



# How to spot a cowboy builder

by Aly Davidson



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You are not alone! You are not overly-cautious and you are certainly not silly to feel some concern about where you will spend your hard-earned money on your home development project.

The mission is to ensure you are not amongst the 100,000 people lodging complaints with the Office of Fair Trading (OFT) each year about dodgy tradesmen.

And, as The Federation of Master Builders says, up to £1.5 billion worth of work is carried out by such reckless scoundrels each year, we want you to stay safe by being mindful of some crucial guidelines that should help you protect and safely invest in your home.

So, where do you begin and how can you do your utmost to choose the very best Builder for you?

**Read on to find out . . .**

# 1

You probably feel quite good at summing people up at first glance but, in this instance, first impressions may not always be accurate. If a dodgy trader always looked like your idea of a scoundrel, then none of us would be fooled! Maybe you have an expectation of what is acceptable for a Builder to look like. Maybe you think they should be expected to be in dirty work clothes and muddy work boots because, after all, they've probably been working on site all day! Before your meeting, ask yourself if it's important to you that the people working on your home be honest, trustworthy, reliable, polite, approachable, clean and reasonably well-presented?

But how can you tell at this early stage? Where a bone fide business owner cares about their reputation and how they present to potential customers, you are possibly more likely to find they have put some thought into how they appear to you on first meeting. They may actually be dressed in nicely branded work wear and have arrived in a well-liveried vehicle, showing their business name and contact details, including landline number. Apart from the phone number you called them on, do you really know where they are based? Do you know where they live even and can you see clearly how and where to find them after they leave your meeting?

These sometimes unnoticed efforts may be their way of saying that they care about what YOU think of them. So look to see if they have made any effort at all to impress you and to look like a professional business? Do they make you feel important to them?

# 2

If all is looking good so far, you now need to gauge whether they have the kind of personality you would feel comfortable with. This Builder and his team will be spending a lot of time with you in your own home, so it is important you feel happy about that. For example, are they coming across to you as over-bearing and intimidating or are they quite warm, friendly and approachable? Do you think you would look forward to seeing them on site each day or does something about them make you feel unsettled? Do you feel they could bull-dozer your opinions or do you feel they could take instruction from you and be respectful to you as their 'employer'?

Now you've become more mindful of the relevance of the Trader's personal appearance and behavioural pattern, it's time to get down to discussing the project in hand. If they truly know what they are doing, you should be talking about quite complex subject matter. This can include layout and design ideas, architectural drawings and specifications, planning applications and building control, pricing, neighbour relationships, start dates and project timelines.

With so much, often unfamiliar, conversation going on, it is easy to forget or feel a little confused about the details after the trader has left. So, you need to ask what the trader is willing to put in writing to you. Would you be willing to accept a few rough and questionable notes 'on the back of a fag packet' for instance, or do you want to keep a close record and Contract of your spending and requirements with a more professional and accountable, legally-binding suite of documents?

# 3

Speaking of what you can have in writing, always remember that money matters! But that doesn't mean you have to compromise. However, have you heard the old saying “Buy cheap, pay twice”? It is very rare that any reputable Builder will put right the bad or unfinished work of a dodgy trader. On occasions where they will, it is more likely they will want to demolish the previous work and start again, in order to avoid unseen dangers.

Be aware that it takes a very experienced Builder to know exactly what a project will cost out at, and an even more experienced Builder to offer you a written Fixed Price Quote. That means they cannot ask you for any more than they quote you, even if they later find the job cost them more!

So, where you hear a seemingly cheap price being quoted, you need to consider if the low price means they are not intending to stick to it, are a cowboy, or may not be experience enough to give accurate figures? Are you really willing to take the risk of being asked for more and more and more money as the project develops, with no limits agreed?

# 4

What about VAT? That's a whole 20% extra on top of the Builders costs. Why should you pay that if someone else offers to do the work without adding VAT? As at February 2016, a Trader is legally obliged to register for and charge VAT once their Turnover is more than £82,000 (the 'threshold'). So, if, a simple garage conversion costs around £8,000, a new kitchen costs around £10,000 and a small single-storey house extension costs around £25,000, a Builder only needs to complete two of each of these to become VAT registered. What does it say to you about their popularity or experience if they haven't even hit the VAT threshold yet?

Experience in all aspects is key. Their paperwork and vehicles may be covered in impressive Trade Association logos, so you need time to phone the Association to confirm their membership and ensure they are not committing a criminal offense. They may also have offered you written testimonials from out of town, or even listed such on a website but, alarmingly, it is a common trait of rogue traders to do a lot of jobs in one area, within a short space of time, and then to move out and away as far as they can. They can leave work that is unfinished or not up to standard and are impossible to track down, even if you wanted to.

However, if the Builder is well regarded in the area, they will have no problem in supplying endless, local customer references. And the key word here is LOCAL. You need to talk to the customers to hear the truth for yourself. Clearly, therefore, local references are really important.

# 5

So by now:

-  you like how they look, sound and present themselves and their business;
-  you accept the fixed price quote;
-  and believe they will produce, sign and work to a clear and concise, fair and legal Construction Contract;
-  you have a list of former LOCAL customers to contact for references and now you need to . . .

## **Agree a start date**

Beware any Builder who is keen to start on a project straight away, as that is also a common trait of the scoundrels that want to get in and out as quickly as possible. Popular Builders tend to be booked up weeks in advance and will often not even contemplate a start date until all documents are signed and a deposit paid. But why do so many 'experts' tell you not to pay a deposit?

Consider all that we have discussed here. Could you honestly say that you would have previously thought of all these ways to gauge and choose your Builder? Would you really have considered all these little safe-guards before you even decided on who would do the work for you? The 'experts' wouldn't expect you to either.

# 6

Once you have found the perfect Builder for you, the one you feel you can trust, you now need to work in harmony together. If you expect a fair price, you cannot expect that Builder to have endless reserves of cash sitting in their bank account to pay for all the materials needed to get your project out of the ground.

There also needs to be some serious expression of commitment from the customer, as the Builder will be setting aside precious time to work for you and certainly cannot afford for you to pull out of the contract, leaving them with a gap in the work schedule.

The best practice here, therefore, is to ask for a payment schedule. This is where you secure your start date with a small deposit and then pay the balance of the deposit a few weeks before the work begins.

As the project develops, you release further parts of the invoiced payment, as pre-agreed in stages, allowing you the opportunity to see the structure progress. If each payment is made by direct Bank Transfer to a national British Bank, you have the added security of being able to easily track and record every penny paid.

# 7

Remember always that prevention is better (and more cost-effective) than cure. Your aim is to protect your hard-earned money against potential mistreatment so your due diligence, prior to choosing your service provider, is absolutely key.

Endeavour to secure a Builder that takes away the stress of the new development for you, by providing an efficient full-circle Project Management service.

Ask their referees if the Builder can fulfil these basic requirements:-

- has experience and flair in design work,
- provides architectural drawings and specifications,
- helps with planning and building control applications,
- supplies every Trade and skill required for the entire build,
- is competent in producing clear and concise, legally binding Contracts and Invoices,
- is readily available to keep you up-to-date on progress on a daily basis,
- can be reachable 7 days a week, if needs be, to answer any urgent queries,
- turns up when they say they will, and
- complete the job within the agreed time frame,
- remains in contact after completion to ensure you remain happy with the work.

Further help and advice is available from your local Trading Standards office or from your local Citizens Advice Bureau.



# No one does more to protect you

Xtenda is a revolutionary building company built on the strong desire to protect people like you from crooked traders. We are a strongly principled company built on the values of protection, trust, respect, family and friendliness. Everything we do is about protecting you, your home, and your money from mistreatment.

We have designed our service to protect you from stress and uncertainty. We offer a range of guarantees, charters, safeguards and measures to ensure that you always feel safe, supported, confident, and in control throughout your project.

Why not contact us today to arrange a free visit from one of our building design experts? We can help you to:

- Plan the work that needs to be done
- Answer your technical questions
- Give you design ideas
- Advise you on how to avoid the cowboys

Alternatively, if you prefer, you can visit John and Aly at their home for a cup of tea and a chat. Who else offers you that level of openness, honesty and security?



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