



Real Estate

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

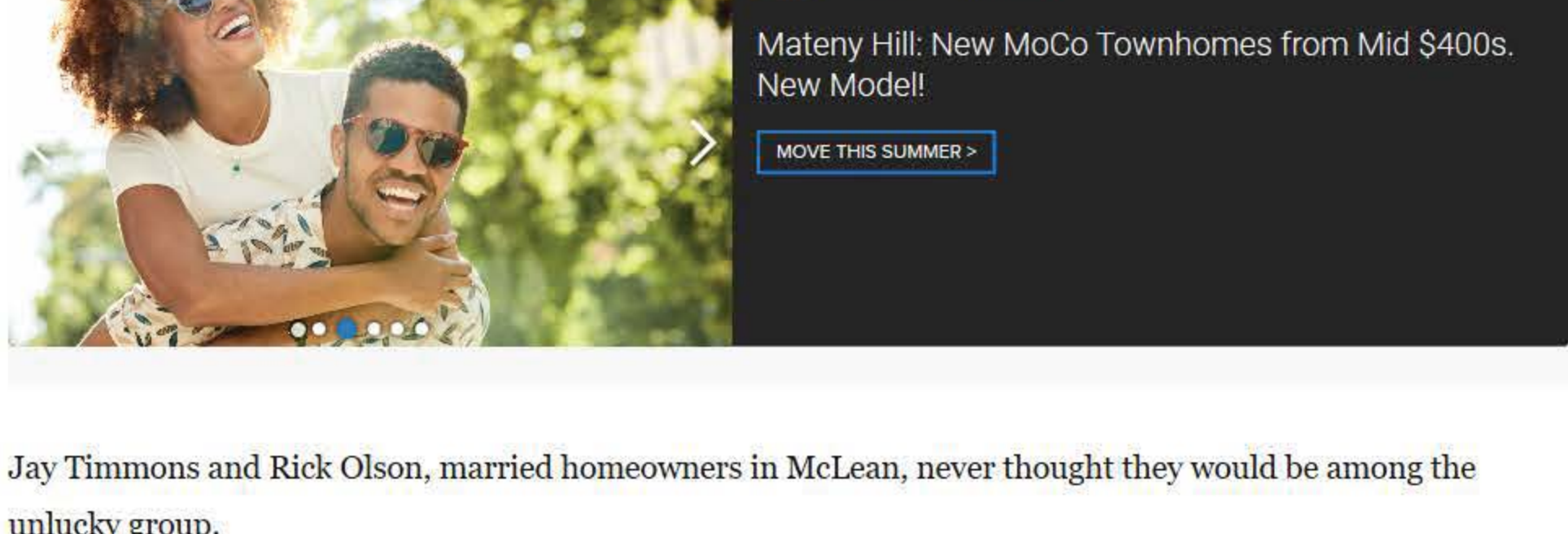


A remodeling project at this McLean, Va., home was supposed to take one year. Instead, it took nearly three years and cost 70 percent more than the original contract price. (Bill O'Leary/The Washington Post)

Every renovation project is inherently optimistic, because homeowners start out with a plan to improve their home with 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.

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.



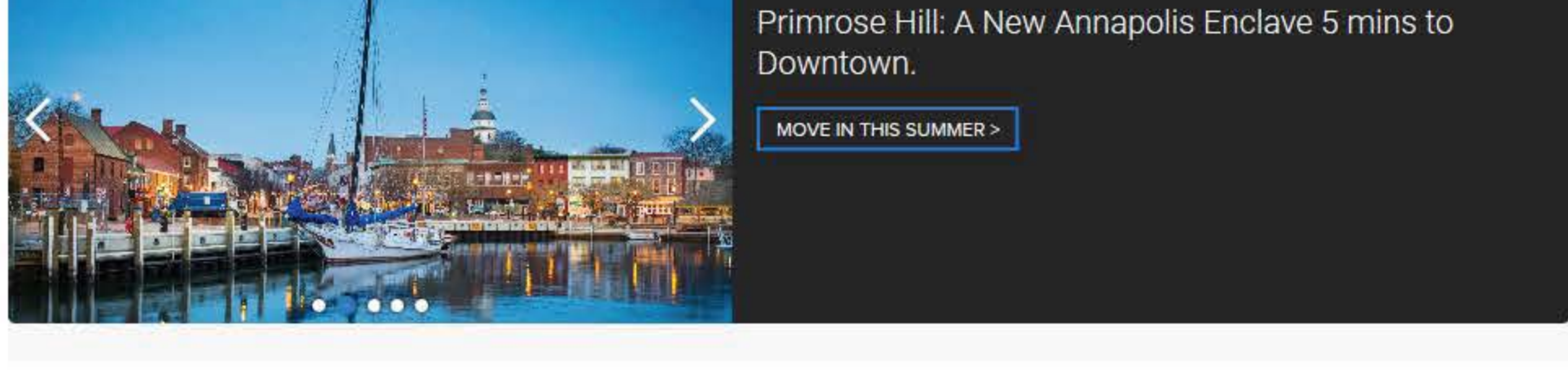
Jay Timmons and Rick Olson, married homeowners in McLean, never thought they would be among the unlucky group.

"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.

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.



"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."



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.



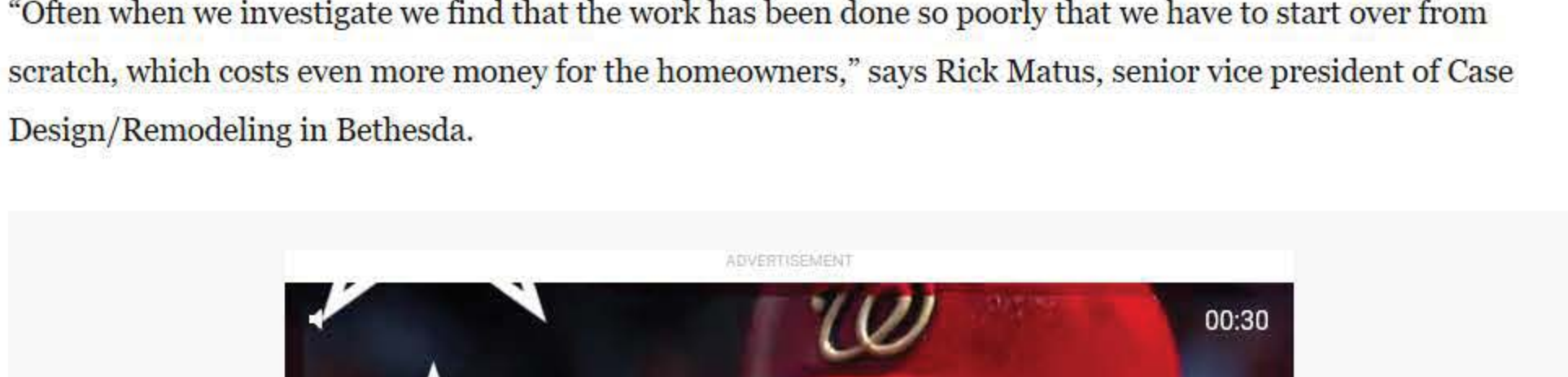
[For kitchen and bathroom remodeling, finding ways to cut costs]

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.

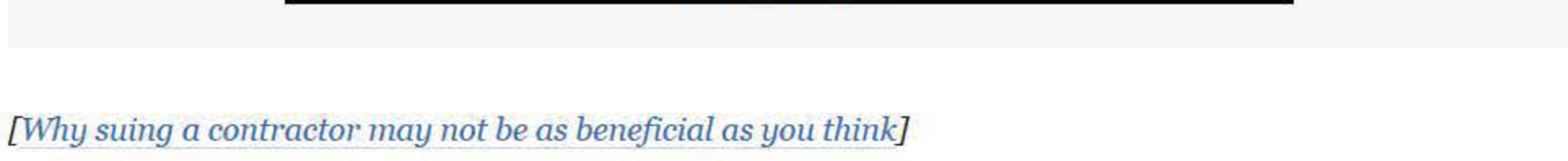
"Often when we investigate we find that the work has been done so poorly that we have to start over from scratch, which costs even more money for the homeowners," says Rick Matus, senior vice president of Case Design/Remodeling in Bethesda.



[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.

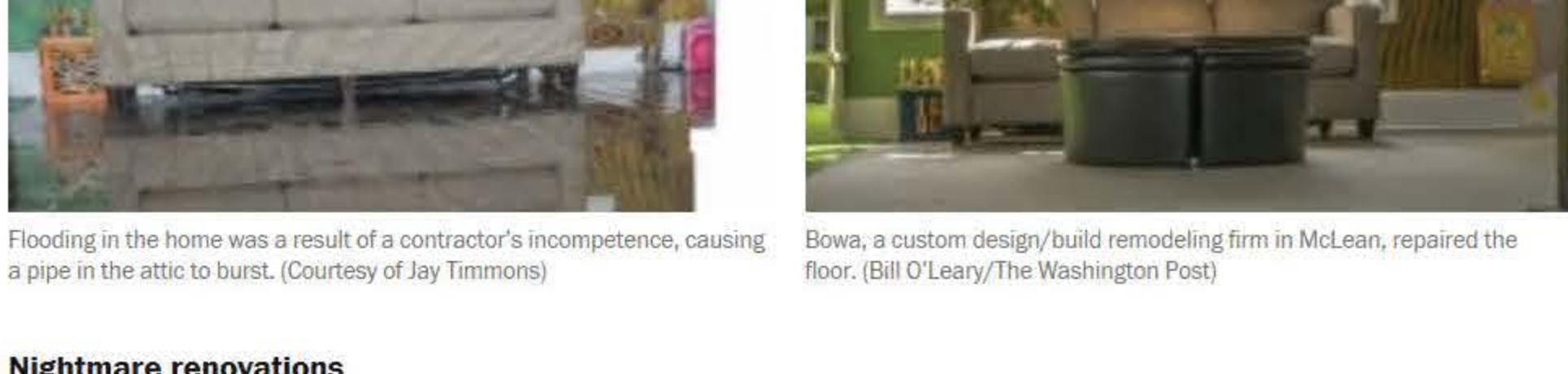
"Rescue renovations are far more challenging than projects we've designed ourselves," says Baker. "The homeowners and the home are usually in distress. We typically uncover multiple problems that they didn't even know about and that will cost them more money, but they also need to protect their investment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



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.



"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 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 to help pay for the additional cost required to repair numerous problems.



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 also started noticing issues with sloppy work," says Royal. "Some of it was simple, like splashed paint in drawers, but they started staining 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."



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."

[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 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."

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 stopping 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.

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

"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."

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

● 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.

● 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.

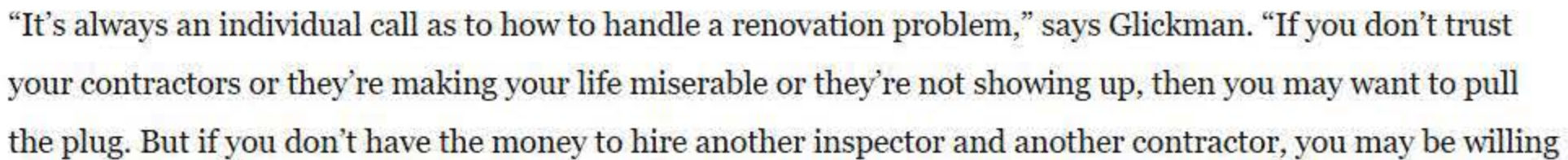
● Have an attorney experienced with home improvement look at the contract. You have a three-day right of rescission which should give you time to review it before it becomes binding.

● Ask your contractor 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.

56 Comments



Email address Sign up



Most Read RealEstate

- 30-year mortgage rate falls to its lowest level in nearly three years
- Aging in place with attractive designs
- Former USA office building in Alexandria, Va., to find new life as loft apartments
- Perseptive: Why you probably shouldn't flush "flushable" wipes
- Why sealing your blacktop driveway is pointless



Latest episode: "People were always so welcoming, so kind, so helpful." And then the president arrived.

Unparalleled reporting. Expert insight. Clear analysis. Everything you've come to expect from the newsmen of The Post — for your ears.



ROCKET Mortgage by Quicken Loans

Today's Headlines newsletter

The most important news stories of the day, curated by Post editors and delivered every morning.

Email address Add

washingtonpost.com © 1996-2019 The Washington Post

Help: Policies and Standards, Terms of Service, Privacy Policy, Print Products Terms of Sale, Digital Products Terms of Sale, Submissions and Discussion Policy, RSS Terms of Service, Ad Choices, Contact Us

