

KEEP AWAY FROM THE COWBOYS

Cowboy builders are able to win work because they look convincing, but there are some precautions you can take to identify them and help make sure that your dream build does not turn into a nightmare.



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**MASTER
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THESE ARE OUR SIX TOP TIPS FOR AVOIDING THE COWBOYS:

1 Get a relevant recommendation
A personal recommendation from someone you trust is still the best reassurance, but make sure the advice is relevant by asking some detailed questions: what did they have done? How much did it cost? How long did it take? And ask to see the project too – people have different ideas of what constitutes a good job.

2 Look at the past
Before you employ a building firm, check how long it has been trading. It is a common feature of cowboy builders that they trade under a string of different names. If they are reluctant to give you details about their business, such as an address or a landline telephone number, ask yourself why?

3 Don't pay up front
Never pay all the money up front. Set up an agreed payment schedule and only pay the final amount when you are satisfied that all of the work that has been completed to a satisfactory standard. Does the trader offer a warranty or guarantee and is it backed up by insurance?

4 Sign on the dotted line
It can't be stressed enough how much hassle you'll save yourself if everything is agreed in writing with a contract beforehand. It may feel like an unnecessary chore, but when it comes to the end of the project and you're debating over whose concern it is to dispose of the big pile of bricks in your garden, you'll regret not having a clear agreement. Get it written down – costs, scope, responsibilities, timeframe – everything. Is the builder part of a scheme that can help with complaints if something goes wrong?

5 Don't flash the cash
FMB survey results found that people employing a builder who demands to be paid in cash are far more likely to be unhappy with the quality of work. If a trader is evading VAT, the chances are that they won't be very honest with you either. Beware if they offer to do the job on the cheap (always get two or three quotes) or if they can start work straight away.

6 Check credentials
If the builder is a member of an accreditation scheme or trade association, find out what membership means – have they been properly vetted or have they just paid a fee for a badge? Also be sure to check whether the firm or tradesperson really is a member.

**Master Builders are checked and inspected on joining,
to find a builder to help with your project visit www.fmb.org.uk/fab.**