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Real Estate

What to do when your home-renovation dream turns into a nightmare

Correction: *An earlier version of this article misspelled the last name of Joe Luce and Advisors LLC, the company he co-founded.*

By **Michele Lerner**
April 7, 2016

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visions of glorious new living spaces or at least a shiny updated bathroom galvanizing them to power through the less pleasant side of home improvement projects.

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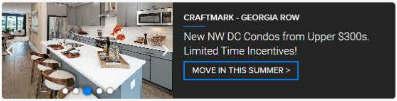
While most people come through the mess and expense and enjoy the results, the biggest fear of many homeowners is that they will be among the unhappy group who suffer from inflated costs, low-quality workmanship or an incomplete renovation.

The worst-case scenario for that situation, which thankfully doesn't always happen, is that they will be forced to sue their contractors. Some are able to get all or part of their money refunded. But others never get repaid for their financial loss, much less the time and aggravation of renovation disaster.



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Jay Timmons and Rick Olson, married homeowners in McLean, never thought they would be among the unlucky group.

"We've renovated many homes before and had remodeled the first floor of our home with a builder who did an excellent job," says Timmons. "Unfortunately, when we hired him again to redo our upper level and add a garage and bonus room, the experience turned into an absolute nightmare that was extremely disruptive to our kids and to our lives."

[How to get a high-quality kitchen remodel without the sticker shock]

The remodeling project at Timmons's home was supposed to take one year and instead has taken nearly three years and cost 70 percent more than the original contract price.

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Timmons and Olson, as experienced homeowners, anticipated some delays and hurdles during their renovation, but as the problems piled up and weren't addressed, they became concerned.

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"We ended up with a multipage list of incomplete items and defective work," says Timmons. "The contractor reassured us that everything was fine but kept asking for extra money. We were stunned to get a bill of $100,000 in overage charges, particularly when our project wasn't finished."

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Some homeowners turn to rescue firms to fix a nightmare renovation.

Olson says that in retrospect they should have asked for receipts during the project instead of trusting their contractor.

Eventually, the list of problems grew to more than 300 items, some of them minor and some of them major, such as the lack of tile or a toilet in the new master bath. They hired an intermediary to talk to their builder after they couldn't get satisfaction and, when the intermediary was unable to move the project forward, they hired an attorney.

"After 20 months, the builder abandoned the project with hundreds of items left incomplete, including the floors and the heating and air conditioning system," says Timmons.

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[For kitchen and bathroom remodeling, finding ways to cut costs]

The homeowners turned to Bowa, a custom design/build remodeling firm in McLean, for a renovation rescue.

"Unfortunately, we get requests pretty frequently from homeowners who are at an impasse with their contractor," says Josh Baker, founder, co-chairman and owner of Bowa. "Our first recommendation is always to try and work it out with the original contractor because that's the fastest and least expensive option."

If the relationship with the original contractor is broken, if the contractor is unreachable or if the homeowners don't trust the contractor to finish the work correctly, a new contractor can be brought in to examine the home.

"Often when we investigate we find that the work has been done so poorly that we have to start over from scratch, which costs even more money for the homeowners," says Rick Matus, senior vice president of Case Design/Remodeling in Bethesda.

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[Why suing a contractor may not be as beneficial as you think]

Baker says a rescue renovation typically starts with approximately four weeks of research to determine what needs to be fixed and completed.

“Rescue renovations are far more challenging than projects we’ve designed ourselves,” says Baker. “The homeowners and the home are usually in distress. We typically uncover multiple problems that they didn’t even know about and that will cost them more money, but they also need to protect their investment in their home. On the other hand, the gratitude from people once we’ve fixed their home is tremendously satisfying.”

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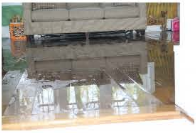
Flooding in the home was a result of a contractor’s incompetence, causing a pipe in the attic to burst. (Courtesy of Jay Timmons)

Bowa, a custom design/build remodeling firm in McLean, repaired the floor. (Bill O’Leary/The Washington Post)

Nightmare renovations

Timmons and Olson lived with their young children in their McLean home during their three-year drama, which included a burst pipe that had been installed by their first contractor in an unconditioned attic and not properly insulated. The water damage from that issue wiped out about one-third of the renovation that had already been completed, says Olson.

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“We were living in the basement with our kids, who were 2 and 4 when this started, and now we have a third child,” says Timmons. “The original contractors had not taken appropriate steps to protect the house when they took off the roof, and we ended up with mold on the basement drywall and flooring. We moved into the unfinished upstairs while that was remediated, and then, after the pipe burst, we moved out for four months into a rental home. The disruption to our kids’ lives was terrible, particularly because the

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oldest was starting kindergarten by then."

Once Bowa started work, its staff scheduled the work so that the family always had a place to spend time together in some part of the house.

"Having a full-time supervisor onsite, as Bowa provided, makes a huge difference in how a major remodeling gets accomplished," says Olson.

[Estimating the cost of your home renovation project]

Sometimes, a home improvement project is completed before problems appear.

"One client called us about 90 days after her contractor finished a barrier-free bathroom, which looked beautiful but had started to leak into the room below," says Russ Glickman, president and founder of Glickman Design Build in Potomac. "The homeowners wanted us to guarantee a repair, but although we could patch it, we couldn't provide a guarantee because without tearing it apart we didn't know what other problems existed. We ended up remodeling the shower stall and rebuilding it, but we had to make sure that the shower door, which had cost $4,000, still fit."

In the end, the entire project cost about double the original price because it had to be done twice.

While that situation was certainly painful and costly for the homeowners, a couple in western Loudoun County, Margit Royal and Jerald Wolford, had their entire home compromised by shoddy construction. Wolford, who had retired, ended up returning to work

"We were living in North Carolina and decided we wanted to build a home in the Virginia countryside for our retirement," says Royal. "When we found the land we wanted to buy, the seller turned out to be an architect with a portfolio of homes to show us in the area. Since we were doing this long-distance, we liked the idea of having an architect who lives and works in the area."

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Water damage from a burst pipe wiped out about one-third of the renovation that had already been completed. (Bill O'Leary/The Washington Post)

The finished kids playroom is shown. (Bill O'Leary/The Washington Post)

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The couple interviewed several builders recommended by the architect and checked their licenses, but Royal says their biggest mistake was not checking on the architect, who turned out not to be licensed and whose design caused some of the problems that were then compounded by contractors' faulty work.

"About two-thirds of the way through what was supposed to be an 18- to 20-month project, we started noticing issues with sloppy work," says Royal. "Some of it was simple, like splashed paint in drawers, but they also stored the wood for our trim in an unheated garage so it warped and then couldn't be stained the way we had planned. The exterior stain wasn't applied properly, and the interior stairs were too narrow."

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Worse, stress cracks appeared on the roof three times within three months, sliding-glass doors were installed upside down, and a transom window cracked; all before the couple moved into their new home.

"After we moved in, we had repeated hot-water failures in the master bath because they had installed an undersized tankless water heater," says Royal. "One of the worst issues, which unfortunately happened when we had family visiting, was that sewage started coming up in a guest bathroom shower. While fixing that problem, we found a gas line leak that had been caused by the original plumbing installers."

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[How to save money on your bathroom remodel]

At this point, fearing other unknown problems, Royal and Wolford hired Joe Luce, a forensic home inspector with Advisors LLC in Bethesda. Luce found 220 defects and insufficiencies in the home and recommended Bowa to fix their problems. The extent of the problems with the home required nearly two years of investigation

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and repair. Royal's renovation cost about 30 percent above the original cost of building the home, plus approximately $100,000 in legal fees.

The Royal-Wolford home problems were more than frustrating: The homeowners and their guests were living in unsafe conditions from the gas leak, sewage issues and a weak roof. Matus worked with a similar case on a home in Bethesda.

"The project was a renovation of a basement with a powder room and a full bath and the homeowners called us after the job was finished because the bathroom smelled like sewage," says Matus. "When we got there, we found numerous problems, but the worst was that they had cut into the joists of the floor above to run the ductwork and left that floor 298 percent overloaded, which is incredibly dangerous. We had to rebuild the first floor from underneath."

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Case also had to redo both bathrooms because the plumbing had been installed incorrectly, causing the sewage smell as well as the danger of frozen pipes since the water pipes were installed on uninsulated exterior walls.

"Unfortunately, the homeowners could only afford to pay to put the home back to the way it was before the renovation," says Matus. "We gave them a second proposal to complete the renovation the way they wanted it, but they didn't have enough money. They sued the first contractor and then eventually decided to sell the house without renovating it."

Steps to resolving renovation problems

Most contractors establish a work schedule with payments at different milestones, so it may be possible to find an appropriate stopping point or at least a time to reevaluate the project, says Matus.

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"Some of the triggers that indicate it may be time to stop a project are when the contractor isn't showing up when he's expected or when you're consistently asked to pay extra money," says Matus. "You should also call a halt if you see shoddy work or you ask an inspector to check the work. But, of course, when your house is torn open, the last thing you want is to stop. At that point, your only recourse is to find some way to get it finished by your original contractor or a different one."

Whether you're facing a failed project or are frustrated with the

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pace or quality of work on your home, how you handle the situation depends in part on your contract and your jurisdiction, says Glickman.

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"First, read your contract because you may have a mediation or arbitration clause that will guide you," says Glickman. "If you reach the point where you feel you must file a lawsuit, hire an independent, third party inspector to review your contract and written plans to point out the differences between what was promised and what has been done."

[5 questions to ask yourself before starting a kitchen renovation]

Glickman says photos and an engineering report, which could cost a few hundred dollars, are important to validate your claims against a contractor. The inspection and documentation will also be valuable if you need to bring in a new contractor.

"Sometimes when a contractor realizes you plan to bring in an inspector and file a lawsuit, they will jump back in and fix their mistakes," says Glickman. "That should be the goal if the contractor is competent to do the work."

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If you do bring in a new contractor, their guarantee for their work depends on how far along you are in your home improvement project. Matus says that if the project is still in process, Case can come in and take it over and provide a warranty for all of it. However, if the project has been completed, such as a finished roof or addition, the company can only guarantee any additional work they do such as adding siding or flashing, not the entire scope of work.

"It's always an individual call as to how to handle a renovation problem," says Glickman. "If you don't trust your contractors or they're making your life miserable or they're not showing up, then you may want to pull the plug. But if you don't have the money to hire another inspector and another contractor, you may be willing to put up with more or at least give your contractor 30 days to fix the problems."

Tips to Avoid a Renovation Nightmare

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- Make sure you work with a licensed contractor and check for complaints online and on sites such as Angie's List, Washington Checkbook, the BBB and the local department of consumer affairs.

- If a contractor doesn't show up for an early appointment, that's a red flag that you should avoid hiring that company.

- Be wary of contractors who offer a price far below the quotes you receive from other contractors. Low cost sometimes means low quality or a lack of experience.

- Find out if there are licensed subcontractors or other employees who can work on your project if your contractor gets sick or injured.

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- Do your research to find out about the experience a firm has with the type of job you require.

- If your renovation is major, such as a large addition or complete remodel, make sure there will be a full-time supervisor on site and request lien releases from any subcontractors.

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- Have an attorney experienced with home improvement look at the contract. You have a three-day right of rescission which should give you time to review it before it becomes binding.

- Ask your contractors for copies of their worker's compensation and liability insurance policies. Check your own insurance to find out what it will cover during the renovation.

- Make sure your agreement has a balanced payment schedule with a maximum of one-third paid upfront and the other payments due when work milestones are completed rather than on a particular date.

- Ask for an extended warranty on all work of at least one year in case problems show up after the job is complete.

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Perspective

Homeless children in hotels are struggling to get to school, a group learned. It now wants D.C. officials to consider: If tourists get shuttles, shouldn't they?

Parents at the hotels describe crossing busy roads and taking multiple buses to get their children to and from school. One mom spends $400 a month on Uber.

23 hours ago

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Giant panda Bei Bei turns 4 this week, but his days in Washington are numbered

It will be Bei Bei's final birthday celebration in the nation's capital before leaving the country.

7 hours ago

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'We have the power to do more': 130,000 sign petition urging Walmart CEO to end gun sales

Walmart employee Thomas Marshall sent the petition to chief executive Doug McMillon after two recent store shootings killed 24 people.

1 day ago

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MisterLogan
4/10/2016 2:57 PM EDT

Quote, ""Sometimes when a contractor realizes you plan to bring in an inspector and file a lawsuit,"
There is the problem with all of these jobs, no inspections! I am a contractor and while my work isnt always perfect it is always inspected. Protects me and protects them. People like to save a dollar because inspections cost more plus its a real quick way to find out if your contractor has a licence as well as his subs.

2 · Like Share

Columbian
4/10/2016 11:51 AM EDT

Anyone include a payment and performance bond in their contract?

1 · Like Share

egraves1
4/10/2016 11:08 AM EDT

Folks, keep in mind that bad contractors often pay off unhappy customers.

In the last two years, I've had a neighboring property owner and a contractor that I hired both offer 4-figure settlements for me to simply keep my mouth shut. The contractor was stupid enough to send me their 'settlement template' with all of the personal information on a customer they'd bought off just six weeks earlier. Oh, and all of those positive recommendations on Yelp, etc? Also paid for by contractors who give their customers discounts. My advice is to select your contractors the same way you get your child care - based on recommendations from people you know and trust. The marketplace is a trap.

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4 · Like Share

Cray Cray in DC
4/10/2016 10:42 AM EDT

Remember ALL contractors are lowlifes. Start with that assumption and you'll be well served. Also, the threat of physical violence often helps. When I had a $75k kitchen remodel I always walked around with a baseball bat while pointing out defects in certain areas. I was told that I was micromanaging. I placed the end of the bat up against the contractors head and asked him to repeat what he just said. Let's just say that the quality of work improved.

1 · Like Share

Shelby Gt 350
4/10/2016 11:34 AM EDT

You are a dangerous and generalizing person and your post is not even remotely humorous. These days, yes, there are many contractors that should not be doing work on someones home, but some, including me for 25 years, did and do incredible work and have personalities and character, that would Not allow them to let anyone down. The good ones are artisans with sensitivity to the customers dreams, the impact on a customers personal life and are astutely aware of the huge investment and trust being placed on them emphatically. This is No Game!
I have repaired, or completely redone, other contractors bad work, more times than i can recall.
The few and proud, Excellent Contractors, are not on Angies List, or Checkbook, even listed with the BBB, they are referrals from your friends, family, work mates, etc. After getting a referral, or referrals for a contractor, contact them, go and see other jobs they have completed, talk to the homeowners about how it all went!
Be a diligent homeowner and spend the time, its one of the most important investments you will ever make.
1/ Where did you first begin as a contractor, i.e., who did you learn your trade from?
2/ What do you specialize in?
3/ Will you, the owner, or a lead carpenter, be on the job every day.

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gardener
4/10/2016 11:35 AM EDT

Oh my, no.
1. Contractors aren't doing it for love, they're doing it for money. Some are lowlifes, but even the best will make mistakes sometimes. And most are not "the best," but just well-meaning bumblers who will make a lot of mistakes.
2. You put a bat against the contractor's head? I'm surprised he didn't pull his guys and walk off the job right then. Contractors have walked off jobs for way less than that. I don't believe you actually did that.

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2 · Like

Hiro_Protagonist
4/10/2016 11:49 AM EDT

That, uh, never actually happened, did it, Sphincty?

3 · Like

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therapist11
4/10/2016 9:35 AM EDT

One thing that has always confused me is where is the responsibility of the inspector who comes in and looks at the work and gives it the thumbs up?

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gardener
4/10/2016 10:04 AM EDT

Inspectors only check for code violations. They don't care if the GC built the deck the wrong size (as long as it's structurally sound), or used the wrong stain on the wood floors, or used batt instead of foam insulation, or didn't order enough tile (which resulted in the tile guys not finishing, then ripping out what they'd done because new tile's dye lot didn't match), or let days or weeks go by with no work done.

Examples of code requirements:
- plumbing has to be properly vented
- toilet needs minimum clearance in front and at sides
- CSST to gas cooktop must be properly grounded
- at kitchen counter, electrical outlets are required every x feet; including on islands
- stairs have minimum tread depth and maximum riser height
- bedrooms must have minimum window sizes for egress, in addition to a door

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Datdamwuf
4/10/2016 9:20 AM EDT [Edited]

Angie's List is a joke, got 3 rip off contractors with A+ ratings from the list. There are very few bad reviews on the list, should have realized that long ago. I'm trying Checkbook now, hope it will be better. When I told a contractor to stop work and fix or was not paying the remainder, he was on his way to filing a lawsuit against me. So have a lawyer before you try that option.

3 · Like Share

If we could have exonerated him we would have
4/10/2016 8:18 AM EDT [Edited]

1%'er problems

1 · Like Share

TravelingOn
4/10/2016 7:36 AM EDT

When we built our new home, the builders contract stated we could only be on the site when accompanied by him. We told him if that clause was not removed we would not use him. He removed it. We checked construction every day and were fortunate to have very few issues and the ones we found were corrected right away. The same builder has built several other homes in the same area and I can guarantee you the construction quality of those that are not checked all the time is far below the ones where someone is keeping a close watch.

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No-one-special
4/10/2016 3:57 AM EDT

We've always bought the tile, sinks, toilets, cabinets, etc. before hiring a contractor. That way we know what to expect.

2 · Like Share

Hello34
4/10/2016 1:54 AM EDT

Go to MicheleLerner.com. One of her clients is Angies list. Nice Washington post. So much for honest advertising placement. Add Bowa to her list.

4 · Like Share

Hello34
4/10/2016 1:39 AM EDT

First, I this an ad for Bowa...they have be know to have issues.

Second, Angie's list is a joke
Third strick the mediation from the aia contract.
Fourth design build is a joke. Get a builder that focus on building and not anything else
Fifty, the owners need to be realistic on their budgets and not to try to get a bunch of improvements for nothing., construction cost money.

Sixth construction is nothing like the hgtv reality shows.

4 · Like Share

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gardener
4/10/2016 12:14 PM EDT

Wish more people realized the downside of "Design Build."
Basically, with Design Build:
- You provide your wish list
- DB company does design and gives you a price
- You take it or leave it

Better to:
- Hire an architect, and let him do the design. You'll get a better design.
- Let contractors bid. You'll get better prices.

There will still be problems (there are ALWAYS problems, unless your standards are pathetically low and you don't notice them), but the end result will be better.

1 · Like

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Desertdiva
4/9/2016 11:39 PM EDT

I learned with our very first house that you always double the length of time it takes to complete the project and expect the costs to double from your original estimate. If you can accept those two conditions home renovation projects are much less stressful.

2 · Like Share

gardener
4/9/2016 11:28 PM EDT

Wow. My 3-month reno turned into 9 months, during which time I inspected every day after the crew left and caught all mistakes early, which should have been appreciated, but wasn't. 😊
About halfway through, the GC threatened to quit, but didn't, which was lucky, because we had only enough money for the project as contracted. No way could we have paid for a "rescue renovation."

Ran into the project manager a couple years later in the Home Depot parking lot, and he asked, "How's it going? We haven't heard from you. Well, I guess since you caught everything before we finished, you didn't need to call us back later."
Ding, ding, ding! Yes! And isn't that better?

My heart goes out to the homeowners in the story. I vetted my contractor, had a lawyer review the contract, had the architect review the draw requests, and I still had problems. Once a contractor starts work on your house, you're really at his mercy.

3 · Like Share

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stuck_in_Lodi
4/9/2016 11:25 PM EDT [Edited]

Some states (e.g. California) do a better job of regulating contractors than others. Here, a homeowner can log onto the contractors board website to get details on current licensing, insurance and complaints for contractors. That can eliminate contractors from a selection pool early on and with no entanglements. Since the board list includes potential subcontractors, you can insist that you get approval rights for all subs who'll be working on your job.

5 · Like Share

ChrisW1958
4/9/2016 10:01 PM EDT

smacks of asking a reliable contractor to do more than he can. why was this not stopped when the first year went by?

Like Share

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