

2006/03: Your New House – Compromises & Contractors, Part 1

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EDITOR’S NOTE: If you haven’t experienced it yet, chances are you will: buying a home and then figuring out how to make it your own. Or maybe you’re an aspiring entrepreneur needing a place to make your first million? The same anxieties surface – what to do first, how to work with a contractor, and how to avoid your own personal version of The Money Pit. Fortunately, the same advice applies: review, plan, budget, and heed these secrets to keep your bank account from vaporizing.

After You’ve Bought It, Before You Move In, And Before You Go Broke

First things first: review. Evaluate the inspection report (you did get one, didn’t you?). Did you panic? Well, don’t. These are standardized reports judging your house against a fixed set of criteria for new homes based on the latest construction codes, so don’t take less than stellar marks personally.

Second, house inspections are not, as a rule, official engineering or architectural documents. These reports are fairly general and are intended to point out how your house stacks up based on predetermined “inspection” norms. Nothing custom about it.

Should be black and white, right? Doubtful. Think of it this way: does completing a paint-by-numbers make you an accomplished artist? Much like the inspection report, it’s predictable and repeatable, but not very creative or thought provoking.

That said, if you bought an older place, do a gut check. Is it dry? Does it flush? Does it flicker? Has it protected its inhabitants from harm for 50 years? Has it been properly maintained? If you are comfortable with the answers, then you’re probably OK. To engineer is human. Trust your own inner engineer; i.e. trust your natural instincts.

Next: plan. Look at that inspection report again with your engineering hat on. What are the things that look truly serious or will keep you up at night? You’ll need to fix any structural issues with the house – foundation, plumbing, electrical, etc.

Let’s not kid around here… this stuff isn’t cheap, and it’s the least sexy part of owning a house; however, putting decorating dollars into something that may creep, sink, or leak is heartbreaking. It is also plain wasteful of your time and money.

Furthermore, the last thing anyone wants is to have plumbers or construction crews in the house after their heirlooms are unpacked and in harm’s way. This isn’t the place to save money: hire a reputable firm to do these major repairs, and make sure they offer a warranty – no exceptions.

Close To Broke And The Moving Truck Just Left

There’s probably no faster, cheaper, or more thorough way to put your mark on a place than to paint it. After the above basics are fixed, follow the advice PLINTH & CHINTZ Founder Laura McDonald has given me through the years: plan a color scheme for the entire house… and stick to it.

In my opinion, nothing livens a place up or camouflages less than perfect furniture situations better or more inexpensively than well thought out colors. Besides, paint makes a place look and smell new. The colors you choose make it all your own.

If the budget allows, paint whatever you can before you unpack the boxes or move furniture against the walls. Painters work in crews and base their prices on the number of days they’ll need to allocate to the job. If the new homeowner shows them empty rooms, then they can go to work immediately, and it will almost certainly bring in a lower bid.

I distinctly recall a conversation I had with my painter about a neighbor’s house. Although she had told him she

would have everything moved out before he showed up, he said to me later in his East Texas drawl (with a cigarette dangling from his lips, of course):

There's no way I can bid that house like I did yours. She has wall-to-wall furniture in that place! Every time I take one of those jobs we end up spending half our time moving furniture rather than painting. Everyone I know marks those jobs up because inevitably we lose time either moving things ourselves or waiting for someone else to move them.

Hiring A Sub-Contractor? Then Think Like They Think

After many years of experience, I feel that it's important to share some secrets about completing successful jobs using small contractors. Most new homeowners will have to work with a smaller contractor to make things fit the budget. Which brings up a point I can't emphasize enough…

The Golden Rule of working with small contractors: never give them any reason to move to another job. If he needs the inevitable "half my money" on a Friday, be prepared. Have a couple hundred in cash and say that's all you are comfortable offering. It works almost every time.

Have him initial and date the payment schedule, deducting the draft from the final payment, and move on. The same goes with an extra gallon of paint or a box of caulk. The thought of them moving on to another job because you wouldn't authorize materials for under \$200 just isn't worth it.

As long as you see that the material and/or labor is directly applied to your job, you've lost nothing. That peace of mind is much less expensive than the cost of therapy you'll need if you are forced to hire another contractor to clean up the first one's mess.

And one last thing on small contractors: if the contractor refuses to sign a contract or initial a payment schedule, consider yourself forewarned — you're headed for trouble.

More To Come

Join us next month when we'll wrap it all up by answering the following:

- How do I decide what remodeling project to tackle first?
- Where do I find a good General Contractor?
- What do I do with him when I find him?