

'I'm in financial ruin': Canadian homeowners sound alarm over contractor accused of fraud

CTV

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Sarah Plowman speaks to the Kovinich family as they fight a general contractor over work they say was never completed on their dream home.

A welcome sign rests against the Kovinichs' house next to the front door.

But step inside, and you'll see mother Germaine and daughter Lana do not feel particularly welcome in their own new home.

More than three years after the family started building, it's still unfinished.

Upstairs, the closets have no doors. The kitchen has no cupboards. A wire hangs from the living room wall.

Lana sleeps in the upstairs guestroom instead of in her own basement-level apartment because that floor has no walls, no kitchen and no bathroom.



After firing Boudreau in June 2022, the Kovinichs spent thousands of dollars to make their house liveable. It's still unfinished and they say they can't afford to do anymore (CTV W5)

The Kovinichs are without their dream home and say they're tapped out of most of their life savings.

"I suppose I could say I'm in financial ruin. I don't have two cents to rub together," said 71-year-old Germaine Kovinich from her unfinished kitchen.

The mother and daughter moved from Ontario to New Brunswick in 2021. They bought a wooded lot in the picturesque community of Rollingdam in southwestern New Brunswick and hired a contractor to build a two-story house—Germaine would live in an apartment upstairs, and Lana would live in an apartment downstairs.

Partway through their home build, they switched contractors and hired Brandon Boudreau of BGB Construction and Boudreau Construction Ltd. to take over.

In October 2024, Boudreau was convicted of fraud over \$5,000 for failing to do work on another house in the spring and summer of 2022, despite accepting more than \$45,000. Court heard at the time that Boudreau struggled with alcohol, drugs and gambling; but he's now sober.

In February 2022, the Kovinichs saw Boudreau as the solution to their problem. He had already been helping build their house as a subcontractor under their first contractor and in the Kovinichs' eyes Boudreau was polite, reliable, and doing a great job.

"He seemed to be very trustworthy," said Germaine.

Bank statements show between January and June 2022, the Kovinichs sent Boudreau a deposit and multiple installments amounting to more than \$145,000 between Germaine and Lana's accounts.

Initially, the Kovinichs were optimistic. The roof was being installed. Workers were on site installing a well and electrical wiring.

Boudreau told the Kovinichs via text message he was buying supplies such as kitchens, siding, and flooring and he was keeping track of all the receipts. The contractor also said he was storing the Kovinichs' new kitchen appliances and washer and dryer at his house.

Meanwhile, the Kovinichs were living in a cramped camping trailer on their property with their dogs. They had no running water and used space heaters to stay warm. The family eagerly waited to move into their new house.

Problems with the build

Within a few months of hiring Boudreau, problems piled up.

Someone cut all the electrical wiring throughout the house. The Kovinichs said the well company hadn't been paid. Promises by Boudreau to install windows or send along photos of their finished kitchens went unfulfilled.

"It became one excuse after the other," said Lana. "It started to become a pattern. Where like he couldn't show us this and he couldn't show us that."

The Kovinichs called RCMP to investigate how the electrical wiring was cut. They say no one suspected Boudreau but it prompted questions from police.

"It was really after that point in time that he (Boudreau) really started ghosting us. He'd always have excuses why he couldn't come," said Lana.

Fed up, the Kovinichs hired another contractor and asked Boudreau to drop off all their supplies.

"We asked that everything that he purchased be delivered, to us, and that he would return the portion of the money that I gave him that had not been spent. And that's when we found out he hadn't purchased anything," Germaine claimed.



Mother and daughter Germaine and Lana Kovinich review financial records and text messages between them and contractor Brandon Boudreau. In late October, Boudreau was charged with fraud over \$5000 (CTV W5)

The mother and daughter said they also didn't have the kitchen appliances and washer and dryer Boudreau had been storing.

Text messages obtained by CTV News reveal Boudreau sold the same appliances to another client, except that client said they never received the items.

“I have washer and dryer at the house brand new in box if you want it. Stored it for a customer and not they don’t want them and told me I can keep them. LG front load with stacking kit,” Boudreau texted.

“Got fridge, stove, microwave, dishwasher if you need any of those,” offered Boudreau.

The client e-transferred Boudreau money for the appliances but said he never received any of the items.

The Kovinichs also said workers approached them looking to be paid. CTV News has spoken with one drywall worker who said Boudreau never paid him and the Kovinichs paid him instead.

Contractor complaints

The Kovinichs found themselves at the bottom of an uphill battle shared by Canadians every year.

Hundreds of homeowners complained to the Better Business Bureau (BBB) about a general contractor over the past three years. But many such as the Kovinichs never report it to the BBB.

Complaints to BBB about general contractors

Year	N
2022	
2023	
2024*	

** As of November*

Table: CTVNews.ca • Source: Better Business Bureau • Created with Datawrapper

The fight for money

The Kovinichs' fight to get their money back has been messy.

They hired a lawyer, called police, and blasted Boudreau online.

The Kovinichs first decided to pause their pursuit of criminal charges when Boudreau's family started to pay them back.

Receipts show the contractor's family paid for the Kovinichs' missing appliances, flooring, toilets and covered an unpaid bill that was more than \$6,500.

Boudreau also spent a day helping the Kovinichs move into their house and began to send along money, but slowly—in installments of a few hundred dollars.

"Even at that rate, it would've taken me 20 years to complete my house," said Germaine.

As Boudreau and the Kovinichs went back and forth about how much was owed, the contractor claimed he owed them \$40,000 as of October, 2022. The Kovinichs argue they're owed tens of thousands more.

When the family asked police to charge Boudreau, RCMP first said that according to the Crown, it's a civil matter.

After spending thousands on a lawyer, Germaine said she had to walk away.

"There's no way that I would be able to afford it," she said.

Two and a half years on, Kovinichs have spent thousands of more dollars to make the upstairs of their house liveable, but the basement remains unfinished, and they say they can't afford to do anymore.

Fraud charge laid

In late October, police charged Boudreau with fraud over \$5,000 in the Kovinichs' case.

Boudreau either declined or did not respond to CTV News' multiple requests for an interview.

This week his lawyer declined to comment while at court in Saint John.

In a Statement of Defence filed in civil court in May 2024, Boudreau defended his work at the Kovinichs and claimed the two sides agreed to settle their outstanding issues—something the Kovinichs dispute.

None of the allegations have been tested in court.

A trial date has been set for January 2026.

Warning others

Germaine said she's never had financial worries until now and wants to warn others.

"I think it's important that people learn from our mistakes," said Germaine, noting she put a lot of trust in Boudreau because they had a history of dealing with him.

"Be careful who you deal with," she said.