

Reno coach keeps projects in the ballpark

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Planning her first major home renovation in the summer of 2009, Tina Davies felt like she was awaiting her first baby: excited, nervous and not sure what to expect.

The project would plunge the Toronto makeup artist's household into chaos for five months, but once it was done, her family of three would have a new kitchen and bathrooms, updated plumbing and electrical systems and upgrades to the entire interior, from new floors to freshly plastered ceilings.

With \$350,000 on the line, however, Ms. Davies wasn't impressed by the vague quotes and sparse details being offered by the first three contractors she approached, whose contracts were so unprofessional, they looked as though they'd been drawn up "on paper napkins."

Was this normal? She wasn't sure. She'd never done this before.

"As a homeowner, you're just really at the mercy of these contractors and you don't know their language or what is the proper way to have something done," Ms. Davies said. "You're so overwhelmed and confused and you want to make sure you don't do the wrong thing."

She figured she needed help from someone knowledgeable and impartial, who understood how the industry worked. Then she heard about reno coaching, a relatively new service where, for \$75-\$100 an hour, a project manager would come to her house and help her draw up a budget and advise her whether her project was practical and affordable - think Mike Holmes meets Gail Vaz-Oxlade, but with the aim of preventing expensive mistakes.

The reno adviser she hired, Jay Charendoff of House Calls Project Management, "was really good about advising us about what to do before you get into it," said Ms. Davies, adding that once she found a reputable contractor, he went through the contract line by line and highlighted problem areas.

"It's just nice to know that there's somebody on your side," she said.

Mr. Charendoff, who has a degree in architecture and is a LEED-affiliated professional, launched his business four years ago and is among a handful of professionals offering reno advice in Canada.

It's a service that is starting to catch on due to a new consumer awareness about the financial risks of renovating, says Carl Mascarenhas, president of eRenovate Inc. With the housing market cooling, he says, it's no longer a given that property values will rise and homeowners will recoup their costs; they are more cautious now.

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As with any new industry, Mr. Mascarenhas says it's buyer beware when hiring a renovation adviser. As demand for the service increases, opportunists will emerge, he says. "There's still a bit of caution for consumers to really weigh out the role the professional is playing and that they have the right credentials or experience to do so."

Home renovations are big business in Canada. According to a survey by the Canada Mortgage and Housing Corp., Canadians spent \$25.8-billion on home renovations in 2009, with the average project costing about \$12,100. Of those 2.1 million households, 35 per cent said they went over budget.

"People don't really know how much things are going to cost," Mr. Charendoff says. "People sometimes have a general idea of what they want to do, but in this business, it's really about the details."

In addition to budgeting advice, Mr. Charendoff also looks at housing market conditions and gives homeowners straight talk if he thinks they are not making a good investment.

Such was the case for Karen Weinthall, who asked for advice while planning a major kitchen renovation on her 1920s Toronto home. After inspecting the property, Mr. Charendoff told Ms. Weinthall that her house, which was built on top of a steep hill, was slowly sinking into the ground.

"He looked at the kitchen and looked at the floor and said you really are not going to be able to do that without a huge structural job. So I moved," Ms. Weinthall said with a laugh.

"If we had just gone ahead and hired a contractor to do the kitchen, at what point in that proceeding would we have found out what a big problem it was?"

Mr. Charendoff says a reno adviser acts as a middleman between the homeowner and the contractor, whose main objective is sales. "The hat that I wear is really a different hat - it's what advice and guidance can I offer to this owner that's going to be a wise financial decision."

Lisa Rapoport, a partner at Plant Architect Inc. in Toronto, is skeptical of the reno coaching trend and says any good designer or contractor will offer the same advice, and will be able to help clients find savings to match their budgets. "Just providing that kind of middleman service sounds like an extra cost, and I guess if you're going to pay the extra cost, I'd rather put it into a good contractor," she said.

Finding a good contractor requires a bit of homework, says Mr. Mascarenhas. He recommends consumers begin by doing some research on the CHMC and Better Business Bureau websites, and read consumer reviews on sites like HomeStars.com and casaGURU.com.

For Ron Singer, hiring a reno adviser was certainly a wise financial decision. In the midst of constructing a \$30,000 art studio for his wife, he began to have some doubts about whether the contractor was putting in adequate insulation. The adviser confirmed his doubts, and he was able to have the contractor fix the problem on the spot.

"As far as I'm concerned, hiring someone for a couple of hundred in order to ultimately save down the road in terms of either repairs or things that go wrong, is certainly worth it," Mr. Singer said. "We now have without a doubt the best constructed, best insulated studio one can have."

The pre-reno checklist

1. Know the rules. Building codes and local by-laws may limit what and how you renovate. There's nothing worse than discovering the project you've painstakingly planned is not allowed. Talk to your municipal building department and find out about zoning and permits.

2. Know what's possible. Your home's heating, plumbing and electrical systems will also affect how you can renovate. For big projects, it's wise to check with an architect, home inspector or contractor before you begin.

3. Create a budget. Doing a detailed financial analysis of your project in advance of the physical design allows you to evaluate your situation and study a variety of options well before

you get to the construction stage. It's a low-cost exercise that allows you to clarify your needs versus your wants.

4. Do the math. Get quotes from at least two reputable local renovators, architectural firms or material suppliers. Take the most reasonable quote and add 10 to 15 per cent for unexpected costs.

5. Spend wisely. If you need financing, you may be able to renegotiate your mortgage or apply for a personal loan to cover the cost of the reno. You may even be eligible for assistance, as some utilities and governments offer incentive programs for energy-efficiency upgrades.

Sources: Dianne Nice, CMHC, House Calls Project Management