



Self-contracting can mean savings when building home

By LORI HALL STEELE
Special to the Record-Eagle

For years, whenever Rick Miller saw a house under construction, he'd pull over and pop in to visit. "It was a lifelong dream to build my own house," said Miller, 43, the senior pastor at Northport Covenant Church. "If I hadn't gone into the ministry, I would've been a builder. So

building my own house was a dream come true." Miller's American dream — a cottage-style two-bedroom home in Northport — was completed in September of 2000. Acting as his own contractor, Miller estimates it cost \$80,000, compared to original bids of \$125,000 for the project. Such savings are typical for do-it-yourself homeowners who act as their own contractors. A new CD, created and distributed

by northern Michigan resident Norman McKinney, aims to instruct homeowners on acting as their own contractors. McKinney estimates that do-it-yourselfers can save 40 to 60 percent on new homes. "There's a tremendous amount of money to be saved," McKinney said. "I'm talking about saving thousands of dollars. The more time they devote, the more they shop around, the more they put their own packages together, the more they save."

The CD covers everything from blueprints to codes. It instructs on site selection, project planning, design, estimates and financing. Homeowners will learn about hiring subcontractors, building rules, scheduling work, basics on mechanicals and completing the project. "The whole idea here is to hand lead them from start to finish on a project," McKinney said. "People think it a very difficult thing, to wire a house, to have the American dream."

The CD comes with a text and workbook and costs \$229. People who purchase CDs are entitled to attend monthly seminars hosted by McKinney. Other courses in McKinney's 14-CD series include masonry, carpentry, plumbing, electrical, heating and cooling systems, building codes, and solar energy and conservation. McKinney was director of the construction trades program at the Pontiac Business Institute in Oxford from 1989 through 1992. There, he taught staff and instructors for programs on three campuses and designed a 480-hour academic program for people seeking careers in the construction trades. He retired and moved to northern Michigan and now works part-time in Home Depot's electrical department. He has worked on the CD series for a number of years. McKinney estimates that gen-

eral contractors spend a third of costs on labor, a third on materials and a third on overhead. Simply buying materials yourself will provide substantial savings, up to 50 percent, McKinney said. "The mechanicals — ductwork, plumbing, heating and electrical — these are the things that really drive the cost of a house up," he said. "If a length of pipe is \$5, that's not what a general contractor will charge you."

McKinney's own 1,800-square-foot ranch house cost less than \$35,000 for the rough shell in 1996. He spent around \$3,000 for electrical and \$3,500 for plumbing, doing much of the work himself.

People considering contracting their own home construction should expect, at minimum, to spend about three hours a night, three times a week, for 90 days to six months, depending on the project's scope and experience, McKinney said.

David Francis, who is the instructor of Northwestern Michigan College's builder's license class, said most homeowners doing their own contracting can expect to save about 15 percent when simply managing a project. Doing your own mechanical work, like electrical or plumbing systems, or a great deal of specialty carpentry — intricate finish work, a lot of built-ins — can add substantially to savings. About a quarter of the people taking his eight-hour course plan to build their own homes.

Do-it-yourselfers need to make sure their lot has proper drainage and, if planning to do work themselves, become thoroughly schooled. He suggests the text "Modern Carpentry," by Willis Wagner and Howard Bud Smith.

"One of the cons of this is that the contractors have established subcontractors and they know

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**David Francis,
Northwestern
Michigan College
builder's license
instructor**

the quality of their work," he said. "It's important to find people who are good at what they do."

To find good tradespeople for subcontracting out electrical, masonry and other work, Francis recommends talking to contractors or getting recommendations from others who have built their own homes.

Also, he said, visit the local building department and talk to inspectors to learn about specific codes.

"The biggest thing is to be educated about every aspect, every facet of the construction of the home, and to do that, it takes some studying," Francis said.

Miller didn't have a builder's license when he began work on his home in 1999. Nonetheless, he did much of the work himself, along with a 70-year-old congregation member, but subcontracted masonry, some plumbing, drywall finishing and shingling.

He cautioned that many banks are reluctant to loan money without a general contractor involved, so creative financing may be required. It helps to line up experts in different fields to turn to as resources as needed. Miller also said to expect that you'll spend more time than imagined when acting as your own general contractor.

"Whatever you think, multiply it by three," he said. "It's just such a huge project. It becomes a driving force in your life during that time and everything else gets put on the back burner."

Lori Hall Steele is a local freelance writer.

Plan now to avoid chaos later

Anyone who's lived through chaos created by home remodeling can relate to this truism: remodeling is dirty, invasive and stressful. If it's a kitchen job, you shuttle the family from diner to diner, spending megabucks on three square meals a day. A bathroom makeover? Kiss your privacy goodbye.

According to a seasoned contractor who orchestrates rehabs and re-dos, you can mitigate the impact on family life with pre-planning and common sense.

"A lot of it gets back to communication," said Mike Turner, vice president of Contractor Networks for The Home Service Store, a company that manages home projects for consumers. "You really need to understand what's about to happen and address those issues in advance."

Turner identifies "points of chaos" that homeowners should recognize before construction ever starts:

Strangers will be in your home for an extended period; your family and social life will be disrupted; a general lack of privacy may grate on nerves; services may be severed — television, plumbing, utilities, etc. There will be dust and lots of it.

Turner advises homeowners to host a pre-construction conference with workers, including subcontractors, to establish verbally and in writing what he calls the "rules of order."

Discussion items include your expectations for daily cleanup, work start and stop times, rooms the family can use, work schedule changes to accommodate in-home social functions, how to control dust, no smoking, work schedules and who has access to the house and when.

This last point, security, should be of significant concern to homeowners.

Turner said contractors should conduct criminal background checks on workers and subcontractors. One home entry key should be kept in a lock box with access limited to key staff. Valuables, jewelry and guns should be removed from the home.

Then there is ongoing communication. In most two-wage-earner homes, no one is around during the day to answer inevitable questions. Turner suggested a dry erase board or cell phone — even a custom e-mail address per job — to create daily give-and-take between homeowner and contractors.

Convene a sit-down with the contractor once a month. Don't talk about work in progress but how the family — children, too — is holding up under the strain.

"This usually causes a big sigh of relief," said Turner. "It keeps everyone up to speed on what's going on. It's an eye-opener."

How to contain dust sits atop most agendas. Negative draft methods use exhaust fans to pull dust from work areas. Simple-to-install zippered devices called "dust doors" affixed to doors and entries allow movement from room to room with minimal dust transfer.

Plastic sheets segregate dusty rooms from habitable areas.

"It's important to get agreements on all the chaos points before you lift a finger on the job," said Turner. "Any remodeling job puts a stress on homeowners, kids, pets and the contractors. But in the long run, communication takes as much of the stress out of things as possible."

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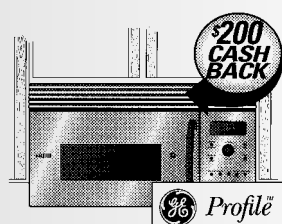
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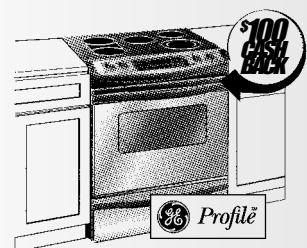
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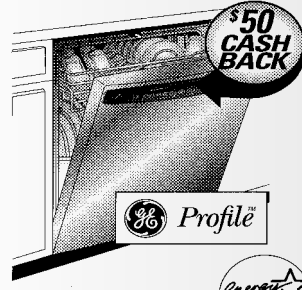
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