

## Building Control Guidance Leaflet 10

Choosing a Builder - avoid the cowboy  
Guidance for homeowners

Environmental Services Department



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### Finding the builder who's right for you

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 ten times as much and involve their most prized asset - the home.

When you commission a builder it's up to you as 'project manager' - for in most cases, that's what you are - to ensure that you get the results you want. You are also legally responsible for making sure that the work complies with all relevant regulations.

### 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 'save' will end up being spent, along with a lot more, when you have to get another builder in to put things right.

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

### How to avoid the Cowboy Builder

Cowboy builders are very much in the minority, but they are out there, so how can you protect yourself.

Treat builders with suspicion if they:

- **avoid** 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 phone 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

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

## Our guide to choosing the right builder

### 1 Consider employing a professional agent to advise you

This could be an architect, surveyor, engineer or architectural technician. Talk to them about the service they will provide. Is it just producing plans for Planning and Building Control approvals, or will they provide full working drawings showing exactly how the project is to be built with a detailed specification that the builder can follow? Will they supervise the work on site on your behalf?

Whether you employ a professional or not, do make sure that you have the relevant approvals and remember to tell Building Control when you intend to start work.

### 2 Start with referrals from family or friends

If possible, start by getting a referral from family or friends who have recently had work done, or from your professional advisor. But don't stop there. Follow the rest of these steps even for a builder who was referred.

### 3 Ask for references ... and check them!

Ask each builder for two or three references for the type of work you are planning. Contact these people and find out how happy they are with the work, and the builders conduct. If possible go and view some of the work

### 4 Does the Builder belong to a respected Trade Body?

Always try to use builders or tradesmen who are members of trade associations. There are no guarantees about the quality of their work but most should be reputable. These associations carry out checks on the builders before they gain membership status, therefore minimising the risk of choosing a "cowboy builder". All the associations have a code of conduct that members should follow. The most common associations are **The Federation of Master Builders** and the **National Federation of Builders**. Check the membership criteria - and make sure they really are a member, rogue builders have been known to falsely claim membership.

Reliable and trustworthy contractors can be found through a government supported website 'Trustmark' at [www.trustmark.org.uk](http://www.trustmark.org.uk).

### 5 Obtain written estimates

Ask two or three builders for estimates in writing. Be clear about what you want done and ask for a written specification and estimate.

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### 6 Agree the work and put it in writing

You should make an agreement or contract in writing with your builder. 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 Federation of Master Builders has a [Plain English contract](#) for small building work.

### 7 Make sure there is adequate insurance cover

Ask to see the builder's public liability insurance certificate. The building work may affect your home and contents insurance so contact your own insurance company and check with them.

### 8 Never pay in advance

Deposits are usually only payable where specific or custom-made materials are required. Otherwise, avoid paying deposits, and agree any stage payment schedule in writing. Avoid dealing in cash. Don't pay the builder all of the money until a completion inspection has been carried out by Building Control and we have issued a completion certificate. The Building Control surveyor might identify defects during the completion inspection and if your builder has moved on it may be difficult for you to get him back to your job.

### 9 Beware - The VAT-free 'deal'

A VAT-free 'deal' means one of two things. Either the builder does not do more than £47,000 worth of business per annum, or alternatively he is avoiding his legal tax liabilities. You need to ask yourself - "Is this builder large enough to be able to complete my work", "Will he be around if any of the work requires repair?", and "How can I have a valid contract if there is no proof of payment"? Remember! - It's worth taking the time to choose the builders who are most suitable for you and your building needs. The above advice should help to keep you out of the way of 'trouble traders' AND save you both time and money.

### 10 Consider taking out a warranty

For added piece of mind consider a warranty such as **"Master bond"**. Operated by The Federation of Master Builders it provides you with protection whilst choosing a builder, during the construction period and for ten years after completion of the work.

### 11 Avoid changes to the design

Avoid adding to the job or changing your mind halfway through - it will usually cost more and cause delays. If you must make changes, confirm them in writing - the Federation of Master Builders has a variation form for this purpose.

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### 12 Remember to comply with the Party Wall Act

If the work planned is on or is close to a party wall or a boundary with your neighbour you must notify them well in advance and get their agreement under the requirements of The Party Wall Act.

### 13 If problems arise, tell the builder straight away

If any problems arise whilst work is in progress, or you are unhappy about anything, talk to your builder right away. If the builder is a member of a trade association they may have a mediation or arbitration service. You can of course ask our surveyors for advice but you must remember our comments will be limited to seeing that the work meets the minimum requirements of the Building Regulations. We can not provide a quality control service and should not be used as a substitute for your own clerk of works or other professional advisor.

### Useful addresses and contact details

#### Trustmark

Government supported website for reliable and trustworthy trades people and contractors.

#### Federation of Master Builders

The **FMB** is the largest trade association in the UK Construction Industry representing over 13,000 small & medium sized building companies. Their web site includes a section called **Find-a-Builder** which will identify their members in our area. They also have a useful **Plain English contract** which you can download. They also offer **Masterbond Warranty** an extended Insurance cover for Homeowners.

**JCT Homeowners Building contract** -This relatively cheap standard contract protects you against many of the pitfalls experienced when employing someone to carry out improvements on your home.

#### Professional Agents

Royal Institution of Chartered Surveyors (RICS)

12 Great George Street

Parliament Square

London SW1P 3AD

Tel 0870 333 1600 E-mail [contactrics@rics.co.uk](mailto:contactrics@rics.co.uk)

Chartered Institute of Architectural Technologists (CIAT)

397 City Road

London EC1V 1NE

Tel 0800 731 5471 E-mail [info@biat.org.uk](mailto:info@biat.org.uk)

Royal Institute of British Architects (RIBA)

66 Portland Place

London W1B 1AD

Tel 020 7580 5533 E-mail [info@riba.org](mailto:info@riba.org)

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### **Consumer Advice**

Wigan Council Consumer Advice Service  
Town Hall, Library Street, Wigan WN1 1YN  
Tel 01942 827666 E-mail [ts@wigan.gov.uk](mailto:ts@wigan.gov.uk)

Wigan Citizens Advice Bureau  
Gerard Winstanley House, Crawford Street, Wigan WN1 1NA  
Tel 01942 234292 [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Leigh Citizens Advice Bureau  
6 The Avenue Leigh WN7 1ES  
Tel 01942 708708

We are here to help. If you are in any doubt over the requirements of the Building Regulations, or if you need further information, please telephone or visit our office.

Our details are:

**Wigan Council**  
**Environmental Services Department**  
**Building Control**  
**Civic Buildings**  
**New Market Street**  
**Wigan**  
**WN1 1RP**

**Telephone:** 01942 404227  
**Fax:** 01942 404222  
**Website:** [www.wigan.gov.uk](http://www.wigan.gov.uk)

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