



# TOP TIPS FOR EMPLOYING A BUILDER

**Building a house or having an extension built is probably one of the most expensive things you will ever do so it is worth taking care when you choose your builder.**

There are some straightforward things you can do to try and make sure the job goes as smoothly as possible. Although most builders are honest and will do a good job for you there are also rogues who try to take advantage of ill prepared householders. Good businesses do not mind if you want to find out more about them.

## **Be clear about what you want**

Write a detailed description of the work that needs to be done as far as you understand it before talking to builders. The more specific you are, the greater your chances of getting an accurate quote for the work. There is also less chance of any misunderstandings occurring between you and the builder.

## **Check out any businesses which approach you.**

Many businesses monitor the planning portal and approach applicants to gain work. This is an accepted business practice and normally works well. Planning and Building Control Services do not endorse or recommend any businesses so if you receive any speculative approaches you should make the same checks that you would for any other builder.

## **Nothing beats a good personal recommendation.**

Do you know someone who is pleased with work they have had done? Will they let you come and have a look at it? Talk to them about what went well and any problems they had?

## **Get references**

Ask how long the builder has been trading and what experience they have. Get three references and ask to see recent examples of the builder's work if possible. This is better than just getting written references which might not be genuine.

## **Check their trading history**

Check the history of the company or individual. Check whether any County Court Judgements have been awarded against them particularly any that remain unpaid. The Registry Trust website [trustonline.org.uk](http://trustonline.org.uk) will provide details for a small fee.

A simple internet search on their name may also yield interesting information.

## **Check qualifications**

*Ask if the builder is a member of a relevant trade association (e.g. Federation of Master Builders) and see copies of certificates.*

**Check whether the builder has insurance**

Check that the builder has insurance cover and that it won't run out while they are working. The builder should have public liability insurance which is needed in case someone gets hurt on site.

They may also have cover in case there is damage to your property, they go bust or have an accident, so you can pay someone else to finish the job.

**Check if you need planning permission**

*Before you start any building work, contact **your local authority planning department** to enquire about planning permission. If you don't get planning permission where needed, you'll be breaking the law and you may be required to pull the building work down.* For further guidance check the Flintshire County Council Planning Portal on this website.

**Check if your work needs to meet building regulations**

*Some building work requires a building regulations application. Individuals and some businesses are classed as competent persons and there are a small number of competent person schemes for some aspects of building work. For further guidance enquire on the Flintshire County Council Building Control website. It may be worth employing the services of a qualified Architect or Building Surveyor, depending on the type of work being undertaken.*

## **AGREEING THE BUILDING WORK**

**Get three written quotes.** Make sure these are quotes and not estimates. An estimate is a rough price which could change. A quote is an exact price which can't be increased later without your agreement. Make sure the quote breaks down the cost of doing the work and the cost of materials.

**Get a written contract**

If it's a large or complicated job, make sure you get something in writing. We recommend that as a minimum you use the Simple Building Contract detailed below. This may seem very formal but reputable builders will understand that it is important that you are careful about such a large investment.

**Agree costs and how long the job should take**

Agree as much with the builder as possible in advance to avoid problems later on. It's best to get this agreement in writing:

- Agree a **fixed cost**, or **daily rate** of pay, and the number of days the job is likely to take. Make sure you're clear how many hours work a builder will do a day for the price quoted.
- **Don't pay upfront** before the job starts. Deposits are usually only payable where custom-made materials are needed or where the project will take a long time to complete. Where you do need to pay a deposit, find out about using a **deposit guarantee scheme**, which can protect your money if things go wrong
- If the project is a large one, agree staged payments which keep the work progressing. That way, any problems can be put right before the final payment. Make sure it's clear at which point in the work the payments are due and what work you expect to be done at that time. There are schemes that store money in a **secure account** and only pay out when you and the builder are both happy with the work

# SIMPLE BUILDING CONTRACT

Many problems with building work arise because of misunderstandings, between the customer and contractor over the work to be done and the price to be paid, particularly if there is no written agreement.

This simple standard contract, devised by Trading Standards, is intended to give you, the consumer, some idea of the details that need to be checked with a contractor and put in writing before a building work contract is entered into. Whilst the checklist attempts to include the basic terms of the contract it is obviously not possible to cover every eventuality. It may therefore be necessary to add to the checklist to cover an individual consumer's particular requirements.

In the event of any problem contact The Citizens Advice Consumer Service on 03454 040506 or The Trading Standards Service at Flintshire County Council on 01352 703181.

## CUSTOMER

<b>Contractor: Is it a limited company? If not state individual's name</b>	
<b>Individual's Name</b>	
<b>Company Name</b>	
<b>Address</b>	
	<b>Postcode:</b>
<b>Tel No. (Home)</b>	
<b>Tel No. (Work)</b>	

## THE JOB

<b>1. Work to be done</b> (List all the work you have asked the contractor to carry out)

*If there is not sufficient space to list everything attach a sheet of paper.*

<b>2. Materials to be used</b> (List the type, quality and measurement of materials agreed upon e.g. type of bricks, window frames, loft insulation – get samples if possible)

*Note those materials to be supplied by the customer and when they are needed by the contractor*

**3. Date work will commence** (Ask the contractor to give you a starting date. If it is essential that work should start on this date make a written note of this).

**4. Date work will be completed.** (Ask the contractor to give a date. (even if approximate) as to when the work will be finished. Again, if the work must be completed by a certain date, make a written note of this).

*If the contractor fails to start or complete work by a date noted above as essential, then you may be entitled to compensation for unavoidable losses due to the delay. However this will not apply where the contractor is unavoidably delayed by circumstances either outside his control (e.g. weather) or caused by you (e.g. changing the work to be done).*

**5. Will a sub-contractor be used? If so name of sub-contractor.**  
(Name and Address of any other contractor that may be employed by the main contractor).

## THE PRICE

**1. Price agreed** (It is essential to obtain a final fixed price or written quotation from the contractor. Remember an estimate is not binding. Check whether this price includes VAT).

**2. Form of payment** (Specify whether cash and/or credit).

### 3. Credit Details

**a. Who will arrange the credit?** (Specify customer or contractor)

**b. Name and address of Finance Company?**

*Never sign a credit form unless all the details have been completed.*

**4. When is payment due?** (Specify when payment is to be made e.g. after completion of work or installments).

**5. Deposit details** (Specify if a deposit has to be paid, if so, when and what amount? Make a note of whether or not it is refundable if the contract does not go ahead)

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## OTHER CONDITIONS

**1. Cancellation rights** (List the circumstances, if any, when you may cancel e.g. if you or the contractor are unable to arrange credit - or if you are told by the contractor there is a cancellation period) Remember you may have a right to cancel if the contractor visited your home without you asking him to.

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**2. Planning Permission/Building** (Specify whether or not planning permission and/or building regulations approval is required and if necessary has it been obtained and whose responsibility is it to obtain it).

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**3. Special instructions/conditions** (List any special instructions you have given the contractor or any promises the contractor has made)

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**4. Access & facilities** (Specify access times and detail those facilities which the contractor may use free of charge e.g. water, electricity, toilet).

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### SIGNATURES - REMEMBER A SIGNATURE IS BINDING

Customer's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Contractor's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

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