

Notes From the Commish You, Your Home and Contractors

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When you and your family decide to undertake construction of a new home, addition, remodeling or other project, one of the first issues that comes up is should we hire a general contractor to supervise and run the project or can we perform the duties of the general contractor ourselves and possibly save some money. The general contractor (GC) is responsible for; obtain permits, hiring, coordinating and supervision of subcontractors. The GC must ensure that there is space for the heating, electrical and plumbing systems in the walls and mechanical spaces. Remember wires bend, drain pipes don't and ductwork is even harder to move around. The miss placed hole for any trade in a structural element of the building can cause the failure of the element as a worst case, the failure of the framing inspection at a minimum and the finger point all around on who's job it was to fix or provide the proper space in the first place.

Notice the "possibly save some money" in the previous paragraph, just because you could make some calls to subcontractors for any of the trades involved in a construction project, chase permits, materials and set up a schedule, there are hundreds of issues and overlapping details involved in any construction project that you may not be familiar with. You should ask this question, what priority a subcontractor has to your one time job over the GC who uses their service over and over again. Second, do not underestimate the value of your time and the amount of time that will be need for this endeavor. Most people make more money at their job that they are expert in than they can save doing something they have never done before. Third, do not forget the risk of underestimating the amount of material or escalation of material costs from project conception to execution and the unknown conditions that may be lurking under the ground of your project site, such as ledge or large boulders, unsuitable soil or buried items that will lead to extra changes at the start of the project.

The first thing that needs to be obtained for any project are permits, not just a building permit. For a new home you will need an approved septic plan, then a well permit to drill the well, and

before that you may need Orders of Conditions from the Conservation Commission because the work area is within one hundred feet of a wetland or two hundred feet of a river resource area, there are lots and lots of these in Charlton. For remodeling, additions or out buildings some of the preceding applies. Once the preliminary issues are taken care of, you can apply for the building permit, when one of the first things we ask is who is going to be the GC and therefore responsible for the project.

Getting the permits, yes we know it is a pain, but they are necessary, we can help you and your contractor with the process. The philosophy of the Commissioner's office is; it is easier to fix problems in the application and review stage than after the structure is up. So the clearer and complete the plans and material submitted are, the faster the process is. The following is the big thing; **make sure there is a building permit in hand and visible to you or your contractor; before any shovel of earth is moved, hammer is swung or existing wall covering is removed,** and you will be on your way to another completion of your project.

The preceding is very important, the Building Commissioner's office has more complaints from home owners, which have had projects done and come into our office, to ask if their contractor has pulled a building permit, for these unfortunate folks, in the case of work on existing homes have no protection under the [Home Improvement Registration](#) (HIC) program. Additionally any one who is doing work that is structural (decks, dormers, garages and opening of walls) requires a [Construction Supervisor License](#) (CSL).

Both HIC and CSL holders are aware that building and other permits need to be obtained prior to the start of work. Failure of either a CSL or HIC holder, to obtain the required building permit prior to start of work is reason for revocation of their license. If your contractor says he is in the process of obtaining a permit or say the permit is in his truck, make them show the permit to you with the proper address and type of project on it prior to letting them start work on our home.

What should you look for when choosing a contractor or subcontractor? The prospective contractor or subcontractor should have a valid license for their respective trade, carry at

minimum general liability insurance, additionally if they have they have employees' workmen's compensation insurance, and be able to have their insurance agent send you certificate of insurance with your name and address on it.

A good contractor will have a portfolio that shows examples of work they have done, provide you written copies of a references list with phone numbers and addresses that you may contact. Call those people on the reference list; ask to see the work done on their home, ask if they are happy or unhappy with the work done on their home, most will tell you, people like to talk and have their story heard.

You should have a written contract that spells out clearly what work is to being done and equally important what work is not include in the project. Don't assume because you are getting windows they will have screens and grills, or the model home you saw had shutters and gutters your new home will be outfitted with the same. Insist on brand name and/or make and model numbers for all equipment to be installed. I once saw a contract that said "a good quality oil boiler will be installed". What is good quality? Does the boiler have steel or cast iron heat exchanger, the difference affects both the cost and serviceability. What level of insulation will be installed in the attic, walls and floors? With the fluctuations of heating fuels a hidden items such as this could have along term impact on your heating costs. The above are examples, there are hundred of choices for products used in your project, you as the GC or the company chosen to be the GC for your project will have to make the choice or spell out in the contract the standard equipment used in your project.

Additional information relating to; permit requirements, Home Improvement Registrations, Construction Supervisor Licensees can be found at the web sites for the [Board of Building Regulations and Standards](#) web page or the Building Commissioner's Frequently Asked Questions http://www.townofcharlton.net/forms/buildingcommissioner_FAQs.pdf and the Builders Association of Central Massachusetts www.bacm.com