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Contractor on building site

Photo: shutterstock.com There is no mystery to be the main contractor, although some skills are needed in people, economics and general common sense. For someone who has never done so, a willingness to ask questions, some of which may seem elementary or even silly, is necessary. And an ability to solve problems is certainly helpful. I wouldn't recommend that a novice act as his or her own contractor if the job is big, say, a new house or a great addition, but an interior remodeling of moderate size can be quite manageable. But it still raises the real question: It's not Can I do it? Should I do it? Pros and Cons The best argument for trying to be your own contractor is payoff. Contractors are after all in business to make a profit, so adding 20 or 30 percent to the cost of materials and labor as a profit is perfectly reasonable. If you are your own GC, you do not have to pay any this percentage. On the other hand, there are arguments against being your own contractor. For example, if you are not satisfied with the finished product, you cannot complain to your GC that the job is not good enough and refuses to make the last payment. You wanted to talk to yourself because you're the main contractor. It may be the single biggest reason not to be your own GC. If you hire someone to do the job for you and then something goes wrong, it probably won't be your problem because GCSE is paid to solve problems and get the job done. When you hire a general contractor, you pay for his experience, competence, ability to anticipate problems, and more than anything, for his willingness to assume ultimate responsibility for the entire job. And he gets the permits, does the planning and handles disputes between subcontractors and suppliers. So if you choose to do GC's job, you will have some sleepless nights. Should there be any major problems, you won't have the same simple opportunity to call your lawyer and tell him Sue the damn GC, it's his fault. Acting as your own contractor doesn't mean buckling on a tool belt and swinging a hammer all day. Being your own contractor can mean that you increase the odds of getting exactly what you want. GC's make money by doing each job simply and efficiently so they can move on to the next one. Changes along the way and variations from the usual that make a job last longer can be cause of irritation and uncooperative from a GC. Thus, if you are very detail conscious and plan to look over everyone's shoulder anyway, it may make sense for you to be your own GC. According to a 1996 survey by the Consumer Union, about half of respondents to the reader used a GC to oversee their renovations. The level of satisfaction was roughly the same for those who did and those who didn't. Maybe the Consumer Reports reader is more careful and knowledgeable than the average person... But maybe you are. Let us now talk about the key elements of the job. Don't you want to do it yourself? Get free, non-commitment estimates non-commitment estimates authorised general contractors near you. + This will be your responsibility and it is a crucial one as these are the ladies and gentlemen who will actually remodel your house for you. It is carpenters, plumbers, electricians and other craftsmen who translate the plans into your living space. As with any manager, the most important skill is to find the right staff. The main player will probably be your carpenter. He is the person who will shape the structure that defines the spaces. He builds the frames that will be the matrix of the electrical wiring, pipes, vents, phone lines, and insulation. He will return after all that has been intoxicated in and cover it with finished surfaces. The carpenter is the central player and must be hired first. The carpenter will be your primary sub, so ask him for help finding an electrician, plumber, or bricklayer. And don't worry too much about nepotism here. Most carpenters can count on recommending people they like to work with, but few will recommend subs who don't know their job. They know which are the guys who mess up the schedule and who do sloppy work and make trouble for everyone else. They don't want the headache, either. To find carpenters or subcontractors, ask friends and neighbors. The yellow pages are also a good source. Another option is to visit job sites in nearby residential areas. Go straight in and ask for head carpenter, plumbing contractor, or electrician. Chances are excellent that you will come away with a business card, a phone number, or possibly an appointment. You can even get an estimate of your job if you have plans with you and the boss has an hour to kill. Another good source of subs is delivery houses. Ask at plumbing, electrical or tile stores that deal with trades. You should get a few names. Ask other subs for the names of the craftsmen they respect and with whom they have worked. Check each sub references (customers, suppliers, banks and others). Get more subs to assess the big jobs and at least two on the small (replumbing an existing bathroom during a remodeling is a small job, plumbing two new baths, a laundry room, and a hot tub in a big addition is a great one). Do your homework on the people you hire before you hire them. When it comes to handling subs, keep in mind that most of them offer a lot of jobs, and some take on pretty much everyone they're offered. The bad news is that as a one-time customer, you can get a seat towards the bottom of their priority list, well below GC's, which will build many houses in the future and therefore can continue customers for subs' services. You have to steel yourself for frustrations and scheduling hassles, but on the other hand, you're not taking on the world all by yourself. Your subs will also be important allies in getting your job done. They are not only there to get your house built, but to help you do it. You can be surprised on the pride that many individual operators in the construction industry take in their work. Try to use this pride and spirit to your advantage. Good planning on your part and constant communication with the different subs are both essential. Many states and municipalities require that principal contractors be licensed and properly insured before they can legally hang out a shingle identifying themselves as GCs. However, there are no such requirements for the homeowner, which acts as his own GC. If after you do it yourself, you like it so much you want to do it again for someone else, then you can find out what the requirements are. Insurance When you act as your own GC, you need a builder's risk or fire policy. In most states, prices tend to vary only slightly from company to company because they are usually tightly regulated, but check with the insurance agent who handles your homeowner policy to determine the paperwork required and the cost. You will want to make sure the insurance to be effective the moment building materials arrive or the first worker sets foot on the site, whichever is earlier. If you have a construction loan, the bank will probably insist you have a valid insurance binder on hand at the time you close the loan. Once the work is complete, you can then change the policy again to standard homeowner coverage. Make the decision Sa not the decision to be your own general contractor easily. Don't let the opportunity to save a significant amount of money blind you to the potential for complications and conflict. You may find a great satisfaction with having managed the whole process yourself, but you should also be sure that you have time, interpersonal skills, organizational abilities, and just plain desire to stay the course even when it gets a bit rough. And it will - no construction project is without its ups and downs, its setbacks and frustrations. For many people, the markup of GC adds to the actual cost of construction is a reasonable price to pay for managing the process. There is potential for savings, but there must also be an investment on your part of time and commitment. You must coordinate the activities in the subs, create schedules, pay bills, and perform a number of other functions. But there is another role you will have to take on as well. As GC, you are the person with buck-stop-here signs on his desk. The decisions, big and small, are yours to make. There will be professionals around to help answer questions and advise, but finally, yours is the voice authority. Then ask yourself if you have: The time. No, it's not a full-time job. You probably won't have to spend more than two hours a day during construction. But you have to be wary of surprises and emergencies. Is your workplace close enough to your home and is your schedule flexible enough for you to make the journey to the construction site during working hours? lunch classes? Are you available by phone the most the time? Commitment. Do not take on the job of general contractor on a whim. You probably won't be able to hand it over to someone else halfway through without costing yourself most of the money (or more) you were hoping to save. Personality. Okay, let's really talk. You have to be tough at times with your subs. But you can't interfere with their work. It's a fine line. Do you have enough patience, critical distance, and savvy that you can both let the professionals do the work, they know how to do it better than you yet know instinctively when stepping in? Don't you want to do it yourself? Get free, no-engagement estimates from licensed general contractors near you. + +

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