

Partial or whole-house rewiring?

Compare scopes before comparing prices. A site assessment, local requirements and any written insurer or lender conditions determine the appropriate project.

Scope question	Partial rewiring	Whole-house rewiring
What is replaced?	Named circuits or areas; the scope identifies the rest of the system that stays.	All branch circuits covered by the whole-house scope; list any retained modern circuits or other exclusions explicitly.
What remains energized?	The contractor documents retained circuits and their wiring types.	The contractor documents the final system and confirms how old wiring has been disconnected.
Typical reason to consider it	A localized problem, a defined renovation area or a documented limited requirement.	Widespread old wiring, a broad renovation or a requirement that cannot be met with a smaller scope.
Panel replacement	Evaluated separately; a circuit project does not automatically require a new panel.	Evaluated separately; clarify whether replacement is included.
Service-capacity upgrade	A separate decision based on load, equipment condition and utility requirements.	A separate decision; a whole-house rewire does not automatically mean a 200-amp upgrade.
Walls and ceilings	Openings depend on routes and access, even when the circuit count is small.	More routes may be needed; map likely openings and repair responsibilities.
Code and permits	Altered work must meet the rules applied by the local authority.	Confirm the applicable code, scope and inspections with the local authority.
Budget comparison	Compare the exact circuits, access, devices, repairs and documentation included.	Compare the same cost drivers; separate panel, service and specialist work.
Timing and occupancy	Agree on outage windows, sequencing and any inspection dependencies.	Agree on a whole-house sequence and whether planned outages permit occupancy.
Insurer or lender acceptance	Ask whether identified retained wiring satisfies their written requirements.	Confirm exactly what the insurer or lender requires and which closeout documents they need.
Closeout documents	Replaced and retained circuits, permit/final inspection and an updated directory.	Final scope, disconnected old circuits, permit/final inspection and an updated directory.

This is a planning comparison, not an electrical design or a promise that either scope is suitable for a particular home. Full guide: kchomerewiring.com/guides/partial-vs-whole-house-rewiring/.