

At Your Service: Home Improvement Heaven or Hell

By: Dave Donelson

Home Improvement Heaven or Hell

How to avoid a deal with the devil (contractor)

By Dave Donelson • Illustration by Marilena Perilli



Mention home-improvement contractors, and most homeowners roll their eyes and groan. Not everyone who's lived through a remodeling project reacts that way, of course. Some just chuckle sadly, shaking their heads with weary resign. Others run screaming from the room, ripping at their hair.

Maybe they've had an experience like the White Plains homeowner whose upstairs bathroom remodeler flooded the living room. Oops! Or the Scarsdale couple whose painters polished off pretty much everything in their liquor cabinets—including a bottle of Perrier Jouët—and very kindly hid the empties in the heating ducts. Heh, heh, heh. Or the Hartsdale woman who had to eat \$1,000 worth of one-of-a-kind designer tiles because her contractor mismeasured a bathtub frame. ("My bad," he admitted.)

Even homeowners who don't have horror stories readily admit that renovation projects are invariably an adventure. Connie Zuckerman, the White Plains homeowner with the swimming pool in her living room, took it all in stride. "That wasn't fun," she says. "On the other hand, it wasn't the contractor's fault. The house was built in 1923, and when you start messing with pipes that old, things happen."

Connie and her husband, Art, are serial home improvers, having remodeled four bathrooms, the kitchen, the family room, and the entire third floor of their home in the 14 years they've lived there. "Nothing has gone perfectly," she says with Zen-like equanimity. "You just have to assume that the unexpected happens and that you will go over budget."

Elizabeth McGoldrick, who spent three months renovating her family's home in Katonah, tells about the carpenter who sent them a partial bill a full year after the job was completed. "He just forgot," she says. "But it was a punch in the gut."

Still, it's hard to be calm when you turn over the house keys to a gang of muscular strangers with implements of destruction hanging from their belts. Beefy guys who are going to occupy your family's private space for months, do violent things that you don't understand to the most valuable asset you own, and then collect a huge check when the job is done (if, indeed, it ever is). Home improvement is a trip when you're watching it on HGTV, but can be a harrowing journey when the makeover is happening under your own roof. Is Norm Abram or Candice Olson listed in Westchester's Yellow Pages?

The adventure is also expensive, which just adds to the excitement. You should expect to spend 10 to 15 percent of your home's value on a totally new kitchen, according to Leona Hess, founding president of the Westchester Chapter of the National Kitchen and Bath Association. For a \$630,000 home (2006's median home price in Westchester), that's \$63,000 to \$95,000. For a \$1 million home (not unusual in the county), your kitchen redo can run \$150,000. It might be cheaper to buy a small restaurant in Arkansas and have your meals flown in.

Even without the neighbors' horror stories, numbers like those are enough to give every potential home improver the heebie-jeebies. According to Eric Messer, a contractor since 1986 who owns Sunrise Building in Briarcliff and serves on the board of the Westchester Building and Realty Institute, it doesn't have to be that way. "If you just do your homework," he advises, "you can avoid most of the problems from the start." the start of the matter

Betsy Cadel, an Edgemont homeowner, hired a contractor named Sheldon to rip out a first floor bathroom and expand the family room as well as to remodel an upstairs bath. (She says she's blocked out his last name from her memory—like the pain of childbirth.) She also admits to committing a few errors right at the beginning. For one, "We didn't really do enough due diligence, because we trusted the person who gave us the referral," she says. Secondly, Sheldon was the low bidder on the job—by a lot—which was not necessarily a good indicator of the quality of his work.

"He said he had done this type of project many times and that ours wouldn't be a problem," she recalls. Unfortunately, Sheldon would often slip away to Miami while the project was underway, which made it difficult for his crew, and the Cadels, to contact him should questions or problems arise (although he once complained when their family went away for a long weekend, saying it was delaying his work).

Like Cadel, you might assume that choosing the right contractor is the first step. But wait a minute. Before you pick up the phone, you need a set of detailed plans and specifications, says Ken Kroog, chairman of the Mid-Hudson chapter of the National Association of the Remodeling Industry. "Without that, contractor A might look at a job one way and contractor B will look at it another way," he says. "It's not just the plans—it's the details." Depending on the type of project, you may need to start with an architect or an interior designer to draw up the specs so you can secure apples-to-apples bids. It's also a lot cheaper to work out your ideas on paper beforehand than with lumber, tile, and imported marble as you go.

Once you've got plans in hand, get your bids, preferably from contractors your friends and neighbors recommend. But don't just take their word for it. Even if you were the kind of kid to pay your big sister to do your homework, do it now. "People get three bids," Messer observes, "but then all they look at are the numbers. You wouldn't just get car prices from three dealers, then pick one without driving it. Remodels can cost a lot more than a car and last a lot longer, yet people seem to be not nearly as thorough." That due diligence can ensure that you don't wind up actually living in your car.

"The single most important question you can ask is, 'Would you hire that contractor again?'" says the Director of the Westchester County Department of Consumer Protection Gary Brown. "Don't just get references on completed jobs; get some on jobs in progress," he advises. "And don't just get on the phone, get in your car and go look."

Westchester has 6,700 licensed home-improvement contractors, but there are plenty of operators out there who aren't. Why does a county license matter? Before the county issues one, it does a background check on the applicant for a criminal record, makes sure the contractor is insured, and sees that there are no outstanding judgments against him or her. "We also look at the contractor's complaint record," Brown says. "If there is a pattern of unresolved complaints, that could be a reason for us to deny a license." You can also take a look at the county's list of "Renegade Renovators" at www.westchestergov.com/consumer just to make sure. You should find out not only how long the contractor has been in business, but how much experience he has with jobs like yours. "It doesn't make sense to hire a contractor to do only a kitchen, for example, if he specializes in doing additions," Kroog says. "It's not the same." Other items to look for are professional credentials that mean something. A county home improvement license doesn't guarantee the contractor can drive a nail straight. Organizations like Kroog's NARI and Hess's NKBA provide technical coursework and certification programs for their members that help ensure they know what they're doing.

Even the biggest and best don't always deliver, though. McGoldrick's renovation included extensive heating and cooling work, for which she hired a company that was like an octopus where none of the tentacles knew what the others were doing.

"We walked into our dining room one day to find a man drilling a hole into the wall to install a thermostat that had already been in place in another room for a number of weeks," she remembers. "He was unaware that there even was another system in the house." They had four separate "start-up" visits from the company, but workmen at times showed up without the right tools or parts for the job. "The final straw came when one of the workmen put the wrong thermostat in the wrong place," she says. "He just installed the one he happened to have in his truck and told me not to worry about it—it was the same thing." It wasn't, of course. "To him it didn't matter, but I'm going to have to use that thermostat for the next ten years or whatever. It's the nitty-gritty details that raise your stress level."

point of contract

The American Institute of Architects (AIA) contract is pretty much the gold standard in the industry. It clarifies things such as who's responsible for paying subcontractors (often not you) and what procedures will be followed if problems arise (go to mediation). Other items to look for, whether you're signing the AIA form or something else, are provisions for things such as debris removal and post-project cleanup. And another word of advice: "No matter how specific your contract is, you have to have room for change orders," Hess says.

Once you've done all your homework, it's time to go to contract. You may not need an attorney to vet your agreement (although it never hurts), but make sure you have it all in writing. In fact, state law requires that any home improvement project valued at more than \$500 have a written contract behind it. The law also allows you to cancel the agreement in three days if you change your mind. If your contractor says a handshake is good enough, run like the devil is after you.

setting house rules

Written contracts are all well and good, but they can't cover the vagaries of human nature that might seem foreign to those of us who weren't born with a drill/driver in our hand. "These guys were crazy," says a Waccabuc homeowner who laughs about it now but was flabbergasted when she hired a crew to put an addition on her house. "There were nails everywhere, but one guy ran around barefoot all the time. Every morning, we would be awakened by someone shouting 'Morning, Misses,' and opening the bedroom window to plug in an extension cord so they could have power outside." The worst came when the guys were working on the roof and pulled up the garden hose so they would have drinking water during the day. "But they just left it running non-stop!" she says. "All of a sudden, I found water running down into the bedroom. I ripped down a shower curtain to protect my computer, then went running outside."

Incidents like those are the reason that once the contract is signed, the next step should be a very detailed meeting between the homeowner, the contractor, and the subcontractors, even if lining that up is akin to scheduling a White House Cabinet session. “There are so many intangibles; we have to establish the ground rules up front,” Messer explains. “What level of site protection do you expect? Can I use your driveway or do I have to park somewhere else? Can we use your bathroom or should we get a portable toilet? Will you provide heat?” All of these things need to be discussed prior to start, lest you find your refrigerator raided because a contractor thought lunch was on the menu of what you’ll provide.

As with so many other things in life, good communication is imperative. That’s because stuff happens. As Kroog points out, “Not every job goes the way it’s supposed to. You open up a wall and there’s a four-inch drainpipe you didn’t expect. You dig the footings and run into a graveyard. You never know.”

One reason Zuckerman’s many projects haven’t sent her to the loony bin, she says, is because husband Art monitored the work daily so course corrections could be made along the way and problems handled in the nascent stages. Messer says, “Most items can be corrected quickly and at no charge if they’re caught early enough. If you don’t tell me you want the electrical outlet somewhere else until after we’ve hung the sheetrock and painted, though, it’s a big deal.”

Mishaps and problems aren’t the only reason you should closely monitor the work, according to Thomas J. Ralph, a realtor in New Rochelle who recently hired Joseph Galluzzo Contracting in New Rochelle to add a dining room to his home, among other projects. “Whenever he would get to a situation where he could go one way or the other, such as where you want a lighting fixture, he’d come and ask us,” Ralph says. “You have to have a rapport. It’s not something where you hire the guy, disappear, and not come back until the work is done.”

for your own protection

Here’s a tip from the Westchester department of Consumer Protection that’s sure to drive your contractor crazy, but, what the heck, it’s your house, isn’t it? “Take pictures of the job while it’s in progress,” Brown advises. “If you need to file a complaint later on, you’ll want to show the conditions at various stages and the timing of certain things that might be in dispute.” Tell the contractor the pictures are for one of your kid’s school project.

What if, in spite of all your homework, open communication, sound business judgment, and everyone’s best intentions, a “situation” arises? Talk to the contractor. You don’t have to kiss him on the lips, but, as Messer says, “Every job is like a marriage; every job hits some barriers and you have to be willing to compromise. There’s always a middle ground.”

But, if you can’t come to an acceptable understanding, don’t just give up and write another check to the guy with the nail gun in his hand. Call the Westchester Department of Consumer Protection (914-995-2155). “If we get a complaint, we will immediately contact the contractor and try to mediate the dispute,” Brown promises. “We find that, in many cases, intervention by our office in the form of telephone calls, letters, or even job-site visits by one of our inspectors can resolve the matter.”

If that doesn’t do it, they’re ready to go further, even calling in the District Attorney’s office when necessary. “If the contractor committed violations of law, we can issue an appearance ticket, impose fines, and even suspend his license. That gives us leverage in resolving consumer complaints,” he says. Brown’s office handled 375 complaints last year. He has four inspectors on staff dedicated purely to handling home-improvement issues, since they are the largest single source of complaints the office receives.

If you’re considering a project to improve your home, take heart; the vast majority of home-improvement jobs get completed to everyone’s satisfaction—or at least to their relief. Some folks even have fond memories of the process. Melissa Reiner hired Messer’s Sunrise Building to tear the back off of her family’s Briarcliff home, build a new kitchen, and add a mudroom, another bay to the garage, and a deck—all done during nine months with the family still in the house. “Once we got used to living like that, it was an adventure,” she says. “Now, when I hear that backing-up truck noise, it’s almost nostalgic.”

Dave Donelson lives and writes in a 300-year-old West Harrison farmhouse where home improvement isn’t a project, it’s a lifestyle.