

The New York Times

"All the News That's Fit to Print"

SUNDAY, JUNE 30, 2019

Reprinted With Permission

Home

DOMESTIC LIVES

When Your House Won't Let You Go

Twice we thought we had sold our home, but circumstances kept pulling us back.

By ROBERTA ZEFF

I never expected to be a house flipper. But I turned into one when we had to gut and renovate our 1920s house after an epic flood last summer while we were in the middle of selling it.

One sunny afternoon last July, I opened the back door to discover it was raining inside. Water was pouring out of light fixtures, cascading down freshly painted walls, pooling on the brand-new carpet in the basement playroom.

We had just accepted an offer on the house, and now it looked like a crime scene.

We had painted almost every room, replaced part of the kitchen, put in new flooring and more to get the house on the market, and all that work was ruined. Strangely, this was the second time we had nearly sold the house, and we had the sense that it was clinging to us, like a boyfriend you keep breaking up with who begs you to take him back — and then self-destructs so horrifyingly that you cannot dump him.

Selling a house, dealing with a disaster and going through a whole-house renovation can all be stressful. We signed up for only the first, but quickly found ourselves swept into all three at once.

In the spring of 2018, our third child was about to graduate from high school, and my husband, Joe, and I decided to downsize from our four-bedroom house in Montclair, N.J. When our neighbors sold theirs for over \$900,000, we asked their broker to work her magic on our house.

New boiler, new deck, a swimming pool — we thought she'd love it.

But she took a quick tour and listed the reasons our house was inferior to the one that had just sold: Our kitchen was dated; there was no first-floor powder room; we didn't have central air-conditioning. Probably a few hundred thousand dollars inferior.

Fix it, we said. When we were younger, we had moved six times in eight years, and I had convinced myself that a home is about the people in it, not the physical space. We had loved watching our children grow into themselves in this comfortable but unassuming house for the last 16 years, holding countless scout meetings, pool parties, holiday dinners and raging fights over unfinished social stud-



PROMINENT PROPERTIES SOTHEBY'S INTERNATIONAL REALTY

Third time's the charm: We put our 1925 colonial in Montclair, N.J., on the market last May. And in June. And then again in January.

ies projects here. We understood its creaks and quirks, like the pass-through for milk bottles at the back door, from the days when a milkman made daily deliveries.

But maybe the dining room should have been repainted sometime in the last two decades, and had that dark green laminate kitchen counter ever been in style?

The race was on: We had a month to replace the kitchen floor, counters, cooktop and basement carpeting, and to paint almost every room. We handed off the whole project to a trusted contractor and hoped we would make enough on the sale to pay for it all.

A pair of interior designers swept through to stage the house, turning our sunroom into a jungle with animal skin rugs, zebra pillows and fake plants. We got white comforters and shaggy fur pillows, like giant pets that had to be groomed every time we made the beds.

We tiptoed through the rooms as if we were in a museum, afraid to sit on the fragile chairs and stash the coffee maker in the basement after we used it each morning, to keep the new countertops pristine. We had given away a lot of our furniture and were able to move some

of the things we planned to keep into an apartment we had rented as a transitional space while we figured out our next chapter.

After a draining month of packing and painting and priming, we put the house on the market. The open houses were on the weekend of Mother's Day, and by Tuesday night we had three offers.

That's when we got the first sign that the house wasn't ready to let us go. The prospective buyers had a baby soon after they made their offer and asked to extend the inspection period. Then they presented a list of items that were nearly impossible to fix, like the fact that part of the garage wall touched the ground.

Thank you, next.

We fixed the reasonable things the inspection had raised and held a second open house at the end of June, and again we got multiple offers. The closing was planned for mid-August, and we moved into the airy two-bedroom apartment a few minutes away.

All set, until our lawyer noticed one mundane detail: an outstanding town permit for sealing up a hole in the basement wall for a chimney liner that had been in-



PROMINENT PROPERTIES SOTHEBY'S INTERNATIONAL REALTY

The first round of updates to the kitchen included a new countertop, flooring, cooktop and sink. In the renovations after the flood, the window was sealed and the walls on the left and right were removed.

stalled when we replaced our boiler the previous year.

The chimney contractor came back one morning to patch the hole with cement and resolve it. As the contractor was leaving, he mentioned that he'd had to squeeze behind the boiler and had bumped a valve and spilled some water. He had cleaned it up, but told my husband to check the water level in the boiler. Fixed. Or so we thought.

The next afternoon, I popped by to water the plants and feed the fish.

That was when I opened the door to the horror show of destruction. Water spewed from pipes on the third floor like fountains, pouring down through every room in the house. The newly carpeted basement was ankle-deep in dirty water. The floorboards were waterlogged and would swell and buckle within days. Water streamed through all of the appliances. The stagers' fluffy pillows looked like puppies after a bath.

For some reason, the boiler had overfilled and had sent water through all the radiators around the house, probably for more than 24 hours straight.

Fortunately, no one was hurt, and irreplaceable items like computers and family photos were safe at our new apartment. But for the second time, the house seemed to be trying to tell us something. The deal was off.

Within hours, we would learn that the Chubb homeowners' insurance we had been dutifully paying for years was the best investment of our lives. Chubb immediately sent a flood damage remediation company to tear out drenched carpet and soaked walls, and bring in industrial-strength dehumidifiers. All the building materials that had been carted into the house to primp it for sale were carted back out and thrown away.

It took more than a month to dry out the house and then a few more weeks until the town's inspectors could issue permits to begin the renovation.

Don't worry, everyone assured us, it can be rebuilt exactly as it was.



JOE ZEFF
The kitchen after the deluge.



PROMINENT PROPERTIES SOTHEBY'S INTERNATIONAL REALTY

The sunroom, in its first round of staging, had a wild jungle feel.



PROMINENT PROPERTIES SOTHEBY'S INTERNATIONAL REALTY

A half wall between the kitchen and breakfast area held the microwave, but made it hard for someone cooking to look out the picture window.



PROMINENT PROPERTIES SOTHEBY'S INTERNATIONAL REALTY

The new design put a cooktop and vent where a window once was, opening up the walls to the dining room and breakfast area.

Years ago, we had installed a big window at the back of the kitchen overlooking the pool, but cabinets had partially blocked the view. With the kitchen gutted, though, you could see straight through the house. It had a certain ruined beauty.

Instead of rebuilding it as it had been, could we make it better? If we could stay within the insurance company's renovation budget, the answer was yes.

We met with a kitchen designer who made a radical suggestion: Close up the window over the kitchen sink. It was brilliant. The stove went where the window used to be, with its gleaming hood becoming what she called "the hearth of the room."

The designers who had staged the house helped make choices intended to appeal to the market — mainly young couples — and we kept it clean and simple, with a few unexpected touches like a plummy paint color in the sunroom.

And Chubb suggested that we install a leak detection system called Leak Defense that would shut off all the water in the house if anything went wrong again.

While the four-month restoration was underway, I stopped by every few days to rake leaves and pick up fallen branches, so the house wouldn't look abandoned. But go-

ing inside felt like revisiting a trauma site. I knew it was irrational, but the house felt fragile; I was terrified that some misstep could set off another cascade and destroy everything all over again.

On New Year's Day, we admired the new kitchen, sunlight streaming in at angles it never had before, flashing off surfaces that had never been there.

But weeks later, as I drove to the broker's office to sign the papers to put the house back on the market, Joe called to say that the leak detection alarm had gone off. Could I stop by to see if the house was flooding?

I tried not to hyperventilate. False alarm: It turned out that the third floor toilet had been running, which triggered the system to perceive a leak and shut off the water in the house. But the system had worked, and the house felt less fragile.

We put our transformed house back on the market, and sure enough, there were again multiple bids within days. The best, for around \$1 million, was from a couple who wrote a letter saying they had recently learned they were expecting their first child.

And by the time we sold it in March, the house that had seemed cursed had flipped in our minds: Now it made two families feel lucky.