

Having building work done [2]. *'Cowboy builders' and the seven step guide.*

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, 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. There are some websites to help people find local tradesmen (see www.houseprofessional.com).

These guidelines are aimed at reducing the risk of you hiring a 'cowboy' or someone without the skills you need.

How to avoid cowboy builders

Cowboy builders are very much in the minority, but they are out there, so how can you protect yourself? Treat them with suspicion if they:

- EVADE giving you references or details of previous jobs
- OFFER you a 'cheap' deal for cash-in-hand.
- SUGGEST you can avoid paying VAT for cash
- CONFUSE you with jargon and complicated explanations
- INSIST that a written contract is not necessary
- SAY they can start tomorrow (a good builder is usually busy)
- CAN'T give you costings because 'things may change'
- LAUGH when you suggest showing them plans
- GIVE you a surprisingly low quote
- CAN only be reached by mobile and don't have an address on their card
- ASSURE you the details are their problem and you don't need to worry
- KNOCK the opposition

Whatever you do, follow our simple guidelines for choosing and working with a builder:

- Ask for references and talk to previous customers. A good builder will provide you with credentials and references, so try to visit previous jobs similar to your own.
- If the builder is a member of a trade association, check the membership criteria – and make sure they really are a member, rogue builders have been known to falsely claim membership.
- Get estimates from two or three different builders. Be clear about what you want done and ask for a written specification and quotation.
- Avoid adding to the job or changing your mind halfway through – it will usually cost more and cause delays. Confirm any changes you do make in writing.
- Use a contract – the FMB has a Plain English contract for small building work.
- Agree any staged and final payments before work starts.
- Avoid dealing in cash.

- If any problems arise whilst work is in progress, or you are unhappy about anything, talk to your builder right away.
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Seven-step guide

Regardless of how you identified your prospective builder we would strongly advise you following these seven steps:

1. **Word of mouth.** Apply these steps even for a builder who was referred to you by the most trustworthy source!
2. **Estimates.** Ask two or three builders for estimates in writing. Ask them to confirm whether there is any design or planning permission required for the work.
3. **References.** Ask each builder for two or three references. Contact the referees and find out how happy they are with the work done and the builder's conduct. If possible go and view some of this work.
4. **Agree the work.** Make an agreement or contract in writing. It should outline the work to be done, date of completion, security and safety, catering and lavatory arrangements, disposal of waste materials, hours of working and so on. The NFB commends the easy-to-follow JCT contracts for homeowners.
5. **Insurance.** Ask to see the builder's public liability insurance certificate. Also, the building work may affect your home& contents insurance - contact your own insurance company to inform them of the intended work.
6. **Deposits and Payment.** Deposits are usually only payable where specific or custom-made materials are required or where the project will take a long time for completion. Otherwise, avoid paying deposits and agree any payment schedule in writing.
7. **Beware the VAT-free 'deal'.** A VAT-free 'deal' means one of two things. Either the builder does not do sufficient business each year to reach the VAT threshold or he is avoiding his legal tax liabilities. You need to ask yourself if the builder is large enough to complete the work, will he be around if any of the work requires repair and how you can have a valid contract if there is no proof of payment?

Acknowledgements: Thanks to Kent County Council for information featured here.