

Relationships built to last: How to find a builder who'll finish on time and on budget

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Take the speed out of your search

Rogue builders rely on homeowners who are too naïve or pressed for time to carry out thorough checks, so do your research, just as you would with any other investment.

Start with referrals from family or friends who have recently had work done. "A word of warning for smaller domestic jobs, though," says Rick Crees, a spokesman for the Association of Plumbing & Heating Contractors. "Your recommended plumber might have been great at helping next door with a leaky tap, but that doesn't mean they're qualified to fix a boiler."

To help find reliable builders, visit www.fmb.org.uk/find-a-builder and if you're using an architect they'll have good recommendations too.

Ask for references from previous customers and follow them up, finding out how happy they were with the firm's work but its conduct. If you can, view some of the work and remember, if you're only given one reference, you have to wonder if that's their only satisfied customer.

"I wouldn't trust any of the websites that rate builders as it's so easy to fake references," warns Andrea Moczarski, director of the builders' agency Trade Man's World. "Most rely on emailed recommendations which could easily be from the builder's mother."

If you have a specific timeframe in mind, beware that some builders' diaries fill up a year in advance. If you have more time and your project is big, you could test someone out on a smaller job without mentioning the big one. "Most tradesmen show their true colours quite quickly," says Moczarski.

Check the firm belongs to a respected trade organisation (and don't just be fooled by the badge – bogus builders have been known to fraudulently claim membership) and then check what assurances this offers (protection if anything goes wrong, for example).

Get three quotes

You're now ready to get three like-for-like written quotes (never estimates), each with a comprehensive breakdown.

"Provide a detailed brief and be clear about exactly what you want as this can make a huge difference to quotes," says Brian Berry of the Federation of Master Builders (FMB). Indeed, whilst it might feel pedantic asking to include everything from fitting door handles to hiring skips, it's the only way to gauge true costs.

Ask for the quote to include not just what is covered but what isn't, as well as what might go wrong and possible additional costs, advises the Chartered Institute of Building (CIOB). Ideally, the quote should also state whether planning permission is required, if their work is guaranteed and the expected timeframe.

Remember the cheapest quote isn't always the best. See the quotation process as an interview and consider things like quality of previous jobs, their timeframe, your gut instinct and communication – if they're not returning calls now, for example, what will it be like during the job?

Agree the work

Tempting though it is to pick up the phone and say: "When can you start?", it's not time to hand over the baton quite yet. Next up is agreeing the quote in writing and, in the case of a building project, drawing up a contract.

"The contract should set out exactly what work is to be done, how long it will take and how much will be paid," says Berry. Clauses should also address whether the work guarantee is insurance-backed, what compensation is available if the project runs over, and whether state-of-the-art energy features, which can have a big impact on a home's energy efficiency, will be used. The contract should state that any additional works require your approval, too.

"Good builders will not work without a contract as they'll want protection against non-payment," says Mike Edwards, founder of DIY Doctor.

If you're going to be living and/or working in the property, discuss and preferably draw up agreements about the level of disruption. And don't forget to set out tea, coffee and toilet facility arrangements so your tradesmen can be self-sufficient.

Agree payment terms

Be prepared to pay a deposit up front to secure the start date, but beware of unusual payment demands such as cash up front or a VAT-free deal, says Paul Bogle, policy manager at the National Federation of Builders. "A cash deposit shouldn't be needed and a VAT-free deal means either that the builder does not do more than £70,000 worth of business per annum or he's avoiding his legal tax liabilities. Ask yourself, is this builder large enough to complete my work? And what protection will I have if there's no proof of payment?"

Be mindful that you get more with sugar than with salt, says Moczarski, who reports that homeowners increasingly offer financial incentives – a bonus of, say, £50 per worker, for keeping their house clean, working full days throughout and completing the work by a certain deadline.

When it comes to materials, keep involved, she advises. "If you don't get receipts and the goods ordered to you directly, you'll never know if the builders are pocketing the difference in their trade discount or the leftover materials, which could be refundable."

Always have a contingency fund. Around 10 to 15 per cent is usually recommended for unforeseen situations ranging from weather to unobtainable materials. But try not to let on to your builder or tradesman.

Manage the job

Some top-end clients in big London houses are reported to have set up CCTV cameras so that they have a record of their builders' work hours and standard of



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Proper job: Quality builders should have all the necessary equipment, main, and carry out a full day's work

working. Other homeowners micro-manage without really knowing what they are talking about. Both are a sure way of alienating both builders and tradesmen. Either assign a project manager such as an architect, chartered surveyor or specialist project manager or do it yourself professionally.

If you're considering the latter, ask yourself four key questions, advises John Judge, MD of construction management firm Judge 3D. Do you have the time? Do you understand the work that needs to be done? Do you understand building regulations and laws? Do you understand the technical side? "I know of one person projecting managing work on their home and they had to relay the floor three times on account of them not knowing the plumbing and electrical work needed doing first," says Judge, who adds that in terms of health and safety, there were six deaths on construction sites last week alone. "Under UK law, you would be liable for accidents and injuries on your property."

If you do decide to take the plunge, you'll need to set up regular meetings with the builders, be available for on-the-spot queries and have the authority and understanding to make decisions promptly. Having detailed designs done by your architect, you and your interior designer from the outset will help. You should also keep a written log of progress, which should record any changes and delays, which can be referred back to should a problem arise later.

"Remember you are the interface between all trades. A handy hint is to employ a labourer who can move things on site and tidy areas that allow skilled tradesmen to do their work efficiently," says Judge.

Get a budget and stick to it, keep noisy work to office hours, encourage a good rapport with your workers on site and try to keep a distance. "One of the major problems for people who project manage work on their home is that they can take any setback personally, and this clouds judgement," explains Judge.

Avoid changing your mind once the project has started, but accept that unforeseen jobs and costs will occur. If something needs purchasing, get several quotes and if your builders can't be sure of the cost of an extra job until they've dug deeper, ask for the worst-case scenario, but keep an eye on whether that scenario actually occurs. Builders are renowned for jacking up prices on last-minute things that crop up. They are in your house already working and know that you won't start negotiating price or calling out other builders at that point.

Think before you cough up

It's not fair to pay zero until the whole job is complete, particularly if lots of materials have been used or work outsourced. But never settle your final bill until all safety or necessary building regulations are signed off. Watch out for any hidden costs by asking for an itemised breakdown of any extras since the original quote – and if you've been present throughout the works, you'll be able to pinpoint where these have been used.

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