAT IS IT? CAN YOU CHANGE IT?

Story by Susan Heller    Photography by Chen Chou



**2018 Sixth Annual  
Builders + Architects Roundtable**









Sam Gault



Howard Lathrop

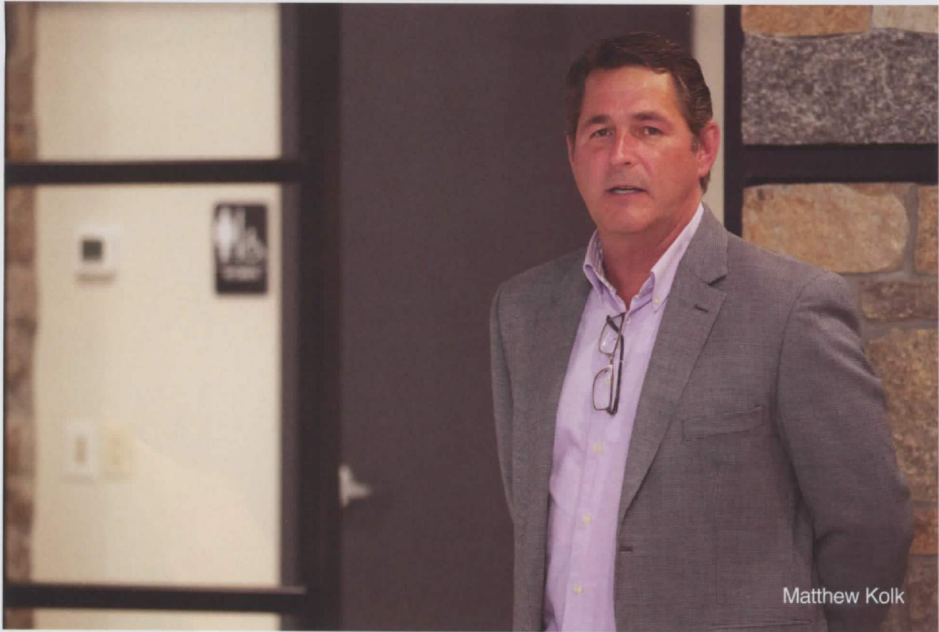


Chris Quinn



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Matthew Kolk



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Ann Sellars



Max Soper and Brian MacDonald

**H**earth-stopping phrase isn't it? A price on your head.

The expanded version of that sentence includes a price on your kids your spouse, your pets, and on everything you hold dear. As if you didn't have enough on your plate!

The precise price, like many things in life, is variable. It also has everything to do with perceived value. Which means that the good news is The Price on Your Head is something you actually get to determine.

"THE VALUE OF LIVING" was the subject under discussion at the 2018 Builders & Architects Roundtable, and the take-away may surprise you. It could also inform your choices and decisions when it comes to selling, building, buying or

reinventing what, for most of us, is the largest asset we possess. our home.

But first I must point out a fortuitous and appropriate parallel to the subject at hand. As with the last five Roundtables, Sam Gault of Gault Family Companies hosted the event, this time in their renovated, state-of-the-art showroom completed just eight hours before the Roundtable convened.

The entire floor, the walls, and the hanging sample racks sport jaunty black and white-striped, information-packed bar codes. Point your phone or your tablet at a sample, and Bingo: a web page opens featuring a photo accompanied by all of the relevant product specifications. Email or message it to your builder or architect. Then, focus your attention on the Big Screen, nine feet high and fourteen feet wide. There, you can actually "see" what the finished product would look like in





Andy Soumelidis and Phil Cerrone

your kitchen, your newly renovated bathroom, or adorning the exterior of your fabulous new home.

Any time any of us are making decisions about major changes in our living situation, the twin elements of change: stress and excitement, are very much in play. Designers, contractors, and architects agree the best way to facilitate the flow of any project is to help clients manage their expectations.

Sometimes they have to help people define what it is they really want and need as opposed to what their friends or colleagues have told them they should have. In-town living vs. the suburbs. A two acre lawn vs. fifteen wooded acres.

Client expectations can sometimes be out of reality because they're based on what they see around them, what their friends or colleagues have, even on what

they've seen on television. This changes The Price on Their Heads and brings us right back to the perceived value of living on a personal level.

One of the architects at the Roundtable cited a recent example. He had a client with a home in the three million dollar range who wanted to upgrade and update the entire house. The client came in with a budget of \$750,000. After checking

out resources and running the numbers the real-world figure to accomplish the client's goal came back at \$825,000. He bailed.

There was a sense in the room that the client is willing to allow his home to age and is precluding a standard of living he clearly wants for his family, based on his perceived idea of the equity in his house – which could (and likely will) change in two months time. It may go up, it may go down. The real estate market is cyclical and right now there's a lot of inventory on the market, particularly in Connecticut. Changing tax structures are nosing the numbers toward the downslope of the bell-curve, except where they aren't. Greenwich is the hottest market happening in Connecticut specifically because of its tax base.

That said, anywhere in New York, New Jersey or Connecticut, an aging house with archaic technology is a tough sell. There was laughter as someone pointed out the fact that people hold back on upgrading their homes because they don't want to spend the money but when the decision is made to put it on the market, five or even ten years down the road, they find a way to make the improvements. Which begs the question, wouldn't everyone have enjoyed the enhanced quality of life all those years?





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That question brings us to a relevant take-away from the evening's discussion. "Invest in your lifestyle." Understand that we don't buy clothing or cars based on what they will be worth at some unspecified point in the future. We buy them because they feel good, they make us happy. In terms of your home: will the quality of life, the joy of living, be worth the money you've invested in creating a viable and vibrant lifestyle, even if you don't recoup it in five or ten years time?

Do you spend a chunk of money for renovations on your existing home or do you invest that money (plus the sale of your current home) in a spec house and have everything shiny and new? Do you buy a spec house where everything is already in place or do you build so you can define the colors, the tone, the appliances and the blueprint?

Two additional things to keep in mind while mulling over all of the above are your own due diligence about the reality of costs and the process you go through to select the design professionals you hire.

#### #1 The Cost

One of the things everyone in the room agreed upon was the fact that material prices are heading north and virtually none of their clients were aware of that fact. Not



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Ed Parker and Susan Alisberg

surprising since those costs have remained basically flat since the Great Recession. Now however they're moving upward at a rate that has some builders insisting on buying certain supplies as soon as the job is officially a Go. Why should you buy material today that you're not going to see being used for six months or perhaps a year? So that you and your architect don't get hit with a 20% uptick in costs two thirds of the way down the road to completion.

## #2. The Professionals

If you walk in the door as an informed consumer, you'll make the job of any designer, architect or builder much easier, which then translates quite directly to better end-results for you. Unfortunately many clients walk in asking, "How much bang can I get for these highly specific bucks?" and, if they don't like the answer, they keep going until someone tells

them what they want to hear. Which almost inevitably turns out to be untrue. When you manage your own expectations by understanding the basics, a good design professional can then help you fulfill your vision in the most expeditious manner possible.

So what is The Price on Your Head? The professionals want you to understand there are two main things to consider as you contemplate that hugely important number: good design makes a difference and the quality of your day-to-day reality makes a difference. Combined, they'll help you define and, if need be, change that number to one that you and your family can live with happily ever after.

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Peter Nisenson, Michael Sciarretta and Peter Sciarretta

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