

How to avoid the cowboy builder

Most people tend to expect others to be honest with them, they want to 'believe' what other person say. Unfortunately, there are some people who can lie very well and promise the earth without any intention or the ability to deliver. These people are not all builder (and all builders are not these sorts of people) but building work can be expensive and stressful at the best of times and you need to select 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 upto the job.

These guidelines are aimed at making you think before you choose a builder so that you will minimise the risk of hiring a cowboy or someone without the required skills.

Most of these guidelines can also be applied to other tradesman or organisation you are thinking of hiring for any work.

Most cowboys in any line of trade, present an image of confidence and friendliness, this can make it very hard to question their abilities and promises - but remember, it is your money that they intend to live on, so stand up for your rights - they are not doing you a personal favour if you are paying them to do the work.

Any reputable tradesman will recognise the relationship with the employer and be willing to provide evidence that they can do the work to the desired standard.

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1. Product a 'works specification'. This need be no more than some notes you have written down just listing what you need to have done, if it is a big job you may already have the plans, so the 'work specification' will already be defined. 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 the services of an architect, the architect may be able to recommend a builder, but you do not need to use his 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. You may wish to leave the entire job in the hands of your architect; in which case, you can apply the following to your dealings with your architect.
 3. Ask people you trust (family, friends, neighbours etc.) if they can recommend a builder. If they have had work done by the builder, make sure it is of a similar type to what you need (someone who can lay a good garden path, may not be the right person to build a double storey extension). Do not stop with the first recommendation, try to get 2 or 3 names.
 4. Ask for a number of quotations (preferable 3 - most mortgage companies require 3 quotations if they are funding the work). Give each builder a copy of your 'works specification' and make sure that each one visits the site.
 5. Ask each builder for 2 or 3 recent references (i.e. 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 drawing your conclusions as it is not unknown for references to actually be friends or family of the builders ! If a builder was recommended by a friend or family, ask them how they think the job went and how happy they were with the actual conduct of the builders and the finished product.
 6. Having met each builder and received the quotes, you may be able make a first assessment.
You may feel uncomfortable with 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, does not mean they will do a good job. Try to keep personal feelings out of the decision.

7. Make sure that all the quotes reflect the same work specification including site clearance, material supply etc. If one of the quotes is widely different (either higher or lower) from the other two, 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. Ask for details of the required payments. For all but small jobs, the builder may ask for payments at specific stages of the work. The payments should reflect the amount of work already completed. If the builders require any money before they arrive on site, think very hard before handing it over - advance payments may be required where custom made materials need to be purchased.
9. Some small reputable builders offer a 'labour only' service, this requires you to 'fund' the materials as the job progresses. The builders should be able to obtain 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 at the outset. This method of trading can be legitimate in the UK as it enables the builders to keep their annual turnover below the VAT threshold so they do not need to register or charge for VAT. A potential drawback is that you have to fund the materials yourself as you go along (the builder normally arranges to buy them in your name); if there has been an underestimate in materials cost, you may find the cost escalating. On the other hand, you may save money if they find they have overestimated. You are unlikely to be left with any surplus material delivered.
10. If the job is a big one, ask what guarantees are offered. If it is a new house, you will need NHBC (in UK) or similar warranty cover. Ask the builders about public liability insurance, they should have cover to protect you and the general public in the event of 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 in a dilemma 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, they may legitimately offer to do yours now if you give the go ahead immediately. You may prefer to suggest moving your time-scales so that they can do their next job before coming back to you - but this may entail an increase to the quoted price because of expected inflation etc.
12. So having met the builders, seen their work and received the quotes; how do you make the choice?
The 3 main factors (probably in order of importance) are:
 1. Quality of workmanship.
 2. Cost and time-scales.
 3. The behaviour of the builders.

You have to weigh each factor individually and relative to the other two. You may feel that a particular builder is automatically excluded because of your assessment of any factor. All other factors being equal, the final decision may be based on the cost or time-scale - remember that you do not always get a better job by paying more money. You may find that you are unhappy with all the builders you have asked to quote - remember that you do not need to use any of the builders you have asked to quote; you can start all over again by asking other builders for references and quotes.

13. When you have decided on a builder, draw up a written agreement specifying:
 - o The work to be carried out.
 - o When the work is to commence and be completed.
 - o The cost of the work and when/how it is to be paid. If the job is being funded by 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'; part of the price which will be paid (say) 1 month after completion of the work subject to satisfaction. This will allow you to uncover small 'defects' in the work after the builders have left the site and gives the builder an incentive to fix them quickly.
 - Any 'local agreements' - such as use of washing/toilet facilities, disposal of waste etc.
14. When the work has started, you will need to 'work' with the builder. Record the progress of the work, keep a note of all instructions you give the builder and payments you make. You should feel free to ask the builders what they are doing - any two people may interpret a work specification in different ways; so make sure that they are doing what you want.
15. Any extension or other major job will cause tension and stress as it usually affects your home and it is unlikely to progress to plan. Remember:
- Any building work around the house will cause a certain amount of inconvenience to the occupiers, you have to accept it.
 - Do not just ask the builders to do small addition items of work, you could find them on the final bill. If you need to change your work specification, make sure that it is agreed in writing along with any cost/time implication.
 - If you have a problem with a particular workman - his behaviour, workmanship or attitude - tread carefully! If you cannot suppress your feelings, try to have a quiet word with the site foreman or boss.
 - If you agreed stage payments, pay them on time (providing that the work has been done). If a dispute arises, talk to the builder and try to reach a compromise.
 - 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 parts of the job, this can compensate for an area which is running behind schedule.
 - No matter how well planned a job may be, they can never take account of the unforeseen (illness, weather, uncovering a mine shaft etc.), so make allowances for any such factors which the builder encounters.
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