

Who's Who in Building

Builder or General Contractor - The buck stops with him or her in construction projects. The general contractor secures bids for all work and materials; hires, coordinates and oversees subcontractors; files for permits and arranges for inspections; and generally makes the final decisions in all construction-related matters.

Building Inspector - One or more local officials who oversee and regulate every phase of residential construction. Regulations vary widely. In the greater Wichita area home construction meets standards contained in the Uniform Building Code. In addition, applicable provisions of the Uniform Fire & Plumbing/Mechanical & Electrical codes are enforced. Typically, permits are issued and inspections are made at key stages of construction by County and City building code enforcement departments.

Construction Manager/Foreman - The general contractor's right-hand man. A construction manager can be on site when the general contractor is not.

Lender - The financial institution that provides construction loan financing during construction and permanent financing for the home buyer after the home is built and there is a property settlement, referred to in our area as closing. Most lenders make what is referred to as "end loans" which is the loan made to the buyer of a new home, and others make both the "end loan" and "construction loan financing" which provides funds to pay for costs incurred during construction.

Title Insurance Company - The entity that conducts a comprehensive search of the public records to make sure that the title received by a buyer of a new home is "free and clear of any liens and encumbrances". This assures the issuance of a clear or "merchant able" title in favor of the buyer of a new home at the closing of the sale of the property.

Owner-Builder - An individual or family who finances and manages a home building project (usually with the assistance of a builder or general contractor who is hired to manage all or a particular phase of the construction of the home) with the intention of retaining ownership and residing in the home after completion.

Subcontractor - A specialist who undertakes responsibility for one phase or trade within the project and reports to the general contractor. In a typical home building project, subcontractors generally include: an excavation contractor who digs foundations and grades the site; a masonry contractor who handles all concrete, block, brickwork and paving; a framing contractor who constructs the shell and interior partitions; a roofing contractor; a heating, ventilation and air-conditioning (HVAC) contractor; a plumbing contractor; an electrical contractor; drywall installers; insulation contractors; finish carpenters who generally handle wood flooring, trim work, and cabinet installation; and a painting contractor.

Surveyor - A professional with the training and equipment to establish or verify property lines. The surveyor also plots and marks the topography of the site, which is crucial in preparing the site plan. He or she may also be employed to stake out the building site, setting reference marks for foundation excavation, establishing grades for roads or driveways and marking the locations for a septic system and water well, if necessary.

Architect - Building design professional who has completed all required university training in architecture and passed state licensing exams; initials A.I.A. and F.A.I.A. indicate membership in a professional organization, but not licensed status.

Building Inspector - Generally unlicensed professionals (license not required for practice) who, by experience, are competent to design homes, prepare drawings and write specifications; they often work in association with licensed architects.

Design/Build Firms - An organization that provides both architectural planning and general contracting services, and offers a different approach to the conventional arrangement in which the designer and builder are separate entities.

Interior Designer - Specialist in decoration and furnishing; special training and licensing not required. Initials A.S.I.D. following individual's name indicate membership in a professional association, for which training and passing tests are required.

Kitchen/Bath Designer - Specialist in designing these rooms; initials C.K.D. and C.B.D. indicate certification by a professional association, for which training and passing tests are required. License is not required for practice.

Landscape Architect - Specialist in landscape and garden planning; primary concerns include site selection, grading, access, drainage and protection of existing plant material. License required for practice in Kansas.