



# NY Rising Housing Recovery Program

## What is a General Contractor?

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A General Contractor (GC) is a firm you hire to orchestrate the entire job (along with your Design professional if plans are required), whether it is repairing your dwelling or new construction. The GC is your go-to person. They are responsible for managing all aspects of the job including scheduling, coordination, purchasing materials and hiring specialty trades. Electricians, plumbers, and HVAC technicians all work for your general contractor.

Good contractors can bring peace of mind to your project. Perhaps the most relief comes from the fact that the general contractor is responsible for the quality of all the work they oversee as part of the contract. If something goes wrong during construction it's up to the GC, not you, to fix it.

Knowledge of building codes, appropriate materials (NY Rising Program Guidelines), proper construction methods and safety throughout the project is also important. This saves you the time, money and trouble of having to learn when it's too cold to pour concrete, how long to let caulk cure before painting, and why it's necessary to have a p-trap under your sink. Another important thing a CG brings to the job: experience, a license, general liability and workers compensation insurance, and payment/performance bonds (if your project is over \$100,000).

There is a myth that you always save money by not using a CG. Yes, your general contractor will make money off his subcontractors. After all, they are responsible for directing and scheduling the work on your behalf throughout the entire project. You may think by hiring sub-contractors yourself you will save money. This is not always correct. GC's develop relationships with sub-contractors through repeat business. A smart sub-contractor will quote a competitive price in order to maintain that relationship. A smart GC will in turn pass on these savings to the applicant. You, on the other hand, have no relationship with them, and are unlikely to use them for other projects, and will not get the same discounted quote.

Remember to ask some questions before signing that contract:

- Do they take projects of your size (large or small)
- Did they show genuine interest?
- Can they give you a list of references?
- How many other projects will they have going on the same time?
- Just as important, do you like him or her? They will be a guest in your dwelling and you will most likely be interacting with them on a daily basis

A saying about DIY: "One of the most important skills for any do- it-yourselfer is to know when not to"!

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