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How to choose
a builder

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Consumer confidence in the home improvement industry is low. Citizens Advice receives around 60,000 complaints every year about general building work and home improvements.

It's not an exaggeration to say choosing the right builder makes the difference between achieving your dream home and facing financial ruin, and money isn't the only thing at risk if the builder turns out to be less professional than originally promised. According to research, a whopping 43% of people who have building work done on their home suffer stress, arguments and sleepless nights.

Don't despair; there are plenty of steps you can take to avoid being ripped off by a rogue trader or a bad builder.

Never take the advice of a cold caller builder without asking friends, relatives or trusted tradesmen for their second opinion. Cold callers will try to sell anything from roofing repairs, guttering and gardening services to path and driveway work. They will try to frighten their potential targets by suggesting that their homes have loose tiles, problems with pointing, damp or guttering or that the driveway is in need of repair.

Also be aware of the builder who trawls through recent planning application submissions to identify names and addresses of home owners who might be extending their home with extensions or loft conversions. Always quiz the builder to find out how he came to know about your situation and your name and address.

Always start your search by asking family, friends and neighbours to recommend builders they have used recently for similar projects and are satisfied with.

Prepare a written brief of what works you want done including plans and drawings. A document which sets out all of the proposed works is called a **Schedule of works**. They are most important and should be itemised as this will ensure as much information is relayed to the builder from the start and in return you will receive a much more detailed and accurate quote. Another important benefit is that all builders will price on a like-for-like basis if issued with an itemised schedule of works and accurate drawings.

Seek expert advice for high value projects costing more than say £15,000 or projects that are particularly complex. Speak with local **Architects or Building Surveyors** to find the right one for the job. Try to choose one who is a registered with the Royal Institute of British Architects (RIBA), the Royal Institution of Chartered Surveyors (RICS) or the Chartered Institute of Building (CIOB) as this demonstrates competence and also professional integrity.

Don't be shy about asking builders for references from previous customers and following them up with a phone call or a visit to see their work for yourself.

**You can search for local FMB approved builders at www.fmb.org.uk/fab
For more information visit www.jdbsurveys.com or give us a call on 0151 486 3437**

Check that the builder is financially sound

There are numerous online financial companies such as creditsafeuk.com

Check that the builder has the appropriate level of public liability insurance for your job.

Check that the builder is accredited to a recognised and trusted professional body such as the Federation of Master Builders or Constructionline.

Obtain at least three quotes when you are satisfied that the design work is complete. Invite the builders to the project site **but never at the same time**. Never tell the builders who their competitors are to ensure there is no price fixing. Make sure the builders **price the itemised Schedule of work on an item-by-item basis** and make sure they have not altered your schedule or the specification of materials.

Never ever settle for a lump sum quote at the end of a few bullet points.

A responsible builder will point out to you at tender stage if your Schedule of work or drawings has missed something that is essential to the works. If this happens ask them to qualify their quote with a separate cost for the additional items.

Avoid awarding the job on price alone. Consider the references, how well you get on with the builder and also how long the builder has stated he requires to complete all of the works. You will have a lot to discuss in the coming weeks or months and you should be under no illusion that every job and site is a prototype and there will be hidden issues and hiccups along the way.

Ask yourself: **is this a builder I can work with and trust to protect my investment?**

Set a sensible budget for yourself. Always build-in a contingency sum of funding because unforeseen issues and costs will come to light. Around **15%** of the total project cost should be a good benchmark for your contingency sum.

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Never ever pay the builder up-front

If the builder cannot afford to pay for materials or labour from his own funds this should sound alarm bells.

Before you appoint him sit down and agree a **cash-flow forecast** with the builder. This will allow both parties to be fully aware of what payments are to be paid at a particular stage of the project i.e.

1. Once the concrete foundations and floor slab have been poured
2. Once all external walls are built
3. Once the roof and windows are complete and the project is weather-proof.

Cross reference the cash flow forecast with an agreed **programme of works** so that both parties have a KPI for project progress and target dates. A programme of works will also set out the start and completion dates. A realistic cash flow forecast in tandem with a programme of works will allow you to pre-determine roughly how much you need to pay and when.

Never let the builder start work before you are ready.

Always draw up a written contract with your builder so that both parties are fully aware of their contractual obligations i.e.

1. Start on site date
2. How the builder should apply for staged payments
3. Dates when payments will be due to the builder
4. Completion dates
5. Dispute resolution measures

Finally always try to avoid commencing works between November and March as inclement weather can play havoc with excavations, exposed buildings, timescales and of course budget.

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The contents of this article are for general information only and is not intended to be relied upon for specific or general decisions. Appropriate independent professional advice should be sought before making such a decision.

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