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Remodeling: Adventures in Inner Space

By EDWIN McDOWELL
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"HOME improvement," according to a research report issued in February by Harvard's Joint Center for Housing Studies, "has become the great national pastime."

The report said that in 2001, the most recent year for which annual figures were available, an estimated \$214 billion was spent on home improvements, maintenance and repairs (including by owners of rental properties), a sum that puts home improvement in the ranks of major industries. Those expenditures exceeded those of commercial construction and legal services by 38 percent, public works construction by 24 percent and clothing store sales by 21 percent.

And in an indication that home remodeling continues strong, a more recent Joint Center estimate of remodeling activity, which was based on a less comprehensive set of data than the February report, estimated that in the year that ended on March 31, home improvement expenditures rose 6 percent over the year that ended in the first quarter of 2002.

Bathrooms and kitchens continue to lead the nation's remodeling parade, as they have for many years, according to the National Association of the Remodeling Industry. That is true in the New York metropolitan area as well, but Renée Rewiski, president of the North Jersey chapter of the remodeling association, and Lesa Drescher, the executive director of the New York-Long Island chapter, say the fastest growing type of remodeling project in their areas in recent years has been the enlarged master bedroom, also known as the "master suite." But playrooms, dining rooms and living rooms, which often become family rooms, are also common.

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"What everybody wants these days is space, comfort and the time to relax at home," said Mary Giaquinto of Plum Builders in East Hampton, N.Y.

In hopes of creating their desired space, homeowners increasingly choose to transform conventional rooms into suites, family rooms, solariums, offices and much else. Many bedrooms and bathrooms are now "master suites," where double sinks and his and her walk-in closets are de rigueur -- John Ricci, the owner of Ricci Construction Group in Cheshire, Conn., notes that in equipping master suites, "sharing is out." Other features might include a Jacuzzi with an adjoining shower stall, a wine cooler, a wall-mounted flat-screen television set and a fireplace. A bathtub might come not only with grab bars, but also with waterproof cushions and headrests.

The cost of creating an upscale master suite averages \$69,173 nationwide, according to Remodeling magazine. Thomas J. McDevitt of McDevitt Construction and Remodeling in Lincoln Park, N.J., and Carmine Giuliano, the owner of Carroe Construction in Scarsdale, say that in their areas such projects run about \$60,000 to \$75,000. In New Haven County, according to Mr. Ricci, it would cost approximately \$70,000 to \$90,000.

The magazine reported that the average cost of a kitchen remodeling nationally varied between \$43,213 and \$70,368, depending on such cost variables as granite countertops and size,

equipment and finishes. According to one of the real estate agents who participated in the magazine's survey, granite countertops can add \$5,000 to the price -- and can make a \$20,000 difference in the asking price when the home is offered for sale because of what they suggest about the overall quality of the home.

A basic kitchen remodeling might cost as little as \$10,000 for what Mr. Giuliano in Scarsdale described as a "spruce-up," consisting of painting the cabinets, new countertops and a new sink but not much more. But a high-end remodeling project often costs \$100,000 or more, he said, especially with expensive cabinets.

Upscale kitchen remodeling projects usually include granite countertops, stainless steel appliances, tile floors and new cabinets and sometimes have a modest office area with a small desk and maybe a fax and computer.

The average cost nationally to add a midprice bathroom is more than \$15,000. This would usually include a cultured-marble vanity top, molded sink, standard tub with shower surrounded with ceramic tiles, spot lighting, medicine cabinet, linen storage, vinyl wallpaper and ceramic tile floor.

THE search for space, comfort and relaxation is not limited to the interior of the house. Mr. McDevitt is one of a number of remodelers throughout the metropolitan area who said that homeowners who replace their decks often add to their size -- sometimes doubling the area -- and not infrequently adding a built-in hot tub and sometimes even a fireplace.

Once relegated primarily to the living room, fireplaces these days also turn up in kitchens, family rooms, bedrooms, bathrooms and basements, but are not without their drawbacks. "Ninety percent are gas fireplaces and the others wood," Mr. Giuliano said, "but within a year or two, half the wood-burning fireplaces will have switched to gas because they're messy."

While the shortage of space accounts for what remodelers say are far fewer master suites in Manhattan and Brooklyn than outside New York City, homeowners in both boroughs still manage to add space. "Since zoning regulations usually stop you from putting an extension on your apartment," said Christopher Leahy, president of Gotham Builders and Renovators in Manhattan, "the only way to do it is by buying your neighbor's apartment."

According to the Harvard study, millions of homeowners -- approximately 41 million in 2001 and 2002 -- have added to or improved their houses in recent years.

Stoking this home-improvement engine has been money from a number of sources, particularly the increase in property values. Freddie Mac, the purchaser of mortgages for packaging and reselling as securities, estimates the average rise in home prices between 1995 and 2002, adjusted for inflation, at 49.3 percent. This increase in values has combined with record low interest rates in recent years to lead to millions of mortgage refinancings. Freddie Mac said that in 2001 and 2002 homeowners took total of about \$174 billion out of the equity in their homes, part of which has been used for home improvements. Higher household incomes have also played a part.

The higher home prices have affected the remodeling market in another way. In Bayonne, N.J., "most people remodel their houses because they can't afford to buy another one," said Anthony Stoebling, the broker of record at Integrity Realty. The price of houses in Bayonne, he noted, has doubled in the past four years.

On the eastern end of Long Island, "nothing's under \$300,000," said Susan Victoria, a realtor with Andrew Stype Real Estate in Mattituck, "so the wealthy people are either building a house or buying an older house and remodeling from scratch." When people do manage to buy an affordable house, she added, "I usually tell them to remodel the kitchen and add another bathroom."

The urge to improve one's home seems to have been fed in recent years by television shows like "This Old House," "Trading Spaces," "Home Again," "While You Were Out" and "Hometime." There is even an animated television show for children on ABC titled "Bob the Builder," featuring a construction worker and his friends.

Although the National Association of the Remodeling Industry has no way of knowing how many viewers are influenced by the programs, Gwen Biasi, director of marketing and communications for the association, said, "Anecdotally, the more people are exposed to newer ideas, the more they're inspired to fix up their own house." She added that there has been a spate of local and

regional magazines on home improvement in recent years -- especially after the Sept. 11 attacks, which apparently prompted some people to improve their homes instead of traveling.

Remodeled kitchens and additional bathrooms have traditionally increased the resale value of houses, but not as much as many homeowners might expect.

As the Joint Center for Housing Studies research report put it, "Whether or not a particular improvement increases a home's market value depends on many factors, including the age, location and characteristics of the unit -- especially relative to other homes in the area."

In a cost versus value report last November, Remodeling magazine said its value numbers were approximations, based on the opinions of more than 200 real estate agents and appraisers in 35 top metro markets, including New York, Los Angeles, San Francisco and Washington.

Those approximations, it added, are relative to specific homes and neighborhoods and regions. Throughout much of the metropolitan New York area, for example, remodeling costs are usually above the national average, as are the resale values. The average cost nationwide of remodeling an existing midrange bathroom in 2002 was \$9,720, while the amount it added to the resale value of the house was \$8,506, or 88 percent of the cost. In the New York area, according to the magazine's estimates, a midrange remodeled bathroom cost \$10,544, and its resale value was \$11,348, or 108 percent.

In general, the figures argue for adding a new bathroom. Jim Cory, the senior editor of Remodeling magazine, who oversees the cost versus value report, said, "Seen strictly from the standpoint of resale, carving a bathroom out of existing space, especially in a home that has only one or one and a half baths, might be the most productive remodeling project you can undertake."

The magazine estimated that adding a new midrange bathroom cost an average \$15,058 nationally and had an average resale value of \$14,180, or 94 percent, of the cost. In the New York area such a project cost \$16,411 on average and the resale value averaged \$20,703, 126 percent of the cost.

Nationally, a two-story addition that cost an average \$69,857 had a resale value of \$65,524, 94 percent of the cost. In different parts of the New York area, the cost of a two-story addition averaged from just over \$70,000 to slightly more than \$80,000, and it returned from 77 percent of the cost in the Passaic area to 161 percent in Fairfield and New Haven, and 117 percent in Nassau and Suffolk Counties.

Projects that are less apparent to prospective buyers tend to return a lower percentage of the costs. The national average of costs recouped for siding and windows, for example, were 79 percent and 74 percent respectively. Roof replacements cost an average of \$11,399 nationwide and recoup 67 percent of that in resale value. In the New York metropolitan area the average cost is \$13,568, with an average 84 percent recouped when the home is sold.

Maryann Mulieri, a partner at Square Image Roofing in Levittown, Long Island, noted that the major reason to add, replace or repair a roof is less for its resale value than to protect the house from the elements.

Robert Leddy, the owner of Leddy Siding in Norwood, N.J., said installing vinyl clapboard on a 1,200 to 1,400 square foot house in Bergen County averages about \$8,000, and it runs between \$13,000 and \$20,000 on a two-story colonial house. Choosing more expensive vinyl shakes, which emulate the look of wood shakes, will add 35 to 40 percent to the price of the job, Mr. Leddy said.

While nobody contemplating renovations can calculate with certainty how much of the expenses will be recouped, homeowners in the New York area can expect their costs to be higher than they would be in many other parts of the country. Not only are construction workers in New York usually paid more than their counterparts elsewhere, but, especially in parts of New York City, the daily fight of getting to the job in traffic adds to the cost.

Mr. Leahy of Gotham Builders and Renovators said many construction projects are constrained by work hour rules and noise restrictions set by co-op and condo boards, by limited hours for unloading construction material and the lack of parking spaces near the job. Mr. Leahy said that on average his company receives one \$105 parking ticket each day for each of his company's six trucks and vans.

Keith Steier, owner of Knockout Renovation in Brooklyn, cited similar constraints, adding that some buildings do not have service elevators, and in buildings that do, they are often out of service. As a result, in order to walk up lugging tools and construction material, workers have to put up padding to protect the building's walls and entrances and take it down when they leave. All this costs time and money.

Mr. Leahy said the cost of renovating a Manhattan one-bedroom apartment with a kitchen and one and a half baths typically averages \$75,000 to \$100,000, while a two-bedroom, two-bath apartment averages \$100,000 to \$125,000. The renovation usually includes refinishing or replacing the floor, painting each room, skim-coating walls and ceilings with plaster and having a licensed electrician rewire the apartment.

Mr. Leahy said his company's most expensive project was a \$1.5 million renovation several years ago in an apartment high above 59th Street. That job combined two apartments that together had four bedrooms and four marble bathrooms, totaling 5,000 square feet.

In addition, the clients wanted paneling with French-polished hardwood veneers, which the New York City building code required to be fireproof. The clients also wanted antique hardwood paneled doors and what Mr. Leahy said was "a huge amount of crown molding."

AS strong as the home improvement business has been over the past two years, according to the Joint Center, the end is not in sight. Less than three weeks ago, the Mortgage Bankers Association forecast that mortgage refinancings will total about \$1.95 trillion this year.

A good deal of that money may flow to remodeling projects. As the Joint Center report said: "Unless mortgage interest rates spike up sharply or the economy takes an unexpected dive, there is every reason to believe that home sales and improvement spending will remain at near-record levels in 2003. Indeed, even if economic growth were to falter in the near term, the outlook for remodeling remains bright."

And some homeowners have far-reaching dreams for improving their property. Mr. Leahy noted, for example, that a few years ago his company built a swimming pool in a highrise on Park Avenue.

But his most recent unusual project involved a tenant in a 1,200-square-foot two-bedroom, two-bathroom co-op apartment off Fifth Avenue in Greenwich Village, who wanted the entire apartment to resemble a favorite suite at Trump Taj Mahal Casino Resort in Atlantic City.

After the tenant received the sponsor's permission to renovate the apartment, Mr. Leahy drove to the Taj Mahal and photographed an entire suite, which included wallpaper woven with gold threads, gold leaf crown moldings, black granite bathrooms, shiny lacquered walls and an abundance of overhanging eaves.

Although the \$300,000 renovation took almost a year, one room at a time, the tenant remained in the apartment the entire time -- except for periodic jaunts to the Trump Taj Mahal.

Advice for a Pain-Free Project

While the majority of the nation's home remodelers are no doubt honest and reliable, a small percentage are neither.

Watchdog groups such as Better Business Bureaus and government consumer affairs departments, as well as the National Association of the Remodeling Industry in Des Plaines, Ill., have useful publications about thwarting fraud. Following are tips that turn up frequently.

*Get the names of at least three home remodelers or companies, and check their reputations with the local Better Business Bureau or consumer affairs department. Ask contractors to provide references from recent projects.

*Verify the address and phone number of the chosen company. In New York City and other places where the contractor and its sales representative must be licensed, insist on seeing the licenses.

*Insist that all guarantees be in writing, including approximately when the project will be started and completed, whether a bond will be posted to protect you against liens on your home, what work is to be done and how much it will cost, and what materials are to be used, including size, color, model, brand name and product.

*Remember that federal law requires contractors to give written notice of consumers' right to cancel a contract without penalty within three business days of signing, with certain limitations. In New York City, all consumers signing such contracts have 72 hours to change their minds.

*Pay in installments -- preferably in thirds -- including payments at the start and finish of the job, using a check, credit card or money order, never cash.

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