

Having building work done [1]

Selecting a builder, plus 15 useful points to consider.

Building work can be expensive and stressful so it is important you choose the right builder to work for you.

It is not only the dishonest 'cowboys' you want to avoid (see 'Having building work done [2]'), some very honest and genuine tradesman are just not up to the job. Any reputable tradesman will be willing to provide evidence that they can do the work to the standard you want.

These guidelines are aimed at reducing your risks when having building work carried out. You can apply most of these guidelines to any tradesman or organisation you are thinking of hiring for any work.

Selecting a builder

It's important to choose the right builder. Many people spend more time planning a holiday than they do considering their options when it comes to building work, yet the building work may cost many times as much and involve their most prized asset - their home.

The big question facing a private consumer is 'price versus quality' - what's the point in having work done cheaply if it results in shoddy workmanship using sub-standard materials? The money you 'saved' you may well end up spending, often along with a lot more, when you have to get another builder to put things right!

What you want is a builder who will do a quality job at a sensible price. After all, you will enjoy the quality of your building work long after you've forgotten how much it cost.

A good builder will:

- **probably belong to a trade body** - this means the builder will conform to a code of conduct and will face the possibility of disciplinary action if that code is breached;
- **have current public liability insurance** - this means that if an accident happens to a member of the public as a result of building work on your property, the resultant costs will be covered;
- **be happy to give you an estimate in writing** - this means you will be able to compare estimates at your leisure and not have to rely on memory as to what is included in each price;
- **be happy to have the work agreed in writing** - after all, this is as much to protect the builder as it is to protect you. Producing a building contract is now relatively easy using a JCT pre-printed contract;

- **not ask for unusual payment methods** - there should be no deposit required unless you request specific materials, no part payments unless the project is going to run for a long time, and no special deal to exclude VAT.

15 useful points to consider

1. **You should produce a 'work specification'**. This can be just some notes you have written down listing what you need to have done. If you need a big job done, you may already have the plans, so the 'work specification' will already be written. Make sure you specify who is going to be responsible for removing any rubbish and 'making good' after the work.

2. **If you are using an architect**, they may be able to recommend a builder, but you do not have to use their recommendation. In fact it is sometimes better to arrange your own builder so that there is no possible 'conflict of interest' between you, the architect and the builder (for example, the architect could suggest a builder who is a friend even though they are not the best person for the job).

3. **Ask people you trust** (family, friends, neighbours and so on) if they can recommend a builder. If they have had work done by the builder, make sure it is of a similar type to the work you need (someone who can lay a good garden path may not be the right person to build an extension). Do not get just one recommendation; try to get two or three names.

4. **Ask for a number of quotations** for doing the job (most mortgage companies need three quotations if they are funding the work). Give each builder a copy of your 'work specification' and make sure that each one visits the site.

5. **References**. Ask each builder for two or three recent references (for similar types of work they have carried out). Follow up the references, try and visit the work without the builder and discuss how the work went with the owners - be careful when you consider references as sometimes builders might refer you to friends or family.

6. **Which quote?** Having met each builder and received the quotes, you should decide which to use. If you did not like the manner of a builder, it does not mean that they are not good builders, but will you be able to work with them? And just because another builder is friendly, it does not mean they will do a good job. Try to keep personal feelings out of the decision.

7. **High and low quotes**. Make sure that all the quotes reflect the same work to be done including removing rubbish, supplying materials and so on. If one of the quotes is much higher or lower than the others, try to find out why. It may not reflect the standard of workmanship; a builder with little work may put in a low quote just to keep working, while a busy builder who does not really need the work may put in a high quote.

8. **Payments**. Ask for details of the payments the builder will need. For all but small jobs, the builder may ask for payments at certain stages of the work. The payments should reflect the amount of work already completed. If the builders need any money before they arrive to start the job, think very hard before handing it over. The builder may need advance payments if they need to pay for custom-made materials.

9. All-in or labour only? Some small reputable builders offer a 'labour only' service. This means you buy the materials as the job progresses. The builders should be able to get trade prices for you and will be able to give you a separate quote for the materials so that you will be able to see the total cost before they start the job. This method of trading is legal in the UK as it helps the builders to keep their annual turnover below the VAT threshold so they do not need to register or charge for VAT. A possible drawback is that if the builder underestimates the cost of the materials, you may find the costs rising. On the other hand, you may save money if they have overestimated costs. And you are not likely to have any material left over.

10. Guarantees and protection. If the job is a big one, ask what guarantees the builder offers. If it is a new house in the UK, you will need NHBC (National House-Building Council). Ask the builders about public liability insurance. They should have cover to protect you and the general public if there is an accident.

11. Do not be hurried into a decision. A reputable builder will always be willing to take time to discuss what you want. You may find yourself with a problem if a builder sets a deadline for an answer. Sometimes builders have a slack period between finishing one job and moving onto another in a couple of months' time and so they may have a good reason for offering to do your job straightaway if you give the go-ahead. You may prefer to wait until they have finished their next job before coming back to you - but this may mean an increase to the quoted price because of inflation and so on.

12. Choosing. So, having met the builders, seen their work and received the quotes, how do you make the choice? The three main factors (in order of importance) are:

- quality of workmanship;
- cost and timescales; and
- the behaviour of the builders.

You have to look at each factor individually and decide how it affects the other two. You may base your final decision on the cost or timescale but remember that you do not always get a better job by paying more money. If are unhappy with all the builders you have asked to quote, remember that you do not need to use any of them. You can start all over again by asking other builders for references and quotes.

13. The agreement. When you have decided on a builder, draw up a written agreement specifying the following.

- The work to be carried out.
- When the work is to start and when you want it finished.
- The cost of the work and when and how you will pay. If you are paying for the job with a loan which will be released to you at fixed stages of the work, make sure that the builder understands this and the actual points at which funds will be released.
- Try to include a 'retention'. This is part of the price which you will pay after (perhaps a month after) the job is finished if you are satisfied with it. This will allow you to uncover small 'defects' in the work after the builders have left the site and encourages the builder to fix them quickly.
- Any other agreements such as if the builder can use your washing facilities and toilet and so on.

14. Keep a record. When the work has started, you will need to:

- record the progress of the work
- keep a note of all instructions you give the builder and
- record any payments you make.

You should not feel awkward asking the builders what they are doing - people can interpret a work specification in different ways, so make sure that they are doing what you want.

15. Avoiding conflict. Any major job will cause tension and stress as it usually affects your home and it is unlikely to progress to plan. Remember the following:

- You have to accept that any building work around the house will cause you some inconvenience.
- Do not ask the builders to do small extra items of work unless you agree them in writing, along with the time and money needed.
- If you have a problem with the behaviour, work or attitude of a workman, be careful! If you want to complain, speak to the site foreman or boss.
- If you agreed stage payments, pay them on time (providing that the work has been done). Sort out any problems with the builder.
- If you have problems with your loan provider, keep the builder informed.
- Maintain an overall view of the job; do not focus on one or two elements. If the builder is ahead on some parts of the job, other areas may be running behind schedule.
- No matter how well planned a job may be, unexpected things can happen (illness, weather, uncovering a mineshaft and so on), so make allowances for this.

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