



Need a Contractor?

A Complete Personal Guide to Finding a Great
Contractor

James Philips, 2020

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Contractor*

James Phillips

2020

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CONTENTS

NEED A CONTRACTOR?	1
WHY THIS GUIDE?	5
WHERE TO START	9
SAMPLE KITCHEN CABINET REMODELING CHECKLIST	13
FINDING A GOOD CONTRACTOR	16
THE SCREENING PROCESS	19
THE SCREENING INTERVIEW QUESTIONS	21
SAMPLE INTERVIEW QUESTIONS	25
THE LOVE-HATE-LOVE RELATIONSHIP	27
A JOB WELL DONE	29
CONTRACTS & AGREEMENTS	31
SAMPLE CONTRACTOR AGREEMENT	33
BUILDING PERMITS	39
DIY GENERAL CONTRACTING	41
SAMPLE DIY SEQUENCE OF EVENTS	43
SAMPLE SUBCONTRACTOR AGREEMENT	48
TESTIMONIALS	54
EXTERNAL RESOURCES	56
ABOUT THE AUTHOR	58
ACKNOWLEDGMENTS	60

James Phillips

Nothing happens until you decide. Make a decision and watch your life move forward. —Oprah Winfrey

Why This Guide?

This guide is meant simply to help you. Because I worked in this trade my entire life, I have always helped people realize their dreams. As a home owner myself, I understand the joy, the privilege, and the responsibility of owning a home and wanting or needing to upgrade parts of it. The idea of a home is central to the American culture. Owning a home means "living the dream" for most of us. At the same time, I have seen people losing theirs or living homelessly, and while I cannot do much to help one acquire a home, I can help people feel good and safe in theirs.

I have heard people complain that finding and working with an excellent contractor is a myth. In a world ruled by the desire to get rich, you can find many scammers, people, that is, who try

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to get rich at any cost. In fact, I have recently been witness to an uncomfortable situation between a close friend and the contractor he chose to work with. My friend needed a new garage addition to his home and hired someone with experience in this type of construction. The contractor, however, failed to respect the timeline, the codes, the arrangements made, and now my friend is engaged in litigation. My heart aches when I think about the ways in which this contractor has failed to admit to and rectify his mistakes. I have always valued honesty and respect above all, even when I had to pay out of my own pocket for them. For this reason, it is my hope that you can trust to find a reliable, safe, skilled, and respectful contractor.

I will never forget one of my first experiences as a young contractor beginning his career, when I was taken for granted, I was disrespected, and I disrespected myself. I was hired by a couple who wanted to remodel their kitchen. We began working on the design process, and we navigated through a bunch of different designs before we reached an agreement. When it was time to pick a cabinet style, the couple decided on the most expensive model that went far above their budget. I suggested an affordable model, that could be designed to look like the expensive set. After 6 weeks of work, the couple finally agreed to go with my proposal.

As we sat down to sign the contract, I explained to them one more time the way in which the cabinets would be altered to fit their desire, when they suddenly appeared surprised and called off the entire deal.

I suggested we go back to the drawing boards. In order for the couple to accept working with me, I lowered my price substantially. This decision was equivalent to death by a thousand cuts. From then on, whenever something came up, the couple kept taking from me, and I gave it all away. I should not have dropped the price to begin with. This should have been a sign for me that things were going to go wrong, because all the minor mistakes that I had to correct came out of my own pocket.

In the end the job was done, the client happy, but I felt exhausted. I remember my carpenter telling me that he had overheard a conversation the couple had about me, where they called me a liar and a cheat. This must have been the final blow because I gave and gave my best. I had been everything but a liar or a cheat. I felt so defeated, so hurt. I did not want this to color my reputation, particularly because it was not true.

A little while passed and one day, I was talking to a wise old friend. I confided in him about this situation, explaining that it made me lose nights of sleep. He responded, "James, you know,

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people see others as they do themselves in a mirror." I thought about his words long and hard, and even if they took the sting out, as it were, this experience taught me that as a contractor I must practice self-respect if I want others to respect me.

In the end, all I can do is offer you this guide. I cannot guarantee that if you follow all the steps I am proposing below, you will not be disappointed, but I can share with you everything I know, hoping that this advice will help you. My only desire is that you feel empowered to pursue your project with a contractor you can trust.

Where to Start

MANY PEOPLE GET EXCITED ABOUT starting a new home project. While the energy of the moment is a sign you are probably ready for this project, you need to be patient. Don't rush to make decisions. As the old saying goes, haste makes waste. Depending on the size of the project, it could take some time just to get to a starting point. Deciding on all the specifics can and should take some time. Allow yourself plenty of time to get all your ducks in a row. It is normal to be excited and it's hard not to move quickly, imagining the final outcome. But my advice is to take your time. When the job is complete, you don't want to regret a single decision you made by moving too quickly. Not only can bad decisions be emotionally draining, but they often waste your dollar.

First, you should set up a budget. Decide how much money you want to spend on this project and commit to the sum. Be realistic

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in setting a budget goal. Ask around and loop up a variety of prices so that you are not disappointed when the value of project you have in mind does not meet your financial expectations. In other words, you want to make sure you afford your project. Some people stretch over the budget and then find themselves in an embarrassing and stressful situation of having to pay something they did not budget for.



1Photo by Anamul Rezwana from Pexels

Leave some wiggle room in your budget because unexpected situations may occur. For instance, you want to remove a kitchen wall in order to create an open space, but you discover that it is a load-bearing wall. In order to remove it, you may need to install a beam that supports the roof. That would surely add

some dollars to your initial budget. My advice is that you allow yourself a 10% overage on your expected budget in order to be able to address these unforeseen events. Although most of these incidents can be expected in older homes, new homes can surprise you, so count in these "hidden surprises."

Next, draw a schedule that outlines specific tasks and realistic completion periods. You can expect some projects to last longer than others. If your desired project is simple (i.e. a pergola; a kitchen remodeling), you can use following project schedule depicted in Table 1.

TASK	CRITICAL STEP? Y/N	BEGINNING	ENDING	DURATION	SLACK DAYS	MILESTONES
TASK 1	Yes	Day 1	Day 1	1 days	0	
TASK 2	Yes	Day 2	Day 5	3 days	0	
TASK 3	Yes	Day 5	Day 10	5 days	0	Day 10
TASK 4	No	Day 10	Day 10	1 day	3	
TASK 5	Yes	Day 11	Day 13	3 days	0	

TABLE 1. SAMPLE SCHEDULE MANAGEMENT

Some longer projects may need a different approach to schedule management. For example, if you are redesigning your living area and your bedroom, you may need to stay at a hotel through the duration of the project. In this case, you need to know exactly how long you need to be out of your home and what delays may happen. An example of a longer project scheduling management is in Table 2 below.

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	JANUARY	FEBRUARY	MARCH
OUTCOME 1			
ACTIVITY 1.1			
ACTIVITY 1.2			
OUTCOME 2			
ACTIVITY 2.1			
ACTIVITY 2.2			

TABLE 2. SAMPLE LONG PROJECT SCHEDULE MANAGEMENT

Sample Kitchen Cabinet
Remodeling Checklist

EXPECT THAT EITHER YOU or your contractor may miss some details, so use this sample checklist as a guide.

Cabinetry:

- ☐ Manufacturer
- ☐ Grade
 - ☐ contractor special
 - ☐ semi-custom
 - ☐ custom
- ☐ Species (type of wood)
 - ☐ walnut
 - ☐ oak
 - ☐ cherry
 - ☐ hickory
 - ☐ manufactured

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- other
- Finishing
 - paint
 - stain
- Color
 - white
 - yellow
 - orange
 - red
 - green
 - blue
 - gray
 - brown
 - black
 - other
- Door style
- Hardware type (the jewelry of cabinets!)
 - classic
 - modern
 - Hardware color
 - brass
 - silver
 - golden
 - other
- Schedule (When do you want to start the project? Refer to the tables above.)

- ☑ Contractors (Screen 3-4 contractors. Pick one!)
- ☑ option 1
- ☑ option 2
- ☑ option 3



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F i n d i n g a G o o d C o n t r a c t o r

THERE ARE MANY GOOD WAYS to find a good contractor. While you peruse them below, consider what works best for you and try out a few.

The first way to find a good contractor is to ask friends and neighbors and people who live in your community to refer you to a contractor they've used in the past and had a good experience with. These days, you can connect to neighbors easily using apps such as Nextdoor. You may notice the same name coming up multiple times. While this is a good indicator of a contractor's skills, remember that opinions are subjective, and it does not necessarily mean that this particular contractor would be a great fit for you. Because of this, you must conduct an interview/screening process to make sure that both you and

a given contractor are a good fit.

In the next section I suggest a list of questions to ask your prospective contractor. Both parties must feel comfortable with each other's requirements and demeanor in order to work collaboratively on the project. Once you commit to a contractor, you are entering a agreement with terms and conditions applicable for both parties, and both you and your contractor must agree on all terms and conditions. I'll get to that in a later section.

The second way to find a good contractor is to contact your city/county building department and ask to speak with the building inspector. Typically, building inspectors have a list of preferred contractors they would recommend for a particular project. Most building inspectors are familiar with their local contractors, having worked with many, and will be able to suggest someone who is trustworthy and whose work is exceptional. They will know the better contractor for a certain type of job. I highly recommend that you try out this second option, as you will be consulting a team of experts in the field.

A third way to find a good contractor is to search online and to look for websites that offer referrals. Websites that offer reliable referral services do not typically charge for the referral. Two such examples are HomeAdvisor and Angie's List. If a contractor

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pays for their referral, they can manipulate the message to their advantage. Like with pay-per-click advertising, the more the contractor pays for a referral, the further up the list they go. You should not trust such referrals. While you can use these websites to identify a given contractor, go through a serious screening process to make sure the contractor is exactly who they say they are and who you need for your type of project.

The Screening Process

YOU AND THE CONTRACTOR you end up selecting are entering into a legal binding agreement. That means you both have duties and obligations throughout the duration of the project. Both parties should be aware of all the obligations and be prepared to uphold those obligations. The contract you both sign should contain clear verbiage on what you both need to do and can expect during the project. Bigger contracts are similar to a marriage, for better or worse, in that you and your contractor are tied to each until the completion of the project. If either of you don't clearly understand the expectations, the project can get very stressful at times, and sometimes it can become unbearable. Sometimes, unbearable situations result in lawsuits, and in all honesty, nobody wants that. If you're going to have someone come in and perform work on your home, they

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should fully understand that your home is sacred to you and they should treat it as such. Sometimes, this requires both parties understand cultural expectations just as much as they do the terms of the contract.

For these reasons, you want to screen your contractor before hiring them. This screening is practically a job interview, and it is just as important for the contractor as it is for the homeowner. You want to ensure that you both can work well with one other. If you have that gut feeling (and this applies for both parties) that for whatever reason it won't work well, then respectfully decline to move forward and continue on your search for a better fit for you. Sometimes you may not be able to put into words this gut feeling, but don't be swayed by your lack of words. Even if you cannot explain the reason you want to work with someone else, if your gut tells you that, listen to it. After all, you are paying your hard earned dollars for this, so you want to make sure you find the best contractor.

There are many contractors for you to pick from. Also, if you are a contractor declining to work on a project, remember that there are many jobs out there. In this next section I'll suggest a list of questions to ask prospective contractors.

The Screening Interview Questions

I. EXPERIENCE. Ask your prospective contractor how long they've been serving in the business and what kinds of projects have they worked on before. Ask to see their portfolio or a series of "before" and "after" photos that illustrate their skills. Contractors should understand this and not feel offended if a prospective client wanted to see their previous work. In fact, if you are a contractor and you do not have a portfolio, I suggest you start one.

II. Employees. If the contractor has employees, ask to see their employees' job title/description. Ask what experience their employees have. Ask whether their employees would be

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involved in the project and whether they would oversee their employees or subcontractors. If the contractor indicates that they will not oversee their employees or subcontractors, ask how often they plan to visit the job site. Request that they visit daily. Keep a close eye on what is going on so you can stay ahead of any issues that may arise. A bigger general contractor will most likely have a foreman or project manager. Ask to be introduced to them prior to signing the contract, so that you get a good feel for how they run things. Ask them the same project management questions.

III. References. Ask the prospective contractor for a list of references that they wouldn't mind you reaching out to. Ask for at least a few such references. Reach out to these references and discuss the work they did on their home. Inquire if they'd recommend the contractor and if they'd use them again on future projects. Don't forget to ask also what they didn't like about the contractor to understand if you can handle those weaknesses. Ask the references if they think there would be any reason you wouldn't want them to work for you on your project. Ask if you could go see their completed project. Most people are proud of their finished project, and they wouldn't mind showing it to you. This is also a good way to get project completion ideas you wouldn't have thought of otherwise. Overall, I strongly advise that you do your due diligence in checking your prospective contractor out. Remember that you can always

decline working with your prospective contractor, should you not be fully confident in their abilities.

IV. Licensure. Look up your prospective contractor's name and their company on your official state website ([state].gov). State websites list licenses and certificates and indicate whether or



not they are current. Using their license number or company name, you can also find out if they have been involved in lawsuits.

You can also find your prospective contractor on The Registry of Deeds website. There, you can check to see if they have placed liens on past clients' homes. This is a fantastic tool that allows you to see how they handle difficult situations.

To be fair, if you find out that your prospective contractor has been involved in a lawsuit or in lien placement with a client, bring it up in conversation and get their side of the story. Try to give them the benefit of the doubt: sometimes, bad things happen to good people. If you don't see a recorded history of lawsuits, you may choose to be lenient on this particular situation. However, if you do discover that the prospective contractor has been involved in multiple lawsuits or lien

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placements, take it as a red flag and keep looking for someone else. Many general contractors are very competent. As the client however, you are the final decision maker in this process. You should feel confident and comfortable that you are a good fit for each other.

In addition, make sure your prospective contractor is licensed and insured (for both liability and workers' compensation) and ask to see a certificate of insurance. Ask if they can and will pull a permit for the job. It is your call whether you want them to pull a permit to do the work. Don't forget to check with the Better Business Bureau. You can also check other ratings and referral websites as mentioned above. Some websites I recommend are Angie's List, Work Post, and HomeAdvisor.

Sample Interview Questions

1. How long have you been in business?
2. Do you have a contracting license?
3. Do you have proper insurance and workers' compensation?
4. Have you ever declared bankruptcy, been sued, or sued anyone before?
5. Will you obtain the permits and set up the required inspections?
6. What timeline do you suggest for the project?
7. How is your billing cycle set up for clients?
8. Do you have employees or work with subcontractors?
9. Who would be the main contact person throughout my project?
10. What measures will you take to protect my property?
11. How do you handle mistakes or conflicts?

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12. Do you offer warranty on your services or materials?
13. Do you provide written lien waivers?
14. Have you done any other projects comparable to mine? What were your biggest challenges?
15. How many projects do you have going on at this time?
16. Do you have a list of client references?
17. Do you have a portfolio I can see?

The Love-Hate-Love
Relationship

MOST JOBS SHOULDN'T BE very stressful. I emphasize very because there is an element of stress implied in all home improvement and construction projects. But many people find these projects more exciting than stressful. The better the contractor-client fit, the less stress for the homeowner. This should be your goal.

Just like how the beginning of a romance is exciting, so is the start of your home improvement project. You are excited envisioning the future—the final product—and you revel in how beautiful the completed product will look. Perhaps you are hoping to showcase it to your relatives and friends on the next big holiday. Perhaps you just want to surprise your spouse.

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Completing the project, nevertheless, can and will be, at least partly, stressful. That's why I call this the love-hate-love relationship.

You start off by being smitten with your contractor because they are giving you their time and attention. You are selecting new items together: a new finish, a new wall color, a new appliance. You are planning your future homestead. Then, the contractor and their team walk into your home and rip out your kitchen. They demolish walls. They make a mess. This stage is the most challenging because you can be disappointed in how your home looks. This is when you start to "hate" your constructor. Granted, "hate" is a strong word, but it is a major inconvenience to live without a kitchen even if it is only for a few weeks. Sometimes the demolition stage lasts longer, and you may feel even more disheartened. However, when the job is complete and you realize that it all went according to plan, you will love your contractor for delivering to you a beautiful end-result. So love-hate-love.

A Job Well Done

I've always strived to do my very best on every job I took. But more than earning a paycheck, getting hired for a job meant to me that I was going to build a friendship with my client. That's how I always intended any job to go. When you walk into a client's home, they entrust you with their most sacred space. You are welcome there, and you need to earn that. The only way to do it, is to be open and honest and friendly. This is the recipe that leads to friendship more than to a simple client-provider relation.

I will never forget my friend and a longtime customer. In fact, she was one of my first customers. She is an elderly woman today, but whom I met almost 20 years ago. As the years went by, she called me time and again, and I ended up remodeling her entire home. We became very close, and we stay in touch to

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this day, meeting for dinner with our families about once a month. I remember a little while ago when her husband passed away. My wife and I tried to offer her all the comfort we could. When she made the wise decision of selling her home so that she could handle everyday life easier now that she was alone, I was bummed out. I felt that in a sense, she was selling my house.



Surely, this kind of connection doesn't happen every day, but I wish it did, for the world would be so much kinder. My friend is 87 years old.

She is a happy and vibrant woman, who teaches me how to see value and wonder in my life every day. To be honest, I am the one who gained the most out of this relationship. Not only she helped me financially by offering me jobs, but also she helped me become a better version of myself, and that is priceless.

C o n t r a c t s & A g r e e m e n t s

I ADMIT THAT WRITING CONTRACTS is no strength of mine. With that said, I consulted a contract law attorney to help me guide you in the best way I can. This, however, is only a guide. Below is a sample of a contract I have used in the past. I am showing this to you in case you draft your own contract, so that you may include all the necessary sections. I also hope this can offer you a sample of the language used in contracts of this kind.

Every contract must begin with an agreement between the client and the contractor. This agreement states the names of both client and contractor, lists the state of issuance for the contractor's license, briefly presents the job for which the contractor is rendering services, and includes the address at which said services will be performed.

The next section of the contract lists in greater detail the specific

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services required. This must include a schedule and the fees associated with each task, any possible bonus or penalty fees and their circumstances, the plans and specifications, the selection of materials, consequences to alterations and changes, warranties offered by the contractor, compliance information, a timeline, insurance information, safety and liability tips, inspection specifications, resolution of disputes, and other miscellaneous articles.

Below you can find a sample of a contract agreement between a contractor and a client. Notice that the specifications for the job can be described and attached to the contract as a separate document. You may amend some of the contract's articles, if you agree upon those items with the constructor. For example, some constructors are able to provide port-a-potties for their workers, while others are not (Article 11). Some contractors will repair or settle anything they accidentally damage while on the job, while others cannot (Article 13).

Sample Contractor Agreement

THIS AGREEMENT made _____ (date) and between _____ (contractor's name), _____ (address), licensed in _____(state), #_____ (license number) hereinafter called "the Contractor" and _____ (client's name), _____ (address), hereinafter called "the Owner." Witnesseth, that the Contractor and the Owner for the considerations named agree as follows:

Article 1. Scope of Work

The Contractor shall furnish all of the materials and perform all of the work as described in the Specifications section of this agreement and attached hitherto as it pertains to work to be performed on property at _____(client's address).

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Article 2. Time of Completion

The work to be performed under this Contract shall be commenced within two weeks of receipt of the building permit and shall be substantially completed in _____ weeks. Time is of the essence.

Article 3. The Contract Price

The Owner shall pay the Contractor for the material and labor to be performed under this Contract the sum of _____ (spell out the sum) dollars or \$_____ (enter the numeric value), subject to additions and deductions pursuant to authorized change orders.

Article 4. Progress Payments

Payment of the Contract price shall be paid in the manner following:

(describe the installments or chose lump sum).

Article 5. General Provisions

1. All work shall be completed in a professional manner and in compliance with all building codes and other applicable laws.
2. To the extent required by law, all work shall be performed by individuals duly licensed and authorized by law to perform said work.
3. Contractor may, at their discretion, engage subcontractors to perform work hereunder, provided that the Contractor shall fully pay said subcontractor and in all instances remain responsible for the proper completion of this Contract. All contractors & subcontractors must be registered by the administrator and any inquiries relating to a registration should be directed to the administrator.
4. Contractor shall furnish Owner appropriate releases or waivers of lien for all work performed or materials provided at the time of final payment.
5. All change orders shall be in writing and signed by both Owner and Contractor. Contractor shall not be liable for any implied or oral statements made by any subcontractor or representative that is not in the written project scope or signed change order.
6. Contractor agrees to remove all debris and leave the premises in broom clean conditions. All excess materials not incorporated into the job remain the sole property of Owner.
7. In the event that Owner shall fail to pay any periodic or installment payment due hereunder as agreed to in this Contract, Contractor may cease work without breach pending

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payment or resolution of any dispute. In the event that a payment is not made at the due date established in this Contract, interest shall accrue at a rate of 1.5 percent per month along with collection costs and attorney fees.

8. All disputes hereunder shall be resolved in the _____ (county/state), in the court of _____ (county).

9. Contractor shall not be liable for any delay due to circumstances beyond their control, including strikes, casualty, or general unavailability of materials. If any delay is realized as described, it is understood that the contract completion date will be equally extended.

10. Contractor warrants all work for a period of 12 months following substantial completion. Warranty is null and void if last payment is not made IN FULL.

11. Contractor shall exercise care in performing all work, but shall not be responsible for stress cracking of plaster, loosening, or nail/screw popping of existing walls and ceilings. Should any repairs be made, the Contractor will not be responsible for repairing or refinishing. The Contractor is not responsible for accidental damage caused to landscaping, sidewalks, and/or asphalt paving caused by implementation of the work of this Contract.

12. Contractor shall match existing conditions as best as possible where applicable. Owner understands that sometimes, it is impossible to match color or texture, such as stucco, plaster,

siding, roof shingles, etc.

13. Owner shall provide sanitary facilities for workers during construction.

14. Owner shall provide electrical power for lighting and equipment to perform the work of this Contract.

15. Should a permit or financing for this project be unobtainable, the deposit shall be refunded, less reasonable contractor costs.

16. Contractor may place a sign on the property during construction advertising their name, abilities, and contact information.

17. Owner has the right to cancel this agreement provided Contractor is notified in writing by mail posted or by delivery, no later than the 3rd business day following the signing of this Contract.

18. Contractor shall obtain all necessary work permits. The fee for said permits shall be added to Contract price in Article 3.

19. NOTICE TO OWNER: Any homeowner or owner who secures their own permits will be excluded from guaranty fund provisions of GL c. 142A.

Article 6.

The general provisions of this contract, Articles 1-6, have been read and are mutually agreed upon by both parties, which have set their hand to this Contract, signed _____
(day of the week), _____ (date).

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By: _____(Constructor
signature)

By: _____(Owner
signature)

B u i l d i n g P e r m i t s

THE LICENSED CONTRACTOR you end up hiring should be able to help you obtain a building permit. In the event that you want to undertake this task alone, contact your county Building Department and apply for a permit. You will need to provide the following information:

- ☐ Your address
- ☐ The location of the building where the construction will take place; sometimes you are asked to provide a lot number.
- ☐ The scope of work
- ☐ The building occupancy
- ☐ The total floor area of your building
- ☐ The year the building was built
- ☐ The estimated cost of your construction

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DIY General Contracting

IT IS POSSIBLE THAT if you are new to general contracting, you may be in for a tough learn. You must do your research before you venture out into DIY, because DIY projects will not run as smoothly as they look on Youtube or PBS. It is very likely that smaller projects, such as refinishing your hardwood floors or staining your deck, won't be challenging, so do them. For a larger scale project, however, you should consider hiring a general contractor to handle the job. After all, it is a full-time job.

If you are considering working as a general contractor, make sure you thoroughly screen all of your subcontractors before hiring them. Obtain all necessary permits in advance. Schedule your subcontractors carefully into the time slots you need them. This is the hardest part. Subcontractors need to be on the job at particular times, in order to work on schedule and meet the

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predetermined deadlines. Construction is stressful in and of itself, but the longer it lingers on, the more stressed out people get.

Below you can find a detailed sequence of events I suggest you undertake if you were to work as a general contractor. I am returning to the same example of a kitchen cabinetry remodeling, but you may certainly redesign this to fit any room remodeling in your home.



2Photo by Mark McCammon from Pexels

Sample DIY Sequence of Events

TOTAL PROJECT DURATION: 5-6 weeks

1. Screening & Hiring subcontractors

Consider the help you need with demolition/trash removal, carpentry, electric, plumbing, flooring installation & finishing, plastering, cabinet installation, painting, and cleaning. Consider your subcontractors' experience and expertise. Request a description of said experience. Check their licenses and safety records. Draw out a subcontractor agreement (see below). Fill out W2 and 1099 tax forms as part of your agreement. Get copies of insurance and bonds if available.

2. Permit process

According to the local officials, you will need a permit for almost

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any home remodeling project. If you are considering doing any work on your home, I advise you to check with your county building department to see if you need a permit to perform the proposed work on your home. To get a permit, you must fill out an application, provide all the pertinent information that they ask for, and pay the required fees. This process is different for every locality and county so be prepared. This process can be frustrating at times.

3. Scheduling the remodeling project

It can be a challenge to schedule all the subcontractors in at the time you need them. Here is a schedule example for a full kitchen remodel. During this process, a carpenter must be available for each subcontractor as they show up. The process could last up to 5-6 weeks.

DAY	TASK	DESCRIPTION
DAY 1-2	Demolition	Rip out everything to studs
DAY 2-3	Disconnection	Disconnect electrical and plumbing
DAY 3-4	Rough framing	Remove walls to install a beam or install new walls.
DAY 4-5	Rough plumbing	Draw in your new plumbing.
DAY 5-6	Rough electrical	Draw in your new electrical.
DAY 6-7	Rough inspections	Inspect all steps thus far. The carpenter is still working, prepping and patching holes in the walls.
DAY 7-8	Hanging blue board	
DAY 8-10	Plaster	
DAY 10-11	Cabinets	Deliver cabinets and start layout.
DAY 11-15	Cabinet installation	This is when you draw the template for countertops.
DAY 15-16	Trim and baseboard	Install trim and baseboard.
DAY 16-17	Countertops	Install countertops.
DAY 17-18	Finish plumbing	Install taps, valves, spouts, spigots, etc.
DAY 18-19	Finish electrical	
DAY 19-21	Flooring	Install hardwood flooring, 2 coats poly.
DAY 22-23	Appliances	Install new appliances.
DAY 23-24	Finish flooring	Apply final coat of poly.
DAY 25	Completion	Complete punch list and do final inspections.

There is no down time on this project at all. At the very least, one person is constantly working on this project every day, and sometimes, even on the weekends. While many similar remodeling projects can be done quicker, remember that typically projects take a little bit longer than planned. Expect the delay, and you won't be disappointed. When many individuals

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are involved on a project, it will likely require a longer time to complete. If one subcontractor takes longer than planned or shows up a day late, for instance, they can alter the entire project timeline. This can also throw off other subcontractors' schedules in a ripple effect. So one little delay can impact the entire job, so much so that it could add unforeseen days or even weeks to the project.

If you don't mind the mess in your home for a longer time, then you probably wouldn't mind doing this general contracting yourself.

Consider the fact that your experience is minimal if any at all, so the project will probably take longer.



3Photo by Natasha Fernandez from Pexels

You can choose DIY in order to save money, particularly if you have the time, the patience, and the team. So if you consider DIY on the project above, I suggest that you double the presented timeframe just to give yourself some slack. If you finish quicker, then you've done excellent.

However, if you don't have the time and the patience, or if your project is of larger scale, consider hiring a contractor. I nearly worked myself into an early grave coordinating remodeling projects and dealing with subcontractors on a professional level. Imagine a larger scale home project!

S a m p l e S u b c o n t r a c t o r
A g r e e m e n t

This Subcontractor Agreement ("Agreement") is made effective as of _____ (date), by and between "contractor" _____(your name) of _____ (your address) and "subcontractor" _____ (subcontractor's name) of _____ (subcontractor's address).

Article 1. RECITALS

Under the Original Contract, _____ (contractor's name) has agreed to subcontract with _____ (subcontractor's name) for a portion of the services contemplated by the Original Contract. _____

(subcontractor's name) is willing to provide such services.

Article 2. INSURANCE

The Subcontractor, at their own expense, shall obtain and maintain in full force and effect, without interruption during the term of the Agreement, the following minimum levels of insurance:

A. Workers' compensation insurance covering the legal liability of the Contractor and its Subcontractors under the applicable workers' compensation or occupational disease laws for claims for personal injuries and death resulting there from to the Contractor and its Subcontractor's employees. The Subcontractor shall also obtain a minimum of \$500,000 of employers' liability insurance. Certificates of insurance must include a waiver of subrogation in favor of Contractor.

B. Commercial general liability insurance covering the legal liability (including liability assumed contractually, whether incidental or not) of the Subcontractor who may be engaged in the services, for claims for personal injuries (including death) and property damage resulting there from arising out of the services to be performed by the Subcontractor, in an amount not less than \$500,000 for any one occurrence, \$1,000,000 general aggregate (subject to a per project general aggregate provision), \$1,000,000 Products/Completed Operations aggregate limit.

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Commercial General Liability insurance shall be obtained and shall include broad form contractual liability coverage, products/completed operations, cross liability, severability of interest and broad form property damage (if required), and Contractor as well as its directors, officers and employees shall be named as an additional insured on such Commercial General Liability policy regarding liability arising out of operations performed under this Agreement. Form CG 20 10 07 04 and CG 20 37 07 04 must be shown on the certificate of insurance or its equivalent.

C. Automobile Liability insurance covering the legal liability (including liability assumed contractually, whether incidental or not) of the Subcontractor who may be engaged in the services, for claims for personal injuries and death resulting there from and for property belonging to other than the Subcontractor caused by highway licensed vehicles of or used by the Subcontractor in an amount not less than: (i) \$500,000 for any one person; (ii) \$500,000 for bodily injury for any one occurrence; and (iii) \$500,000 for property damage for any one occurrence. Automobile liability insurance shall provide coverage for owned, hired or non-owned automobile or other automotive equipment and Contractor shall be named as an additional insured on such policy.

The Subcontractor's insurance coverage shall be primary

insurance as respects work on this project for Contractor, its directors, officers, and employees. Any insurance or self-insurance maintained by Contractor shall be excess of the Subcontractor's insurance. The Subcontractor, in its agreements with subcontractors, shall require subcontractors to obtain insurance meeting the minimum limits and incorporating the contractual requirements that are prescribed by this Section. The Subcontractor hereby waives and relinquishes any right of subrogation against Contractor and its agents, representatives, employees, and affiliates they might possess for any policy of insurance provided under this Section or under any State or Federal Workers' Compensation or Employer's Liability Act. Subcontractor shall require its insurer to notify Contractor thirty (30) days prior to the effective date of any cancellation or material change in any of the required policies. To the extent that the Subcontractor utilizes deductibles in conjunction with the insurance required by this Agreement, all deductible expenses will be assumed by the Subcontractor. Insurance shall be placed with insurers with a Best rating of not less than A-

Article 4. INDEMNIFICATION AND ARBITRATION

The work performed by the Subcontractor shall be at the risk of the Subcontractor exclusively.

Subcontractor hereby indemnifies and holds Contractor, its parent and affiliates and their respective officers, directors,

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employees and agents, harmless from and against any and all claims, actions, losses, judgments, or expenses, including reasonable attorney's fees, arising from or in any way connected with the work performed, materials furnished, or services provided to Contractor during the term of this Agreement.

Any controversy or claim arising out of or relating to this Agreement, or the breach thereof, shall be settled by binding arbitration and judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. The prevailing party in any arbitration concerning this Agreement shall be entitled to reasonable attorneys' fees.

Article 5. WARRANTY

Subcontractor warrants its work for a period of _____ year(s) against all defects in materials or workmanship.

Article 6. MISCELLANEOUS

Subcontractor is an independent contractor and not an employee of Contractor.

This Agreement shall be in full force and effect from the date of signing unless canceled in writing by either party with thirty (30) days' written notice. The cancellation of this Agreement shall not negate any term or condition, such as the indemnity or insurance requirements.

This Agreement is governed by the laws of the State of _____
(state name). Any amendment(s) must be given in writing.

SUBCONTRACTOR

Signature: _____

Company: _____

Title: _____

Date: _____

CONTRACTOR

Signature: _____

Company: _____

Title: _____

Date: _____

T e s t i m o n i a l s

Happy clients who offer you good reviews are they key element of marketing your business and making your reputation as a good contractor known. Below is a sample of good reviews. Pay attention to the language of these reviews.

"My husband and I decided to completely redo our master bath. Problem was we had no idea who to use. After some research we reached out to Meridian Construction. Was this ever a good choice 😊 We met with Larry (co owner) and Austin and decided this was a good fit. They have over time developed a set of phases to give you your dream plan. After several meetings and visits to vendors who they have people to help you we are just starting demo. The process seemed a little intimidating at first for 2 people who have no idea what we want. Through their process, Meridian along with the vendors, we have exactly what is going to be our dream master bath. I can't say enough about

this company and all their employees. They have been a pleasure to work with." Leslie C.

"I scheduled appointments with 3 general contractors for home updates/renovations. Steve was very prompt and courteous during the appointment, providing a professional and timely estimate. However, I selected another contractor whom was more inclusive with his estimate. I would not hesitate to recommend S&R Constuction for anyone seeking remodeling services." Jane W.

"Work was completed slightly under budget within the time frame promised. Very pleased with work and contractor." Kim M.

4Photo by Giftpundits.com from Pexels



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E x t e r n a l R e s o u r c e s

IF YOU STILL FEEL THAT you need a little more guidance in how to hire the best contractor you can get, there are other online resources I recommend.

- 🔗 Forbes, How to Hire a Contractor?
- 🔗 This Old House, Top 8 Pro Tips on How to Hire a Contractor
- 🔗 Home Advisor, The Step-by-Step Guide to Finding, Hiring and Working with Contractors
- 🔗 Sweeten, 5 Steps to Hiring a General Contractor for Your Renovation
- 🔗 The Spruce, Essentials for Hiring a Contractor
- 🔗 Framework, Your 6-Step Guide to General Contractors

- ☐ Angie's List, 11 Tips for Hiring a Home Improvement Contractor
- ☐ Envirocenter, A Guide to Hiring a Custom Home Builder

A B O U T T H E A U T H O R

When I was 4 years old, I found a screwdriver in my father's toolbox and I took apart a bunch of doorknobs in the house, to my parents' astonishment. As a child, I enjoyed finding different things around the house that needed to be fixed. I would take them apart to see the way they worked, their mechanisms, and in this way, I hoped to discover what was faulty. One time, my mother tossed away a broken electric can opener. When I found it and took it apart to see inside, hoping



that I could fix it, I ended up electrocuting myself. I was scared out of my wits. Who knows, perhaps this event in my early childhood compelled me to avoid becoming an electrician!

I have 30 years of experience in residential construction, and I spent 17 of those years as a self-employed contractor, working with countless employees and subcontractors on a variety of jobs. This experience prepares me to offer you the best advice in finding the best contractor as you being your home improvement project. From a simple \$100 drywall patch to a \$100,000 kitchen remodel, my experience in the industry guarantees that if you're reading this, you will find a good

contractor.

A c k n o w l e d g m e n t s

I started this project because I watched people struggle to complete a home improvement project, having wasted time and their savings only to be disappointed in the final product. So I dedicate this to all those who struggle to complete a home improvement project. I hope this guide helps you, and I thank you for reading it.

I also want to acknowledge my colleagues—general contractors—who work long and hard, honestly and faithfully, to return value for their customers' dollars. This work is exhausting and stressful, and it takes a person of great stamina to be a contractor. I appreciate what you do.

I want to thank my editor Roxana Cazan, who helped me write this book.

Finally, I want to thank my family, who has been standing by me

all these years, putting up with my odd work hours, my exhaustion, and all the risks I took to venture out on my own. I love you for ever.