

Having work done on your home

A step by step guide

Getting work done on your home can be stressful but you can help yourself by taking a step-by-step approach...

- What do you do if you have an emergency leak and don't already have a number for a plumber you can trust?
- Where do you find someone reliable to put in a new kitchen for you?

This guide gives you tips on how to go about getting work done on your house. Whether the job is big or small there are certain steps it is advisable to take.

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Finding a trader

Where to look

- Ask **friends and neighbours** if they can recommend anyone.
- Look in our **list of useful organisations** for bodies which might be able to suggest traders in your area (see page 15).
- **Be wary** of people ringing you up or knocking on your door, especially if they want you to sign up to a special deal on the spot (see page 4).
- **Be cautious** of advertising which comes through the door, particularly adverts which have only a telephone number. Anyone can claim to be a builder / decorator / etc.

To help you make better decisions ask a trader the questions below.

Questions to ask a trader

- **How long have they been in business?** Do they have premises you can visit? Established traders are less likely to disappear in the middle of a job.
- **Are they a member of a trade association?** This may give you some extra security as some associations have protection schemes or will help to resolve disputes. Ring the association to find out what protection it offers, and to check if the trader is a member.
- **Can you see references** and / or similar work the trader has done in the past?

- **Do they have insurance against damage to property** (your neighbours' as well as yours)?
- **Is their work guaranteed?** If so, is the guarantee insurance-backed (which means you are protected if they go out of business)?

Guarantee schemes

Guarantees are in addition to your legal rights not instead of.

If the work is covered by a guarantee scheme, the name of the scheme and any registration number should be included in your written agreement (see page 5).

Traders' own guarantees – If they go out of business, the guarantee is worthless. But don't forget that you have rights whether or not you have a trader guarantee (see page 5).

Insurance-backed guarantees – An insurance-backed scheme protects you if your trader goes out of business. It is underwritten by an insurance company. Insurance-backed schemes may well be tied in with a trade association and association members are usually vetted before they are able to participate.

Shop around

- Ask at least **three** traders to quote on your work.
- Make sure they give you a **quote** for a **fixed price** and not an **estimate** (a guess which could go up later).
- **Be specific** about what you want when asking for quotes so that the traders are giving a price for the same work.

- Check that **all** the things you asked for are covered in each quote.
- Choose the quote which offers **best value for money**, taking into account not only price but also reputation for quality and reliability.
- **Don't be pressured** into getting work done that you can't afford.

Beware of the hard sell

Don't let fast-talking cowboy builders who just happen to be "in your area" talk you into a spur-of-the-moment decision that you later regret.

- Never accept lifts to banks from salesmen for you to collect money for the deposit – they may disappear with your cash.
- Never give your credit card details over the phone in response to a sales call.
- If you are interested in the deal being offered:
 - Ask for **written information** about it and any discounts on offer.
 - Ask the **questions** listed on page 2.
 - Don't sign up to anything on-the-spot. **Shop around** (see page 3) to check whether it really is the best deal for you. If the seller says you can't have time to think about it, ask why not.

See page 6 for your cancellation rights when buying from a door-to-door salesperson.

Your rights

You have basic rights under the law. You can expect that the work be:

- carried out with reasonable care and skill
- finished in a reasonable time (unless a specific time has been agreed)
- provided at a reasonable cost if you have not agreed a specific price – but you should always try to agree a fixed price in advance.

You have these rights even if nothing is written down. But a written agreement or contract can help things run more smoothly.

What to look for in a contract:

- a **description** of the work to be done
- the **price** you have agreed (with the trader's quote attached)
- start and finish **dates** – if the finish date is important put that fact in writing
- details of any **guarantees**
- see page 10 for extra things to include in contracts for bigger jobs

Before signing, always read a contract carefully because once you have signed you cannot normally back out.

Things to watch out for in contracts provided by the trader

Always check for unfair terms in the small print in any contract you sign. A term which is weighted in favour of the trader may be unfair. Sometimes traders try to use standard terms in their contracts to avoid responsibility if things go wrong. You are not bound by terms which are unfair. Common types of unfair terms are those which:

- allow the trader to vary the terms of the contract, say by putting up the price, without giving you the right to cancel
- stop you holding back part of the payment if the work turns out to be faulty
- make you lose payments if the trader cancels the contract.

You have the right to be told, in plain language, all standard contract terms before you sign the contract. If you are worried about a contract you have signed, contact the advice agencies listed under “Going to court” on page 14.

Your cancellation rights

Whether you have cancellation rights depends on how you ordered the work you want done.

Buying from a door-to-door salesperson

You have cancellation rights for some home improvements services, such as double glazing, which you buy from a door-to-door salesperson who has called at your home uninvited or who has called on you at a time they arranged with you during an unsolicited phone call. But these rights only apply to home repairs and improvements and not to more major building work such as a house extension.

If you do have cancellation rights, you must be given a cancellation notice in writing when you agree to buy the service. If the trader does not give you one, they cannot enforce the contract and could face prosecution. You must tell the trader in writing within seven days of signing the contract that you want to cancel.

Buying over the phone, on the web or by mail order

If you buy this way, as long as there are no face-to-face meetings (not even a site visit) before you buy, you may also have cancellation rights. You must tell the trader in writing within seven working days if you want to cancel. You may lose your right to cancel if the work has started before the seven days are up and you were warned about this before you agreed to buy and you have agreed to the work starting.

Buying on credit

If you pay for home improvements work through a credit arrangement in which a contractor lends you money or arranges for you to borrow money from a creditor, you might have cancellation rights or time to change your mind. You can change your mind if you or the creditor haven't yet signed the credit agreement. Also, you will normally have a right to cancel the credit agreement if you have signed it at home – in which case there should be a cancellation box on your copy of the agreement telling you what to do. But there are tight time limits so act quickly. If you cancel the credit, the agreement with the trader for the work will also be cancelled.

For more information

... on shopping from home and cancelling credit agreements contact the advice agencies listed under “Going to court” on page 14.

Paying for the work

Don't pay in advance

- Try to avoid paying deposits, particularly large deposits, and don't ever pay the whole amount up front. There is a risk that the trader will disappear with your money.
- In all cases, you should try and keep back enough money to keep pressure on the trader to get on with the job and to finish it properly.
- For bigger jobs, see page 11 for details on making stage payments.

Agree things beforehand

- **Before** you make any **final** payment make sure you are satisfied the work has been carried out with due skill and care.
- Be suspicious if you are suddenly being charged for extra expenses. If you have agreed a price beforehand for the work, you should not have to pay for “extras”.
- Sometimes unexpected extra work will be needed, but agree the additional costs **before** extra work starts.

Get and keep the paperwork

- Get an invoice, including VAT, and ask for a signed receipt for every payment you make – keep all invoices and receipts.

Pay the company

- If the work is done by a company, do not pay an individual builder, always pay the company.

Paying on credit

See pages 7 and 14.

Bigger jobs

For bigger jobs the same guidelines hold true but there are extra things to think about...

Before you start

Step 1 ... do you need planning permission? ... does your work need to comply with building regulations? ... do you need listed building or conservation area consent?

For more information, see:

- **Planning: Visual Guide for Householders**
www.planningportal.gov.uk/england/government/tools/house/
- **Building Regulations Explanatory Booklet**
www.communities.gov.uk/publications/planningandbuilding/buildingregulationsexplanatory

For advice, contact:

- **Development Control** – deal with planning permission, conservation areas and historic or listed buildings.
Tel: 01942 404256, www.planningportal.gov.uk

- **Building Control** – deal with building regulations.
Tel: 01942 404227, www.labc.uk.com

Step 2 ... do you need your neighbours' agreement?

Check whether any fences and walls you have in common, will be affected – discuss and agree this with your neighbours.

For more information, see:

- **The Party Wall etc Act 1996: Explanatory Booklet**
www.communities.gov.uk/publications/planningandbuilding/partywall

Step 3 ... do you need a professional to help you plan the project?

See our list of useful organisations on page 15. If they employ sub-contractors they are responsible for the quality of the sub-contractor's work.

Step 4 ... have you told the company which insures your house that you are having work done on it?

Planning the work

Draw up a list of what needs doing to be used as a basis for traders to quote for the work. You might want to include:

- **Preparatory work** – say if they need to burn off defective paint, ensure surfaces are made good before repainting, remove rotten wood from window frames and so on.
- **Protect existing features** – say if you want parts of your property such as mouldings, fireplaces or woodwork to be protected against possible damage.

- **Materials** – if you want certain materials to be used say what they are – such as which roof tiles, what type of paint and how many coats of paint you want.
- **Location, access and facilities** – say where the work is to be done, how the trader will get in, what storage space is available, what water, electricity or phone utilities can be used.
- **At the end of the job** – say that the site should be left clean and tidy, with rubbish and any unused materials removed.

Paying as you go

For big jobs paying in stages is a good way of keeping control of the job. If the trader fails to turn up, point out that the next payment could be delayed or stopped. But if you are paying on credit see page 14.

- Agree in writing in advance the timing of payments.
- Agree in writing in advance that you are going to keep back a percentage of the fee after the end of the work to check everything has gone smoothly.
- Don't pay a lump sum to cover materials for the **whole** job, only pay for those that are needed at any particular stage. It can be better to order the goods yourself and have them delivered direct to you.

Just in case there's a problem

Agree in writing in advance what happens if there's a dispute, for instance, that you plan to withhold part of the payment until it is resolved. As long as this is a reasonable amount, you can't be prevented from doing it.

The contract

You can buy a copy of a standard industry contract from the Building Centre or one of the architects' trade bodies – see our list of useful organisations for details (page 15). A standard contract prompts you for the information that you need to include, such as payment details and dispute resolution as described on page 11. It also prompts you for the vitally important details of whose responsibility it is (yours or the trader's) to get planning permission and to make sure the work complies with building regulations.

Package deals

Some companies offer packages for fitted kitchens, loft conversions, etc, where they sort out everything for you. Be aware that you might be paying extra for the convenience of a package.

- Read carefully any contract you are asked to sign. See page 6 for what to watch out for in traders' contracts. Challenge the trader if you are asked for large deposits or payment in full before the work has been finished.
- Make sure the contract includes as much information as possible. See page 5 and "The contract" above for more details on what should be in the contract.
- In case something goes wrong, make sure you know who has overall responsibility for the work, particularly if sub-contractors will be involved.

What to do if things go wrong

Many disputes are settled quickly and amicably – but it will help if you know what to do. See page 5 for details of your basic rights.

Give the trader a chance to put things right

Put things in writing and keep notes

- If you are still not satisfied, put your complaint in writing. Write to the head office if there is one. Say what you want done and set a deadline (see how to deal with delay below).
- Keep copies of letters, photos and a diary of events. Make a note of any conversations especially about prices.

How trade associations can help

- Some trade associations have codes of practice for their members to follow. These should give you basic guidance about what is considered reasonable standards of work.
- If the trader belongs to a trade association, there may be a conciliation or arbitration scheme. But a dispute can only go to arbitration if both sides agree to participate.

As a last resort, you could consider withholding payments. But if you are paying on credit see page 14.

How to deal with delay

If you think that you have waited long enough for a job to be finished, you should tell the tradesperson, preferably in writing, that you will cancel the contract unless the work is finished within a stated period. The time stated has to be reasonable (for example, in some contracts 28 days might be reasonable).

If the work has not even been started, let alone finished, within the stated time you should simply cancel the contract. If the work has been started but not finished you can claim compensation from the original trader for any reasonable extra costs you incur by getting another trader to finish the job.

When paying on credit

- If you have any kind of credit agreement think carefully and take legal advice before you withhold payments as your future credit rating could be affected.
- If you paid by credit card or the work is being financed by a credit agreement arranged by the trader the lender is jointly liable with the trader for any breach of contract (if the work costs between £100 and £30,000). Tell the lender if there is a dispute.

Going to court

You can take your contractor to court. For free, confidential and impartial advice, contact:

- **Citizens' Advice Bureau (CAB)**
Tel: 0844 826 9713, www.wigancab.org
- **Community Legal Advice**
Tel: 0845 345 4345, www.communitylegaladvice.org.uk
- **Consumer Direct**
Tel: 0845 404 0506, www.consumerdirect.gov.uk

You may need to get an expert opinion to back up your complaint. A different contractor may charge you for giving an expert opinion.

List of useful organisations

The following organisations can offer a range of services from putting you in touch with reliable contractors – many websites let you do this online by keying in your postcode – to providing insurance and helping you resolve any disputes.

Inclusion in this list does not mean that the organisation concerned is endorsed or approved by Wigan Council or the OFT. The contact details and information were correct at the time of going to print, but are subject to change.

Remember:

- Get in quotes from at least three different contractors
- Check the small print in any insurance policy

Arbitration

The Chartered Institute of Arbitrators

Tel: 020 7421 7444, www.ciarb.org

Handles arbitration. Each side must submit its case in writing only. An official arbitrator studies the evidence and notifies both parties of the final decision, which is legally binding.

Architects and Surveyors

Architects Registration Board (ARB)

Tel: 020 7580 5861, www.arb.org.uk

The independent regulator for the profession in the UK, the ARB has a list of registered architects so you can check whether the firm or individual architect you may want to use is on the list.

Association of Consultant Architects (ACA)

Tel: 020 8325 1402, www.acarchitects.co.uk

The ACA is a membership organisation for professional architects. It publishes the standard form of appointment between an architect and client and building contracts for public and private building projects including contracts for domestic projects.

Royal Institute of British Architects (RIBA)

Tel: 020 7580 5533, www.architecture.com

RIBA's Clients' Advisory Service can send you two introductory leaflets: "Working with your architect" and "Selection of an architect". A standard contract (the JCT or Joint Contracts' Tribunal contract) is available by mail order from the RIBA bookshop, Tel: 020 7256 7222.

Royal Institution of Chartered Surveyors (RICS)

Tel: 0870 333 1600, www.rics.org

Supplies three names and contact numbers for surveyors in your area. Also, a mail order service bookshop, Tel: 0870 333 1600. The RICS Dispute Resolution Service can offer surveyors' opinions in disputes.

Architectural Technologists

Chartered Institute of Architectural Technologists (CIAT)

Tel: 020 7278 2206, www.ciat.org.uk

CIAT produces a Directory of Practices, and information on how an Architectural Technologist can help you with your building project. Full members of CIAT are professionally qualified and recognised to run projects from inception through to completion.

Builders

Constructionline

Tel: 0844 892 0312, www.constructionline.co.uk

Maintains the UK's largest register for pre-qualified contractors and consultants.

Federation of Master Builders (FMB)

Tel: 020 7242 7583, www.fmb.org.uk

Founded 69 years ago, with 11 regional offices, FMB has a list of around 12,000 vetted members UK wide on their database. Can match you with a builder on the Find-A-Builder section of its website via STD code, postcode or area. Has a formal complaints procedure and a warranty scheme.

HomePro

Tel: 0870 734 4344, www.homepro.com

HomePro can provide details of registered and vetted contractors, covering a wide variety of trades and who are subject to the terms of the Company Charter. Also, see the section on "Guarantees and Insurance-Backed Schemes" for information on HomePro Insurance.

The National Federation of Builders (NFB)

Tel: 0845 057 8160, www.builders.org.uk

Can give you a list of qualified and reputable builders in your area from its list of qualified builders. Also has an insurance-backed Benchmark Plan.

Cavity Wall Insulation

See Energy Efficiency

Damp Proof Course and Wood Treatment

Property Care Association (PCA)

Tel: 0844 375 4301, www.property-care.org

The PCA is the premier trade body for the structural waterproofing, wood preservation, damp proofing, flood remediation and structural maintenance industries in the UK.

Decorators

Painting and Decorating Association

Tel: 024 7635 3776, www.paintingdecoratingassociation.co.uk

Has database of painters and decorators in UK.

Double Glazing

FENSA

Tel: 020 7645 3700, www.fensa.co.uk

From April 2002, all replacement glazing in dwellings must comply with the improved thermal performance standards in Part L of the Building Regulations. Homeowners who replace windows or glazed doors must obtain a certificate from Local Authority Building Control or have the work completed by a FENSA registered company.

Draught Proofing

See Energy Efficiency

Electrical

From 1 January 2005, people carrying out electrical work in homes and gardens will have to follow the rules in Part P of the Building Regulations. The following organisations operate authorised competent person self-certification schemes for installers who can do all electrical installation work.

BSI

Tel: 0845 076 5600, www.kitemark.com

ELECSA

Tel: 0845 634 9043, www.elecsa.org.uk

ESC

Tel: 0870 040 0561, www.esc.org.uk

NAPIT

Tel: 0845 543 0330, www.napit.org.uk

NICEIC

Tel: 0870 013 0382, www.niceic.org.uk

Energy Efficiency**Energy Saving Trust Advice Centre (ESTAC)**

Tel: 0800 512012, www.est.org.uk

The ESTAC provides freephone impartial energy advice, free home energy checks / reports and information about grants or discounts for energy saving work.

Fitted Kitchens, Bathrooms and Bedrooms**Kitchen, Bathroom, Bedroom Specialists Association**

Tel: 01623 818808, www.kbsa.org.uk

Produces a booklet, "Dos and don'ts of buying a kitchen, bedroom and bathroom". Can help you find registered fitters in your area.

The Qualitas Furnishing Standards

Tel: 01438 777700, www.qualitas.uk.com

Offers an arbitration scheme if problems arise as a result of buying a fitted kitchen, bathroom or bedroom from a retailer who is a Qualitas member. If the retailer is not a member, Qualitas can offer independent expert opinion.

Fireplaces

National Fireplace Association (NFA)

Tel: 0845 643 1902, www.fireplace.co.uk

A small non-regulatory body, the NFA can help you with enquiries about fireplaces and put you in touch with manufacturers.

Gas

Gas Safe Register

Tel: 0800 408 5500, www.gassaferegister.co.uk

Gas regulations must be complied with. If you need to have gas central heating installed, you must, by law, use a contractor who is on the Gas Safe Register.

The Gas Safe Register is the only official list of gas engineers legally able to perform gas work on boilers, hobs, ovens, fires and all other gas appliances.

They also deal with complaints or comments about gas work carried out by a Gas Safe registered business or engineer.

You can check if an engineer or business is on the Gas Safe Register online, by phone or checking their ID card.

General

British Board of Agrément (BBA)

Tel: 01923 665300, www.bbacerts.co.uk

British Board of Agrément certificates give authoritative and independent information about a wide range of building products including durability, installation and compliance with building regulations. BBA also operates a number of Approved Installer schemes in certain key product areas. Full details are on the website.

Building Centre

Tel: 020 7692 4000, www.buildingcentre.co.uk

An information centre offers technical advice and help to consumers about building projects and materials. Has an exhibition as well as a bookshop selling guides on home improvements projects. Also sells standard contracts (both ACA and JCT). Centre open Monday to Friday from 9.30am until 6pm. Sat 10am to 4pm (Information Centre 10am to 2pm).

Companies House

Tel: 0303 1234 500, www.companieshouse.gov.uk

Use the website to check out a range of information including disqualified company directors. You can see a company's status free of charge. If you want extra information about its latest accounts and annual return to Companies House there is a small charge for either piece of information, which you can pay by credit card over the web.

Guarantees and Insurance-Backed Schemes

Building Guarantee Scheme UK

Tel: 028 9087 7147, www.cefnl.co.uk

Has a list of registered builders, which you can find online or phone for information. Also runs an insurance-backed scheme.

Guarantee Protection Insurance (GPI)

Tel: 01292 268020, www.gptprotection.co.uk

GPI provides insurance cover in specialist areas of building and construction. With the Property Care Association (PCA), which incorporates the British Wood Preserving and Damp-proofing Association (BWPDA), it is committed to improving the standard of workmanship available, through membership, training, examinations and the creation of good practice guidelines.

HomePro Insurance

Tel: 0870 734 4344, www.homeproinsurance.co.uk

HomePro Insurance can provide details of registered and vetted contractors, covering a wide variety of trades and who are subject to the terms of the Company Charter. HomePro Insurance can provide customers of contractors participating in the Insurance Backed Guarantee scheme with a guarantee to protect the investment in their home improvement project. HomePro Ltd is authorised and regulated by the FSA.

National Register of Warranted Builders

Tel: 020 7242 7583, www.findabuilder.co.uk

Can give you a list of members of the Federation of Master Builders who have joined National Register of Warranted Builders, which means they have been vetted by an insurance company in order to participate in the insurance-backed guarantee scheme MasterBond.

Loft Insulation

See Energy Efficiency

Plumbing and Heating

Association of Plumbing and Heating Contractors (APHC)

Tel: 0121 711 5030, www.competentpersonsscheme.co.uk

Licenses its members who are assessed annually. Can help you find a plumber or heating contractor in your area through the website or by phone. Ensures contractors have adequate liability cover and offers a Guarantee of Workmanship bond to consumers.

Chartered Institute of Plumbing and Heating Engineering

Tel: 01708 472791, www.ciphe.org.uk

Has a register of approved plumbers and can help you find one in your area, either through the website or over the phone. Also has tips and advice.

Heating and Ventilating Contractors' Association (HVCA)

Tel: 020 7313 4900, www.hvca.org.uk

Can put you in touch with a contractor in your area through the website or by phone. Ask for Specialist Group Services, who deal with domestic queries. There's also a guarantee scheme.

Roofing

Mastic Asphalt Council (MAC)

Tel: 01424 814400, www.masticasphaltcouncil.co.uk

MAC can help you find accredited contractors and offers free technical advice and guidance.

National Federation of Roofing Contractors (NFRC)

Tel: 020 7638 7663, www.nfrc.co.uk

Has eight regional offices that can direct you to approved contractors in your area. Also offers insurance-backed guarantees, a range of publications and free technical advice.



The aim of the Office of Fair Trading is to make markets work well for consumers.

- **Consumer tips**
- **Consumer know how**
- **Consumer credit**

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