

**Y**ou're a fairly bright person. You're competent, if not gifted, in your chosen field. You're a quick study. The plans for your dream house have just been completed. You've told your architect your budgetary limits; you've done so several times, though you've probably forgotten the upgrades you kept adding. You're thrilled with the finished drawings.

Now, you give these drawings to a reputable general contractor. When he returns the "bid" or "order of magnitude cost" or "ballpark figure," it feels like a ham-sized fist collapsing your solar plexus.

After recuperating, you give the drawings to another reputable contractor, one who is more "reasonable." Another gut punch, but this one is slower and less debilitating because you're somewhat prepared. After playing the blame game, you start searching for ways to make it work. You consider eliminating things: a bathroom here, a fireplace there, the granite, the timber framing, half the windows. Then the light bulb goes on in your head.

You, being fairly bright and possibly gifted, can act as your own general contractor and save money. And, you don't have to do anything physical because you know many GCs don't actually lift material or swing hammers. You also know that many GCs don't even have employees—well, maybe a secretary. To get the job done, they hire subcontractors. You can do that. Heck, you've hired subs before—maybe to add a room or remodel a kitchen.

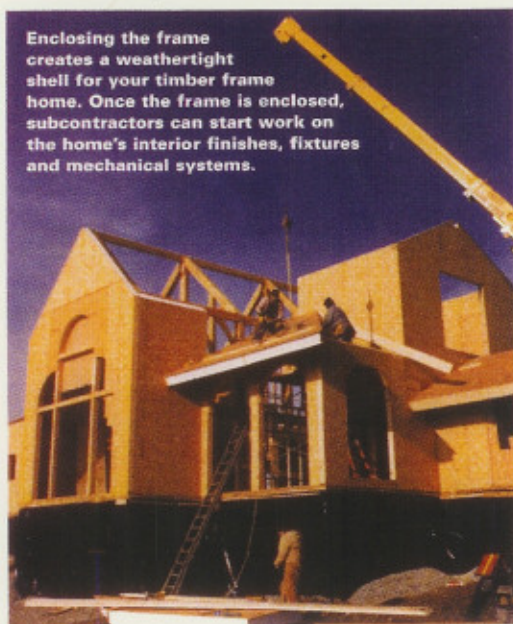
Choosing to be your own GC could save you 10, no make that 20 percent. Sure, it will consume your free time for a while, but you have two weeks of vacation saved. And you have a cell phone, so dealing with subs shouldn't be a problem.

It's tempting to take the job on yourself, but it's a temptation that shouldn't be given into lightly.

### *The Players*

The campaign to build a house will necessitate one to two dozen, maybe more, subcontractor groups. To line them up, you may need to interview three times that number to determine availability, competence and cost. Individual contracts need to be negotiated and drawn up. Interface details (those nebulous areas where one trade's responsibilities end and another's begin) must be

Enclosing the frame creates a weathertight shell for your timber frame home. Once the frame is enclosed, subcontractors can start work on the home's interior finishes, fixtures and mechanical systems.



## Taking the Helm

Should you be your own general contractor?

By Anthony Zaya

drywallers can begin as scheduled. This electrician gets a call late at night from an established general contractor for whom he has done much work in the past. The general has a desperate need for the electrician for the next five days. What do you think happens?

Such scenarios will happen often: Subs may be delayed; material deliveries will be early, late or wrong; there will be bad weather days; and some inspectors will have difficult questions. Such things happen to an established GC, but they will happen less to him than to you; and he, being experienced, is better equipped to handle them.

We haven't even considered financing. Many banks or lending institutions avoid owner-contractor (and owner-builder) situations. There is good reason—too high a percentage of such situations either experience a plethora of problems or fail outright.

The diehards amongst you will find ways around a lending institution's reluctance. You could find private financing for the construction and then apply for a mortgage after construction. Or, if you have a relative or close friend who is, in fact, a professional builder or general contractor, approach him or her about acting as the general of record. Or, your strength of will and financial history may be strong enough to win over your bank.

An established GC instills confidence in lending institutions. Subs and suppliers take him seriously. He isn't fooled by smoke and

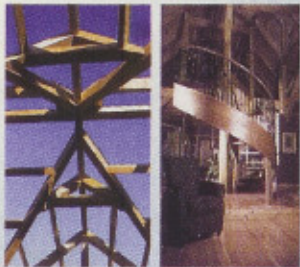
addressed and documented. It is extremely helpful to be familiar with the pool of subcontractors. Picking names out of the Yellow Pages is not the best way to go. Nor is awarding subcontracts based on the lowest bid. An experienced general contractor knows these things.

Once subcontractors are chosen and signed, each must be scheduled in a logical sequence. In most cases, one sub group must complete their work, or a segment of their work, before another can begin. At some points, two, three or five different groups may be working simultaneously. Add to this schedule the delivery of materials, utility hookups and a series of inspections, and you have a flow chart that looks like the family tree of someone who can trace her lineage back 800 years through five or six countries.

### *Projects and Priorities*

Let's assume you have created the schedule, finalized contracts and drawn up the flow charts. Now, let's say you're at that stage where your electrical sub is scheduled to complete the rough-in so the

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mirrors. In short, he's a professional. The larger, the more complex a structure is, the more important it is that it be put into the hands of a professional.

### *Grit and Determination*

Still, I've known a few people, amateurs with drive, passion and time, who acted as their own general contractor and prevailed. Did they save a lot of money? In some cases, yes. But, they earned every penny.

I suspect that temperament plays a major part in one's success in acting as a general contractor. One of my very early clients was a couple adamant about general contracting their own home. I designed the house, executed the construction documents, and cut and enclosed the timber frame. I became well-acquainted with both of them. The husband owned an ad agency, but it was obvious he came of age in the '60s. He was calm, intuitive and at peace. His wife was a corporate person and cut from wildly different cloth. She was intense, direct, impatient and extremely proper. I finished my end of the project while they were still relatively fresh.

Years later, I was beginning another project close to their home. I accepted a dinner invitation. After the meal, I asked them how they viewed their experience as general contractors. The husband jumped in immediately, "Tony, I've had an adventurous life. I fought in a war, started a successful business, raised a family and traveled the world. That year I spent on this house was the most exciting period of my life."

I looked at the wife, who remained silent. "Come on Gina," I pleaded.

"You don't want to know," she fired back.

"I do want to know," I volleyed.

She leaned forward and bored into my eyes. Through clenched teeth she uttered, "I know what hell must be like."

Here were two wonderful clients who shared the same experience. They did, however, come to the task with almost diametrically opposed perspectives. What a difference those perspectives made. There is wisdom to be gained here. **THI**

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