



RIP OFF... TIP OFFS

Avoiding Cowboy Builders

He knocks at your door and has a polite, friendly but insistent manner. He just happened to be "working in your area and noticed that your drive/roof etc needs urgent attention". He tells you that he's got some tarmac, or other materials, left over from another job. He says that the work is very urgent and he'll do it straight away. The price seems very high, but you are shocked to hear about the state of your roof – so you agree – after all he did say "You can trust me".

You pay up, no receipt is given, and he says he'll be back tomorrow, leaving you with nothing but a mobile number

Hopefully the above scenario has never happened to you... but the number of consumer complaints about cowboy builders is large and rising. Sometimes they'll only do some of the job, ask for more money and if refused they'll be gone before you can say the house that Jack built. Sometimes they never turn up at all...

This type of behaviour is having a detrimental effect on the image of the building industry, and damaging the reputation of the reputable builders who form the majority.

In 1996 the Office of Fair Trading in Great Britain received over 90,000 complaints related to building, maintenance, repairs and double-glazing. These were mainly concerned with shoddy workmanship, the use of inappropriate materials, over-charging and illegal trading methods.

So how can you avoid getting burnt? Check out our *Rip Off - Tip Offs* and steer clear of bogus builders...



Look for a Trade Association Member

A reputable trade association is one which has clear criteria for builders to join, such as the Federation of Master Builders, and which provides a warranty scheme that customers can choose, to protect themselves against building defects or, for example, the death or bankruptcy of their builder before he completes the job.

Do your research!

Select a number of builders and establish their track record. Ask what previous jobs they have done and request examples of their work. It is also a good idea to ask can you speak to former customers - ask them if the builder is tidy, punctual, meets deadlines and if they would use him again. This might appear extreme, but building can be expensive – so you want to make sure it is worth every penny!

Get estimates!

Get at least three estimates from different builders, which should be in writing and comprehensive, after discussing your needs. Building work can be expensive, but again a good builder will draw-up a tailored repair and maintenance programme to suit your budget.

Arrange Payment

The main attraction of cowboy builders is low cost. Demands for cash, and full or considerable payment in advance should be considered carefully. A small deposit, say 5-10% as a gesture of good faith might be OK with a reputable builder, but avoid paying large sums up front.

Get A Written Contract

Once you have agreed on a price and start date, get a written contract from your builder, such as the FMB's Small Works Contract, and make sure that it is to your satisfaction and that you understand and agree to all of it. Make sure your contract has a final completion date, and try and include a penalty clause on failure to complete on time.