

When is it your turn to buy?

"You can buy many items yourself, but sometimes it's best to let the pros handle the purchase."

Jean and David Parker, of New Rochelle, New York, figured they knew about renovation and building products, so they decided to supply their contractor with the tiles, sink, mirror and shower controls for their bath remodel. Simple, right? Unfortunately, David discovered the shower body was defective when he got scalded soon after the bath was completed. Because the part was homeowner-supplied, the contractor rightly insisted the Parkers were responsible for the supplies and labor involved in replacing the faulty part.

This horror tale could just as easily be about windows with broken seals, blemished kitchen cabinets, a door that's too tall or a bathtub that's too long. The money homeowners save by doing the buying themselves can very easily be lost by the costs involved in fixing something that goes wrong.

Does that mean you can't choose what goes into your new bath or kitchen? Hardly. There are lots of items you can buy safely on your own. And for the other stuff, you do the shopping and let the contractor handle the ordering and buying. Here's a list of which items you can buy yourself and which the contractor should purchase, along with some tips that will make buying and shopping a lot less of a crapshoot.

What the Pro Should Buy

Your contractor should buy lumber, framing materials and other structural components, along with rough-in materials like wiring and plumbing. But the list of high-risk homeowners buys also includes cabinets, windows, floors, doors, bath fixtures, ceramic tile and kitchen appliances. Cabinets---difficult to size even for a professional---can arrive dinged or out of square. Windows can be sized incorrectly for the opening. And wood flooring sometimes is supplied with an unacceptably high moisture content, which creates gapping after installation.

Ceramic tile poses a befuddling array of specifications, including porosity, glazing, group rating, texture, pattern and edge treatment. For best results, pick colors and map the pattern. Then let your contractor take it from there.

When it comes to framing, plumbing and wiring, choosing the wrong materials can require costly modifications and change orders to accommodate it. These adjustments can also require a change in the building sequence that throws your project off schedule--and costs you even more money.

Instead of buying these items, shop for them. Then give your contractor a list of the ones you're interested in and let him handle the buying and ordering. That way, he's responsible for costs if there's a defect or even a shipping or sizing glitch. He can also warn you off items that pose problems. Do this early on, so the contractor can integrate your choices into the design and schedule.

What You Can Buy

If you still want the satisfaction of shopping and buying, there are some items you can safely purchase yourself:

Surface-mounted electrical fixtures, ceiling fans, sconces and chandeliers - Most of the sizes and wiring for these items are universal. But you should be aware that heavy chandeliers and ceiling fans can require reinforced, ceiling boxes, which will add to the cost. Low-voltage designer lighting can also boost costs,

because it requires special wiring. Whichever electrical product you buy, always look for the Underwriters Laboratories mark, which signifies that it has passed the organization's rigorous safety tests.

Bath & Kitchen accessories, including towel racks, mirrors, shelves and tissue or towel dispensers -

Your contractor will probably appreciate it if you supply these items yourself. That will free him up for larger tasks; he also won't have a guess at your style preferences.

Appliances - Some contractors don't want to deal with purchasing kitchen appliances. Just make sure you have all the detailed information and specifications in each appliance. They will need to pass this information on to the cabinet designer.

Bringing It Together

Whatever you buy for your next remodel, maintain brand consistency-- a bone-white toilet from one manufacturer and a bonewhite sink from another often won't match. You'll also find brass and steel finishes difficult to match, brand for brand. Carefully compare samples in different lighting conditions before buying.

Finally, as in comedy, timing is a crucial element of any remodel. If there's a delivery delay and your tiler is there with nothing to do, you pay his time. Work with your contractor to create a calendar with precise dates and times when materials must be on site. Get weekly updates on schedule changes. And when scheduling deliveries, allow a little extra time for shipping delays and for returning defective products.

Why It Can Pay to Pay More

Face it---there's no such thing as a free lunch. If your contractor does the buying for your project, he'll charge you a mark-up of between 5 and 25 percent of the product price. But because contractors receive discounts for volume that you don't you might be getting this service for free. For example, your contractor gets a discount of 10 percent and his markup is 10 percent. What if his markup brings the product cost above retail? Think of the extra cost as cheap insurance against late delivery, defects and warranties---and a fee for hauling all the stuff into your house.

There are other benefits. The contractor specs, sizes and orders the products you've picked. He also arranges delivery, product inspection and rubbish removal. And, best of all, he's entirely responsible if things go sour.