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12 Things Your Contractor Isn't Telling You

That low bid I gave you? It wasn't real. Sure, I'm licensed—just not for this project. One last thing—the bill might be padded if you're an attorney or a physician.

By [Sherri Dalphonse](#) | April 1, 2011



Some renovation projects run like a dream-high-quality work done on time and on budget with minimal friction between homeowner and contractor. Other times, renovation is marked by delays, mistakes, and frayed nerves. Then there are the real nightmares.

If you think you've had a bad renovation experience, meet a Virginia couple we'll call Dave and Beth Tate.

When the Tates decided in 2005 to turn their "bare bones" basement into a family room, they hired the same contractor-one recommended by their interior designer-who had already transformed the first floor of their home into an open, light-filled space with gleaming wood floors and larger windows.

The basement project would be more complicated. To create the space they wanted, with a bathroom, required infrastructure work such as moving some plumbing.

While the Tates had been pleased with the contractor's earlier work, 2005 was a boom time for renovation, and on this job the subcontractors didn't seem as competent-when they showed up-and the contractor wasn't on the site as often.

Endless problems pushed the project past the projected four months-it would take 18 in all. One of the worst days: when the crew cut into the basement's concrete walls and dust blew through the house. They'd neglected to cover the vents.

"When I opened the door, I thought we'd had a fire," says Beth. "There was black soot on the walls, on the ceiling, on the furniture. We had just bought all new furniture. The cleanup took weeks."

"That," adds Dave, "was a low point."

It got worse.

In December 2009, three years after the project ended, the Tates were enjoying their slate-floored family room when they noticed a foul odor and heard scratching behind the walls. Mice, they figured.

They were smelling rats.



It took months to trace where the rodents were coming in. The Tates caught 21 in all by putting traps behind access panels in the walls. The contractor was no help-he'd left the country. Finally, a plumber figured out the problem.

When the workmen had cut a pipe connected to an old sewer line, they hadn't sealed it properly with a cap, a part that can cost less than \$15. Instead, they'd stuffed a rag into the pipe. Rats came up the line and into the walls.

The Tates' story illustrates how horribly wrong renovation can go. What follows is a look at 12 things that a contractor-generally a bad contractor -often won't tell a client and that can lead to problems. Plus, you'll find advice on how to make a remodeling job run as smoothly as possible.

1. That low bid I gave you? It wasn't real.

One reason the Tates' renovation took so long and went so awry is that the contractor couldn't find a crew willing to work for the money he was offering. "I think he got substandard subs;" says Dave. "He'd call and say, 'I can't get a plumber; I've called ten! He was clearly not a businessman. He did not know how to estimate the project!'

It's one reason to beware an especially low bid for a job-and to get at least three quotes. The Tates hadn't solicited other bids-they went with a contractor they'd already used and didn't realize that the work couldn't be done for the price.

While unscrupulous contractors may intentionally underbid projects and hit up homeowners later for more money, says Glenn Tobias of Ravensworth Custom Home Improvements in Occoquan, more often the problem is that inexperienced contractors don't know how to price jobs. They're craftspeople, not businesspeople. More on that later.

Mary Broz-Vaughan of Virginia's Department of Professional and Occupational Regulation advises consumers not to focus just on cost when weighing bids but to look for the firm with the best track record and the best references.

They should be in business at least three years and have no unresolved complaints at government consumer agencies or the Better Business Bureau.

"My lesson learned?" says Dave Tate. "Go with reputable firms that have been around for a while. They'll be around when a problem comes up later. They'll



also protect you by telling you that you can't do what you want to do for that price!

2. You and I aren't envisioning the same quality-or the same result.

A contractor who bids low may cut corners not just by using cheaper labor but by using builder-grade materials.

"Some homeowners are paying for a Kia and expecting a Cadillac," says Steven Smitson, executive director of the Maryland Home Improvement Commission.

"Especially now, when work is slow, we see so many contractors getting in trouble because they're underbidding jobs. There's a wide range of quality, and contractors could do a better job of explaining that-'I'm offering this price, but this is the quality of materials and of workmanship!'"

Says Tom Gilday of Gilday Renovations in Silver Spring: "Clients are greedy. They talk to someone like me, who has been in business a long time, and we say the job is \$100,000. Then they talk to someone who says the job is \$60,000. But he takes twice as long and the quality isn't the same!"

Want good quality, a low price, and a fast turnaround? Gilday says you can get two out of three but rarely all of them.

"Everyone wants the magic guy who is going to deliver the right job at the right price in the right time," he says. "Maybe two out of ten can deliver that job; the other eight you're going to have problems with. People get duped by the cost!"

Suppose you're remodeling a kitchen. You get one quote for \$45,000 and another for \$60,000. Why such a difference?

One reason, says Peggy Card, a kitchen and bath designer with Tabor Design Build in Rockville, could be that you're not comparing apples to apples.

On the \$45,000 bid, she says, they may say, "We'll give you an allowance for cabinets of \$5,000! Then you go pick cabinets and they cost \$15,000. The same is true with flooring, appliances, the countertop. When contracts don't stipulate exactly what's included, that \$45,000 project that looked so good at the beginning cost you \$60,000 because you got what you wanted!"

Before getting proposals, it pays to go online or to a store such as Ferguson or Union Hardware to research what you want and what those materials cost-keeping in mind, says kitchen and bath designer Dee David, that materials are generally half the project's cost; the other half is labor.

Then try to get bids-not to mention the eventual contract-to spell out as



much as possible. A kitchen-remodeling quote might include the type of cabinet (maple? oak?) and even make (Wood-Mode? KraftMaid?), the countertop material (granite? quartz?), and appliance brands (GE? Sub-Zero?). Will painting include the walls, ceiling, trim, and doors-or just the walls? Will old pipes be replaced? If you don't yet know the kind of cabinets or appliances you want, your research will at least tell you if the allowance is adequate.

Detailed bids let you see what one firm included and another didn't.

Glenn Tobias says his company recently bid \$395,000 for an upscale renovation and addition on an Alexandria house. The homeowner got another bid that was \$160,000 higher, while a third quote was \$130,000 less.

"The poor homeowner had no idea how to gauge this," Tobias says. "Here's why some of that happens legitimately: There can be confusion on the scope. One contractor will leave out a second zone of heating and air conditioning. There's \$30,000 right there. Companies just do things differently!"

And sometimes, he says, a contractor doesn't want the job but bids high, saying to himself "For \$500,000, I'll take it!"

Get estimates in writing, and beware bids off the top of a contractor's head.

A Maryland architect recalls a time he accompanied a contractor to a client consultation: "It was one of these meetings where a builder comes to your home and you discuss the addition you want. The guy doing the construction said, 'It's going to cost \$200,000! How he knew that I have no idea-I think he made up the number. And he said, 'We can get it finished in six weeks! I knew it was going to take three or four months. I did a quick sketch on a napkin, and we left that night with a \$30,000 check. I asked him, 'Is this unusual?' and he said, 'It happens about 50 percent of the time! You'd be amazed at how gullible some homeowners can *be!*'"

3. I may charge you more if you're an attorney or physician.

Have you ever wondered whether a contractor who drives up to a house to estimate a job asks for more money when he sees a Lexus in the driveway? According to the Maryland architect, what you drive doesn't matter-but what you do for a living might.

"Contractors are all scared of attorneys because they think they're going to get sued or the attorney will figure out a way to withhold money from them," he

says. That has happened many times. That's why some builders ask for more



money up front, to protect themselves.

"I've also had builders say that if the client is a doctor, they may ask for more money. Doctors are very analytical and more apt to second-guess them and be more critical. Surgeons often think they know how to do construction!"

According to this architect, if a client is an attorney or physician, a bid could be as much as 30 to 50 percent higher. Ditto if the homeowner, no matter his other profession, lives in Potomac, McLean, Chevy Chase, or Bethesda.

Reputable contractors say they don't operate this way. "My price is my price;" says Jim Gibson of Gibson Builders in DC. "I don't charge one dime more for a two-by-six because you're a lawyer or a doctor. Someone else might, but I don't!"

Glenn Tobias says price discrimination does happen. He recently heard of a McLean woman who was quoted \$40 a square foot for a new hardwood floor. He says you can get nice hardwood flooring for \$10 a square foot. "She lives in McLean-they figured she had money;" he says.

While the experts we spoke to agree that most contractors are honest, some do factor in the cost of dealing with a difficult client who may require more time.

"Homeowners occasionally go overboard trying to protect themselves;" says the architect. "They bring in attorneys to review the contractor's agreement and take it apart. Contractors generally like to work with simple agreements and handshakes. When owners get too protective, builders often get a sense that they, too, need to protect themselves. They pad their prices to cover what they anticipate might be an adversarial relationship?"

Indecisive clients also eat up time-and may pay more.

Tobias contracted with one woman doing \$37,000 worth of work on a row-house-a sizable job for her, though a small project for his firm.

"She's a sweet girl, but we exchanged 227 e-mails in three months;" he says.

"We've done projects six times that size and not hit 200 e-mails in a year. She just didn't realize I've got a business to run. I kid you not, some mornings I'd open my e-mail and have five or six from her. I finally had to tell her I couldn't respond to every e-mail. So she switched to text messages!"

Says Tobias: "Better contractors are scrutinizing clients as much as the clients are scrutinizing the contractor. There's a point where a contractor says to



himself 'You're scaring me!'"



4. If you show me respect, this job will go a lot more smoothly.

Before you judge a contractor who might add in aggravation costs, you should know that many clients are, in fact, aggravating-and many do stiff contractors in situations in which money is legitimately owed.

"It happens all the time," says a Virginia contractor. "Someone will say, 'I don't like that wallpaper' or 'I don't like the way that paint color looks, so do it over!' Many disputes are about finishes. But if you don't like the way the wallpaper you've chosen looks, you have to pay for that remediation.

"People will also ask for more than they've contracted. They'll say, 'Can you move this outlet over there?' There's a cost to that-maybe it's \$100. And they'll say, 'How can moving that outlet cost \$100? I've given you \$20,000. just do it!'"

Residential construction is a business of slim margins. A 1990 survey in Remodeling magazine revealed that most contractors end up with about 5 percent profit-though some make much less.

"If clients are nice to our superintendents, they will do all sorts of things that are not in the contract," says a contractor who, when she had work done on her home, left out doughnuts and coffee every morning. "The worst thing you can do is to push your weight around and say how important you are.



Contractors are just trying to make a living, and they've been taken so many times by people trying to add in things not in the contract or withholding the last check. They don't know how to negotiate. They'll just walk away!

Or worse.

"This actually happens," says the Maryland architect. "The people who build chimneys will sometimes leave a pane of glass halfway up. If they don't get paid, they'll walk away. The first time the person tries to use the fireplace, the smoke can't escape. The owner looks up and sees sky and doesn't know what's wrong. So the owner calls the person who did the work and says, 'What's the problem?' And the mason says, 'The problem is I didn't get paid: "Once he's paid, he comes back and drops a brick down the chimney to break the glass.

5. I'm a lousy businessman-so don't give me too much money up front.

An Arlington man we'll call Matt hired a contractor to do some work in his home, including putting in a master bathroom with a Jacuzzi tub and a shower. The contractor estimated the job at \$25,000, and Matt gave the contractor-who ran a one-man firm-\$15,000 in the first month. After putting up drywall, installing lighting, and running pipes, the contractor began splitting his time at other jobs. He claimed to have ordered a Jacuzzi, which never materialized. He'd show up occasionally, asking for more money and doing a bit more work. Eventually, Matt had to hire another firm to finish the bathroom.

"The number-one problem contractors run into-most of the ones I *meet*, they don't have any intention of cheating anyone-but what they run into is problems with cash flow," says Glenn Tobias. "Let's say I'm doing a bathroom for you that's going to cost \$35,000. You write me a check for \$10,000 to order materials. What I'm supposed to do is escrow that money in your account. I can't use that money to finish another project!"

But some contractors do just that. Having a separate account for each client isn't legally required, just good business sense.

"He has the best intentions," Tobias says. "In his mind, he's going to take the final payment from a previous customer and put it in your account. But the truck breaks down and suddenly the money's not there. Little by little, that contractor gets further behind!"



A homeowner's goal should be to put down as little as possible-the minimum that experts suggest is 10percent of a project's cost. Most residential contractors ask for a deposit that equals one-third of the contract-by law in Maryland and DC, a contractor can't ask for more than that.

In Virginia, there's no limit. Mary Broz-Vaughan advises consumers to put down no more than a third. If a contractor asks for more, she suggests asking why. Sometimes a project involves buying a lot of materials, including special orders, ahead of time.

Tobias's Virginia firm usually asks for a 40-percent down payment. He says that by having more cash up front and paying vendors with cash instead of on credit, he's able to negotiate better prices for clients.

"It's a matter of trust;" he says. "But if you don't know a contractor well, if you're not comfortable with them, negotiate a smaller deposit-but be ready to make cash draws more frequently!"

Projects are typically paid for in "draws," a series of payments tied to the completion of certain tasks. Established builders try not to let client payments get too far ahead of actual expenses. Not-so-established ones depend on getting ahead of you.

Says the Maryland architect: "When the foundations are poured, he might request another 15percent on top of the 30-percent retainer, even though the value of the work accomplished is only 5percent of the total bid.

The homeowner is way behind in terms of the value of work finished versus money paid!"

Which is not ideal if the contractor walks off the job.

When a contractor disappears, Tobias says, it's usually a cash-flow issue-he's taken another job because he's not due money for a while on the job he was on. Tobias has this advice for getting the contractor back, although it seems counterintuitive: If you like the work the contractor has done, offer to pay him more frequently-perhaps weekly draws for weekly progress.

"Get on the phone and say, 'I know the economy is bad. Do we need to rework the schedule so you have more cash flow?' I bet 50 percent of the time, if not more, that will resolve things!"

Tobias has offered arrangements in which, instead of draws, the client pays



each invoice plus a percentage on top for the contractor to manage the project. While this "cost plus, process is transparent, it's more time-consuming. And be careful if you're not given a maximum cost.

Louis V. Genuario Jr. of the Genuario Companies in Alexandria takes a different approach: "You may find this amazing, but we don't take anything down. Why is that? We have a very thorough contract!"

Whichever way you arrange to pay a contractor, be sure to hold out 5 to 10 percent until everything is completed.

If your project involves a lot of money, you might ask a contractor for a bank reference. On the Web site for his firm, Ravensworth Custom Home Improvements, Glenn Tobias has posted, along with other testimonials, a letter from his banker with her phone number so that prospective clients who wish to can check the firm's financial standing.

6. That license I showed you? It isn't the right kind to do your project.

When Debbie Farson sees the word licensed, written on the side of a contractor's truck, she knows all too well that it may refer to a business license. A contractor's license is what a contractor has to have to do work on your house.

In Virginia, Maryland, and the District, it's illegal for home-improvement contractors either to do any project or to do projects of a certain size-in Virginia, any job costing more than \$1,000-without a contractor's license.

It's also illegal to hire an unlicensed contractor, yet many homeowners unwittingly do.

"The contractor's license protects you by indicating a basic level of competence," says Farson, owner of HomeWise Referrals, which offers homeowners free referrals to firms for which the company has verified licensing, insurance, and references.

In Virginia, contractors earn either a class A, B, or C license. Getting a class C license requires two years of experience and attendance in an eight-hour business course; there are no exams. Earning a class A or B license requires more years of experience-three for B, five for A-as well as passing exams that measure knowledge of business, state law, and building. Class C contractors can't take jobs over \$10,000, while class B contractors can take jobs



up to \$120,000; class A contractors can do projects of unlimited size because they've also met a higher net-worth threshold.

Within the classes are other designations. BLD means a contractor can do most anything, including structural work; HIC contractors are limited to jobs such as installing patios or windows. Other designations indicate licensing for plumbing (PLB), masonry (BRK), roofing (ROC), and heating and air conditioning (HVA).

Mary Broz-Vaughan of Virginia's Department of Professional and Occupational Regulation says that working outside the scope of a license is one of the top violations her office sees: "Let's say you're a class C. You get called out to bid on a job, and you know it will be above \$10,000 but you don't want to lose the job. So you say, 'Let's split it into two \$8,000 jobs! That's not allowed!' A contractor who suggests dividing up a job may not be qualified to do the work.

In Maryland, there's just one level of license for a general contractor, who must have two years of experience, must pass an exam testing knowledge of state regulations, must show proof of insurance, and must meet financial-solvency guidelines. A separate license is required to be a subcontractor.

Using a licensed firm can give you some recourse if things go awry. Virginia and Maryland offer mediation for homeowner disputes with licensed contractors and can suspend or revoke a license.

Consumers who have been victimized by certain improper or dishonest conduct may be able to collect some restitution from Virginia's Contractor Transaction Recovery Fund or Maryland's Guaranty Fund. The process takes time-Virginia homeowners must prove their case before a judge, and Marylanders sometimes have their cases decided by a commission. But if a homeowner wins, he or she can get as much as \$20,000 in Virginia or Maryland. But only if the contractor was licensed.

"Hiring a licensed contractor is no guarantee everything will go smoothly, but working with an unlicensed contractor is a gamble;" Broz-Vaughan says.

"Consumers should think twice before hiring someone who chooses to skirt the law. If he's willing to break the law, what makes you think he's going to be straight with you?"

Good contractors make their license number readily available-some post it on their Web site; others put it on their business cards or stationery.



To check whether a contractor is licensed, you can visit the Web sites of these state agencies: Virginia's Department of Professional and Occupational Regulation (dpor.state.va.us/regulantlookup), Maryland's Department of Labor, Licensing and Regulation (dllr.state.md.us/pq), and DC's Department of Consumer and Regulatory Affairs (cpms.dhra.dc.gov/bblv/default.aspx).

It's also a good idea to check if a remodeler belongs to an organization such as the National Association of the Remodeling Industry (nari.org) or the National Kitchen & Bath Association (nkba.org). Membership in such organizations doesn't ensure that a contractor is right for your job, but associations such as these require members to adhere to a code of conduct.

7. If I do something wrong, don't expect that the home inspection will catch it.

"The guy who does the inspection from the county or city only looks for certain things, has to do 15 inspections that day, and certainly can't do a thorough inspection," says the Maryland architect. "Plus, they're not legally responsible for anything—they can miss every mistake the builder made, and you can't get any compensation back from the county.

But homeowners think that once they get a sign-off they're safe. Inspections are truly a myth! In looking back on their renovation, the Tates wondered why their county didn't catch the mistakes that led to their rat infestation.

"We try to catch everything, but we're only human," says Tommy Howes, an inspector for Montgomery County—which experts say has some of the most rigorous county inspectors. "The biggest problem is unlicensed contractors who work for homeowners who pull their own permits!"

"It is a big red flag if a contractor insists that you pull the permits," says Debbie Farson of HomeWise Referrals. "They may not be licensed—a requirement to pull permits. They may not want responsibility for the project—the permit holder is considered the general contractor!" Shady contractors may also insist you don't need a permit for a job.

8. I may tell you I'm bonded, but it doesn't mean much.

Besides verifying a contractor's license, ask to see a certificate of insurance. It's best to get a copy straight from the insurance company so that you know the policy is current. You want to be sure a contractor has general liability coverage, worker's compensation, and auto insurance. The first two cover any injuries that occur on your property so the workers don't come after you; the



third covers any damage caused by their vehicles. Some contractors will tell you they're "licensed, insured, and bonded!" But, says Tobias, bonding "is sort of hocus-pocus!"

There are different types of bonds, so you would want to know which type the contractor means. "Dishonesty" bonding covers employee theft from the employer-but not from a client. For that, says Grant Goodenow, director of underwriting for Nationwide Insurance, a contractor needs a business-services bond. Some states require license bonds, which might pay out in the event of fraud. A surety, contract, or payment-and-performance bond can ensure that a client gets back some money if a contractor doesn't finish a job. But clients have to request and pay for such bonding, and it can cost thousands of dollars on a big project.

Says Tobias: "Clients will ask, are you bonded?' And I'll say, 'Yes, I am, but on another project, so it doesn't matter to you: "

"Just saying you're 'bonded' could mean nothing;' Goodenow says.

9. This project will probably take longer than I'm estimating-but I don't want to scare you off.

When my husband and I contracted to have some renovation done-two bathrooms gutted plus cosmetic upgrades to a family room-we were told the work would take one month. We knew that was optimistic, so we figured two. It took five.

"One of the things contractors don't tell you is that it's always going to take longer than projected. It almost never comes in on time;' says interior designer Barbara Hawthorn.

Many contractors run small operations with lean staffs-if the lead carpenter gets injured or sick, a project can be derailed. Good contractors can get busy and take on too many projects. And sometimes a contractor is overly optimistic or confident.

"Most of us come out of the general trades;' says Ross Wells, a partner in Stroba Architectural Specialties, a highly recommended general contractor in Hyattsville. "There is a tendency to say, 'Yeah, we can do this in a day! We call it the macho estimate!"

A contractor may tell a homeowner what he or she wants to hear to get the job:

"If they told you how long it would really take;' says one Virginia architect, "you wouldn't sign up."



Delays aren't always the contractor's fault. They may find surprises behind your walls, such as improper framing or mold. Which is why Barbara Hawthorn suggests setting aside a reserve of 10 percent above the project cost to cover the unforeseen.

The job could get held up waiting for permits, especially in DC and in historic areas. If you live in a neighborhood such as Old Town Alexandria, Debbie Farson recommends hiring a contractor familiar with the historic codes and requirements.

Changes made by homeowners can set back the schedule.

"They'll be walking around and say to a subcontractor, 'Do you think you can move the wall a foot?' That happens a lot," says the Maryland architect.

Out-of-stock items can cause delays—these days, Hawthorn says, companies aren't keeping as much in inventory: "One part will go on back order and hold everything up. It can be something as small as a washer in your new sink. So if you're planning a big party to celebrate the end of your renovation, don't. Work a delay into your schedule!"

One way to ensure you're not living with a tom-up kitchen while waiting for fixtures is to have everything ordered in advance.

"We don't start demolition until we know that everything for the project is in," Hawthorn says. "The downside is that you don't start as quickly. But it avoids living amid chaos with nothing happening!"

The best contractors keep clients informed of real or potential delays, and they provide a timeline of the work. Wells says his firm gives a schedule to clients that lists the work to be done each week. Tobias's firm uses a Web site for larger projects where homeowners can click to see the schedule of work.

"Communication has to be a regular part of the whole process," Tobias says.

10. But we're not great communicators.

Jeffrey Robins of Jeffco, a remodeling and custom-home firm in Rockville, says the biggest reason renovation projects go off track is lack of communication.

An electrician won't show up for days and the homeowner stewes because



nothing is getting done-and he can't reach anyone for an explanation. Or the client will come home to find that work done that day isn't at all what was agreed upon.

Says a female contractor: "Contractors are mostly men, and men are not good communicators!"

Communication problems cut both ways. Homeowners unversed in the process of construction-and unaware of how often things can go wrong-may go into a project with unrealistic expectations.

"We never say 'if' something goes wrong. We say 'when' something goes wrong. We're human;" says builder Jim Gibson.

"Someone will drop a box of tiles or forget to place an order. If people don't want that, they probably shouldn't get out from under the covers in the morning!"

Louis Genuario says every job should have a supervisor or project manager who is the client's first line of communication. "That's critical;" he says. The supervisor won't necessarily be on-site eight hours a day, he says, but the homeowner should expect weekly if not daily communication with that person.

"If I'm a customer, I want to know I have a project superintendent and I have his cell number. And I want to know who the backup is," Genuario says. "I want to know who the owner is!"

Another way homeowners can protect themselves is to hire an independent construction manager. That can add about 10 percent to the cost but may be worth it for complex projects over \$250,000.

11. We hate working with architects.

"Most architects are considered to be necessary evils by most contractors;" says the Maryland architect. "We are known for ignoring budgets, designing too extravagantly and egotistically, and making errors in our plans.

Much of this stereotyping is accurate, unfortunately!" Some contractors hate architects because they can cost them money. Says the architect: "The fear is that we will spot minor construction mistakes and make big issues out of them. Again, much of this is true!"



While you need an architect to plan a custom home or a major addition, do you need one to design a kitchen?

"For the kind of projects most homeowners do, it's a huge waste of money," says Peggy Card of Tabor Design Build.

Design/build firms view themselves as economical, one-stop shops for both design and construction, as opposed to having to take architectural plans to a builder. But if design is paramount to you—even for a kitchen—an architect is a good option. An architect also can serve as a client's advocate.

One thing many builders object to is that architects may have no idea what construction costs. Often, Card says, the kitchen that looks so dreamy on a blueprint can cost 25 to 50 percent more than what the architect told the client.

Another issue, says Jerry Levine, president of the DC chapter of the National Association of the Remodeling Industry, is that "some architects are off in their own world, not designing things that are buildable!"

Levine—a contractor who has designers on the staff of his firm, Levine Group Architects & Builders—says that architect/builder friction probably dates back to "the pyramids!" But, he adds, when the relationship goes well, the client wins because the result is a great design built well.

A mistake many homeowners make is hiring a general contractor to do what they perceive as simple remodeling—gutting a bathroom, say—without having any design forethought. Homeowners often want to pick out the tile and fixtures themselves, but without a to-scale sketch, the tile guy might start installing the shower tile in the wrong place and not be able to line it up with the outside walls.

Builders are not designers, and it almost always pays to hire some sort of designer, even if for a few hours, to put your ideas on paper and make sure everything works. Doing so can prevent bigger issues down the road.

12. My idea of clean isn't your idea of clean.

Homeowners who have never lived through a renovation often go into their first project unprepared for how disruptive the process can be. Especially if you're living in the home, renovation can have the unsettling feel of watching sausage being made.



No matter how good the contractor, and no matter how much the workers seal off the *site*, you may later find dust in places you didn't think possible. Ask what measures a contractor will take to minimize the spread of dust.

"People think they can keep furniture in their house while this is going on," says a Virginia architect whose firm does many major renovations. "But you should probably take out the baby grand piano and anything else you care about!"

If you insist that the crew make a work area "broom clean" at day's end, keep in mind that that's time away from the job. Also keep in mind that most of the tradespeople on your job will be men.

"Men don't understand clean," says a female contractor. "They just don't:"

This article first appeared in the [March 2011](#) issue of The Washingtonian.

