

## HOW FIND A REPUTABLE CONTRACTOR AND AVOID COWBOY BUILDERS

The job title of a 'builder' isn't a regulated trade which means they aren't necessarily overseen by a professional body which means, effectively anyone can engage in building works. This makes it all the more important to establish if a builder is reputable and knowledgeable in what they're doing. Cowboy builders have given the construction industry a bad reputation and many clients report the task of tendering to builders as the most stressful. If you've had a bad experience, chances are you have been left scarred by the experience.

I assist you with tendering to builders – I have provided a few recommendations of things to look out for when considering the right builder for your project but do bear in mind – all of these should be weighed up and no one should be relied upon as the sole check. Ultimately your gut instinct also needs to play into this.

### 1) ASK FOR RECOMMENDATIONS

- A builder that has been recommended is always a good starting point – this is because someone else has used them – gone through the process with them – were happy with the outcome and continued to be happy after time passed.
- When asking for recommendations – people who have used builders and have had their project completed a minimum of 6 months ago are usually the best recommendations as they've had time to settle into their house and assess if everything went well.

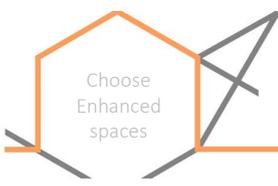
Note:

- Many people automatically have a lot of trust in a builder that has been recommended and forget to apply their own checks to carry out the full due diligence checks. Don't have blind trust.
- Finding out what the recommendation is based on: i.e. did they work with them, are they an acquaintance, someone they spoke to once, or do they simply just know of this business/builder but have no personal connection?

### 2) ARE THEY KNOWN?

- Find out if they have a name about them and a presence. Builders will normally have a geographical area that they do most of their work in so enquiring within this area inside local groups such as Facebook or [nextdoor](#) or even [Checkatrade](#) should help verify if this is true.
- A builder that is proud of their presence will often have signage outside their construction sites which not only is great for marketing but also means they are more easily contactable and visible should anything go wrong which means they take responsibility for their name and building site.

### 3) CHECK REVIEWS & ASK FOR REFERENCES



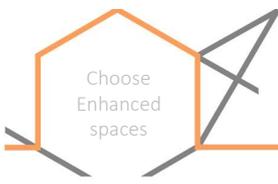
- Read reviews, ideally a few of them and get a feel for the overall feedback. [Checkatrade](#) or Google reviews have should show these – or others middle man websites such as [Mybuilder.com](#) or [ratedpeople.com](#) etc.
  - Few things to read about:
  - Were they punctual for the job? Did it start as per their start date?
  - How well did they look after the building site? Were they tidy or messy? How safely did they secure the site and store materials?
  - Was the project completed on time or were there delays? If so, how long were they?
  - Workmanship, did they do a good job and what are their finishes like?
  - What happened in unforeseen situations when extra cost was needed? Extra costs due to unforeseen circumstances/ situations can happen but look out for any patterns of extra costs with builders. Some builders may choose to start with a low price to win the job and then add costs throughout the build.
- Beware of fake reviews – it is possible to buy reviews or ask acquaintances to write them. If any of them feel too good to be true – maybe they are!
- You should ask for references for past clients and the ability to speak to them yourself. Even better – being able to see their building work I real life is worthwhile so you can see a finished article yourself. Video chats may also be ok for this. The reason is to verify that it is a real customer with a real finished article.
- You can ask your Architect about builders they have worked successfully with in the past. Note, not all projects have detailed Architect involvement during construction stage so its worth understanding how the Architects involvement when working with a builder.

#### 4) DO THEY HAVE SOCIAL MEDIA AND A WEBSITE?

- If someone is making their business public – i.e. with a website and Instagram, chances are they are looking to stay around and have a vested interest in maintaining a good reputation and good name. This will increase their chances of wanting to do a good job to maintain a good reputation for future work.
- You'll find there is a big range of builder's websites out there. They can range from very basic/ generic to fully updated. It generally takes a 'tech-savvy' builder or a building company to be fully up to date with their website and Instagram so if you come across a basic website with only a few examples, it could mean the builder is not tech savvy and struggles to keep up. In such scenarios, I recommend asking for other examples of work to verify that they have completed multiple jobs for real and have satisfied customers.
- Any builder who is making excuses for why they cannot provide examples of work or reviews should raise your suspicion. You want to be convinced by their reasons if opting to continue with them.

#### 5) ARE THEY VAT REGISTERED? OR KEEN ON DOING CASH JOBS?

- Any builder should meet the VAT register threshold so if you have come across a builder who is either not VAT registered or is offering to do you a deal and not charge you VAT – this should be suspicious. Whilst we all love an opportunity to save some money but if



someone is very open and comfortable to work in a way that breaks the law or is 'under the table', ask yourself "what else they are willing to bend the rules on"?

- If the work isn't communicated in a contract (i.e. cash job), then you are not covered for it and this leaves you at risk. Better to stick with law abiding reputable builder who does everything onboard. This says something about their character too.

## 6) CONTACT AND BUSINESS DETAILS WITH ADDRESS.

- It should be easy enough to understand how to contact them and to have some basic information which anchors them should you need to contact them in the future.
- If your builder runs a limited company – you can check out their business details on Companies House including accounts summaries. Things to look out for is: how long they have been operating, whether they have multiple past failed businesses, how many businesses they currently have etc. if they have debt or unpaid taxes. This can give you a feel for how long they tend to stay in the same business and whether there are any red warning flags.

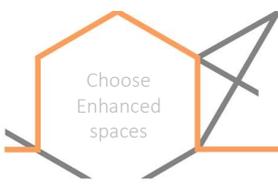
## 7) LOW AND VERY GOOD PRICES.

- If you are being offered a price that beats the others by quite a lot – take the time to find out why? You want to be sure they have not under charged to win the job or have missed part of the scope.
- Often when prices are too competitive – this could be a tactic to secure the deal and can often be followed up with additional variation costs being added during the project in order to bring the fee up.
- Beware of paying too low prices. Low prices can also mean the builder has an intention to finish the work as fast as possible and to get out fast which could lead to short cuts and poorly finished areas.

Always double check the scope and clarify to ensure the full scope is allowed for.

## 8) DEPOSITS OR LARGE PAYMENTS UP FRONT.

- It's understandable that builders will ask for deposits up front to demonstrate that you are serious with your commitment to work with them. Typically, this should be in the form of a 'booking fee' to indicate your intention. Some builders ask for very little or nothing at all, others can ask for as much as 20% of the upfront project value. For the latter, read more below.
- Take note of any builders asking for huge sums at the beginning of the project and what the terms are in relation to this. You could risk losing this money if the contractor decides not to proceed or goes into liquidation. Find out what the terms are in relation to the deposit, i.e., if there is a notice period should you decide not to proceed and if deposit refundable/ on-refundable.
- Many contracts including the JCT minor works does not mention terms related to deposits so it is worth finding out the terms and how this will relate to the payment schedule.



- Builders with trade accounts usually do not have to pay for materials and orders up front so this is often not a problem if you are booking in months ahead.

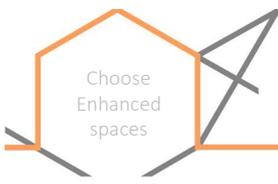
**Ultimately**, this is a trust thing and the main thing is to avoid a scenario of losing your deposits.

## 9) WRITTEN DETAILED QUOTATION

- A builder who is interested in offering an accurate price will need to take some time to put together a proper written quotation. 2-4 weeks is reasonable (subject to scope of project).
- If it is early stages or if you are looking for a ball park quotation, you may be provided with a range price quotation. If this is the case, be sure to request a detailed and accurate quotation with a clear scope before proceeding and do not rely on a high-level generic quotation. This will help highlight/ avoid any misunderstanding, disputes or variation charges come up.
- To get a detailed quotation, your tender pack should be sufficiently detailed so that the contractor can provide a quantifiable tender return with measurements and quantities for internal fitout and areas from drawings.

## 10) CONTRACT, TERMS AND INSURANCE COVER

- Some small builders do not have contract documents in place, especially if they carry out a lot of 'straight forward' construction projects. Others use standard contracts purchased online, and some have bespoke drafted ones for their business.
- If relationship, workmanship, payment issues or procedure questions arise, the risk of not having a contract remains the same irrespective of the scale or complexity of works. A contract is intended to help explain obligation and what the process and terms are, including how you would go about overcoming tricky situations. Contracts should include helpful information such as timeline for works, payment schedules, client and contractor obligations, contact details etc, what happens in event of delays, nonpayment, dispute etc.
- For simple contracts – it is possible to use a homeowner contract by JCT which is between builder and homeowner.  
For more complex projects – you may want to consider including the Architect within this under the role of a contract Administrator which means they have a larger role of overseeing the works, payments and any requests for variation works etc.
- Below are links to both type of contracts with JCT. <https://www.jctltd.co.uk/category/homeowner-contracts>
- Before entering a contract with the builder – check the builder has public professional liability insurance, which covers any damage or injury that may occur during the construction process.



## 11) PRINCIPAL CONTRACTOR AND BACKGROUND / TRAINING

- Some small/ medium sized contractors will have a small team of fixed employees and will work with subcontractors for other parts of the build.  
You want to be sure that the main Contractor will take responsibility for all the works, including that of subcontractors. In this scenario, the main contractor should advise you that he will be the 'Principal Contractor' for the works.
- In conversation with the contractor, it's worth familiarising yourself trade background of the contractor and his team. It is also interesting to know how long the team have worked together.

## 12) TOO WILLING OR NOT WILLING ENOUGH

- Beware of anyone too available or too keen – most reputable builders are booked up with a waiting list so if anyone is too available – ask yourself why?
- At the other end of the spectrum, it's not uncommon for builders to be hard to communicate with & slow to respond with quotations and emails. They are busy with physical work and likely not the best at paperwork so some patience is needed.
- At the same time however, you also want to be sure that you are not left with a builder who doesn't communicate well and doesn't do what he says he will do.