



# A Tale of Two Homes II

## How to Manage Murphy's Law While Creating a Dream House

Part Two of a Three-Part Series

Last issue, Saskatoon Home published the first of a trio of articles documenting the steps two couples took in the quest to create their ideal abodes. Both wanted to live in their old neighbourhoods but wanted to be more creative than just buying new houses. Greg and Nina Moe bought an older home and renovated it. Darla Tenold and Fahmy Bekhit bought and demolished a house to clear the way for a new in-fill.

The first article described how the two couples looked for and found the unique solutions to their housing quests in the way that best suited their personal lifestyles, budgets and personalities. They found and purchased the right properties and found the right people to do the job.

Murphy's Law states: "Anything that can go wrong, will go wrong." In this second installment of the series, both couples encounter surprises and challenges along the way and learn how to deal with them in a calm and positive manner...with the knowledgeable help and assurance from their contractors, of course.

*GAIL JANSEN*

# Nina and Greg Moe:

## Staying Sane Through Surprises

While a home inspection is an important part of buying any new home [see sidebar, page 27] having one doesn't always protect you from hidden unknowns.

"We had a large crack in the foundation of the home we bought to renovate that ran all the way across the basement," says Nina Moe.

"It was something that would never have been found in our home inspection. There was drywall over it – and on top of that there was wood paneling so no one would have ever found it – but if you uncover it and you know it's there, you have to fix it, you can't just leave it there."

This was an unexpected cost that hadn't been factored into the budget the couple had set for their contracted renovation. Nina says it's since been repaired in a "first class" manner, for a relatively minimal cost, and now they probably have the strongest wall in the neighbourhood.

"If there's ever a tornado in the neighbourhood," jokes Nina. "People should probably come and hide here."

Repairing the crack in the foundation of their home was the largest of a handful of hurdles and challenges that the Moes had to face during their renovation process. They also faced replacing all of the electrical wiring and plumbing in the home to accommodate the latest technologies, and also structural beams that had been removed in a previous renovation.

"When it comes right down to it," reasons Nina. "If you're going to be taking everything out, you might as well just put everything new in and then at least you know what you have and what you're dealing with."

"Besides," laughs Nina. "Part of the excitement and interesting part of a demolition, was just tearing everything apart and finding all of the surprises."



Photos: Jessica Storozuk

Nina and Greg Moe kept their spirits up through their renovation because they knew the final result would be worth it.

## Trust in the Experts

For the Moes, the number one thing that kept their sanity intact when faced with their unknown challenges was the confidence they had in their contractor.

“We heard horror story after horror story of people going through renovations,” says Nina. “And we have never ever experienced any of that. They were very committed to us and to making sure the project got done properly, so we never had an ounce of doubt.”

“Whenever a little bump would come up,” says Nina. “They would just tell us they wanted to talk to us. It never seemed like a panic or something you needed to be really stressed about. They’d just say: ‘we found something here and we know the kind of home you guys want, so this is what we need to do to fix it.’”



The Moes replaced all the electrical wiring and plumbing in the home to accommodate the latest technologies.

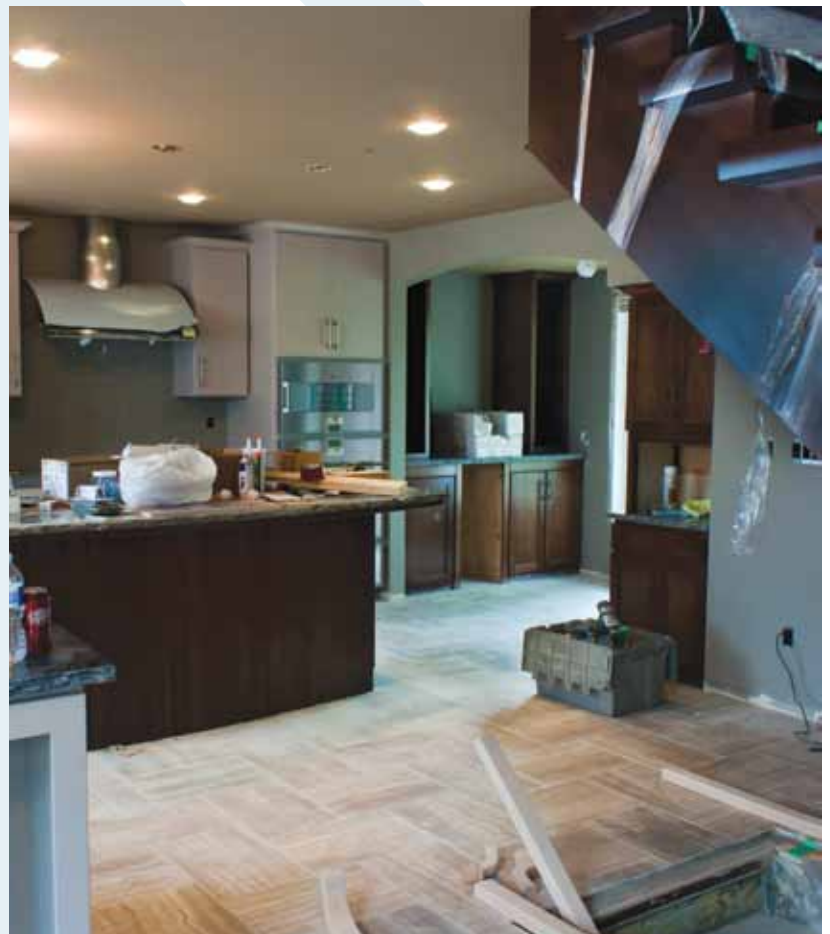
## Always Look on the Bright Side

While others would look at the constant flow of “surprises” that come with renovating a home as a source of stress, for Nina and Greg, the excitement of seeing the project come together easily outweighed any stress they felt.

“We have people coming up to us all the time saying: ‘You must be so stressed, you must be so worried, how is it going?’ And we keep saying: ‘Great!’”

“It’s really going awesome and we are so excited all the time about it. If things run a couple of weeks late, really it’s only been a couple of months of work, and we’re going to be in it in a few weeks.

I mean we hear horror stories about people waiting six months or years to get into their places. Or of contractors just up and leaving, so...compared to that we’ve had it easy.”



The pleasing results start to emerge as the renovation proceeds.

# Darla Tenold and Fahmy Bekhit: Dealing with Discoveries

The many surprises that the Moes faced were not an issue for Darla Tenold and Fahmy Bekhit. Having decided to build an in-fill, the problems inherent with the existing house on the lot were quickly put to rest with a bulldozer. But that didn't mean they didn't have their own share of unexpected hurdles.

"For us," says Fahmy, "one of the most stressful things was bank approval. We had designed a plan for the building of the house, but when we went for our financing we found that the bank had their own plan."

Unbeknownst to the couple prior to their building experience, financing for an in-fill home isn't based on the value of the items contained in the home's blueprint and finishes, or on the ability of an individual to afford them, but rather on the appraised market value that exists in the neighbourhood.

"So let's say our blueprint and all our finishings added up to \$10,000," explains Darla, "and the bank looks at it and says no house has ever sold in that area higher than \$8,000. We still could have built our \$10,000 house, but the bank wouldn't have financed us for the difference. That would have had to be cash from our own pockets."

Originally thinking they would have to change their blueprint, with some timely help from their builder, the couple were able to keep their original plan, and chose instead to head back to the drawing board and scale back on some of their finishings to save on costs. The first things to go were their plans for a fully-developed basement.

Other changes the couple made included: scaling back to a mid-ranged hardwood; adding carpet to areas instead of hardwood; limiting the stone countertops they had first envisioned; and substituting vinyl siding for the Hardy Board siding they had originally planned, saving the more expensive Hardy Board siding for the home's trim. Both say this turned out very well.

"We give Cathy [Edwards] credit for that because she was giving us tips on what we needed to pare down, or what we needed to change," says Fahmy.

"When you're investing the money in building a new home, there are certain things that only make sense to do at the time that you're building," explains Cathy. "So those were some of the items that we looked at."

Co-owner and operator of Sanoma Homes Ltd., along with husband Marty, Cathy says that using their combined renovation and real estate experience, along with their home building expertise, is what helped them to develop a keen eye and knowledge of what features would bring true value-added quality to the couple's bottom line.



Photo: Courtesy of Darla and Fahmy

With help from their builder, Tenold and Bekhit made changes to satisfy the bank's requirements for financing.



Photo: Jessica Storożuk

The striking home is on its way to being completed.

“That’s always the dichotomy with building a truly custom home,” explains Cathy. “You want it to be diverse and unique enough to be a true reflection of the client’s own personal style, but at the same time ensure that at the end of the day they will still have a very marketable product.”

## Trust in the Experts

“Having a builder that you trust and that you know has this kind of experience is really important,” stresses Darla. “So when you do come up against a hurdle like ours, you trust that they will really help you to narrow down and focus on what the things are that are really important to you...what you want to have in the house and what you’re willing to let go of or change later on.”

“You have to have full trust in your builder,” agrees Fahmy. “That doesn’t mean that you don’t pay attention to the details. We have full trust in our builder, but we pay attention and we’re quick to bring something to their attention and question things too.”

In addition to the contractor providing calm, reassurance when things get tough, both couples also say that good communication and availability also builds a strong relationship that helps weather the uncertain periods.

“If you have questions about things,” says Darla. “You have to know that you can get in contact with them easily and that they’ll respond quickly.”

## Always Look on the Bright Side

Building their new home has been an experience filled with a myriad of decisions and the occasional hurdle, but Darla says Fahmy’s own positive outlook on the whole experience has done wonders to help her stay on track, focused on the bigger picture...the fact that in the end they’ll have the home of their dreams.

“The way I look at it is this,” says Fahmy. “If this house was for sale, and we were looking at it for the first time, we would say that it was a great house – our perfect house. And at the end of the day we know we’ve got a house that we’re going to love.”

*As both couples head for the finish line and the final dusty drywall days of their respective projects, their excitement is palpable and expectations are high. The workload has at times been immense, and at other times frustrating, but has it all been worth it? In our final reveal in the winter issue of Saskatoon Home, we’ll get a glimpse of the couple’s finished dream homes and learn with the benefit of hindsight where they might have done things differently.*

GAIL JANSEN



Visit [www.saskatoon-home.ca/extras.htm](http://www.saskatoon-home.ca/extras.htm)

- to see the first part of this story and exclusive photos.
- to hear two of Saskatoon’s prominent real estate agents tell you what to look for when searching for a home that is a candidate for a renovation or in-fill.



Photo: Jessica Storozuk

The couple were very pleased as their new kitchen starts to take shape.

## Home Inspection Provides Need-to-Know Before You Do A Reno

Home inspector Hugh Pinneault of All in One Inspection Ltd. says there are certain things to look for when searching for a suitable candidate for a renovation.

- **Foundation:** Look for any major cracks. This is a warning that the house is unsettled and the foundation needs to be redone.
- **Flooring:** Look for any bumps or rolls both on the surface and underneath. An uneven floor could indicate that there is a problem with the foundation or that the house is moving.
- **Attic:** Look to see if trusses are black or if there is mould. A symptom of moisture in the attic.
- **Electrical:** Turn lights on and off. If sparks can be seen it could mean aluminum wiring that would need to be replaced.
- **Plumbing:** Open and close the taps and listen for noise, a warning sign that could indicate loose pipes or pressure that is too high, which could lead to leaks down the road.

“Basically,” says Pinneault, “looking at a home is essentially like looking at a car. If you have a car that is all rusted, you wouldn’t spend a whole lot of money on the engine. A house is the same thing. If the home does not pass those first simple tests then it’s probably not worth looking at it further for renovations. “Though,” adds Pinneault, “it could still be a candidate for a tear down.”