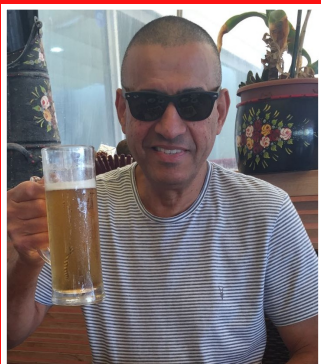


# IDENTIFYING HONEST & RELIABLE BUILDERS

and how to spot  
the cowboys

Trade secrets helping  
homeowners spot the  
difference between the  
good guys and cowboys



Joseph Lathram

IDENTIFYING  
HONEST & RELIABLE  
BUILDERS  
and how to spot  
the cowboys

by  
Joseph Lathram

First published in Great Britain in 2017  
by Fidelity Books

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ISBN 978-0-9934660-2-1

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## **ABOUT THE AUTHOR**

The author, Joseph Lathram, is a third generation owner/manager of a building company.

In 2001, he recruited a team of highly skilled builders and created a new building company specialising in the renovation of older houses and flats in Central and North London.

Joseph's 16 years of experience in running his own professional building company included achieving membership of the Federation of Master Builders as well as the National Register of Warranted Builders and the Government's Trust Mark scheme.

Year in and year out, the author is dealing with clients, builders, specialists, suppliers, architects, engineers and building inspectors.

Joseph's hands-on, commercial experience includes personally supervising every job his company undertakes. His income is dependent upon his staff doing good jobs and satisfying clients. He deals with trade knowledge and trade secrets every day of his working life.

Joseph has drawn on his depth of experience in residential house and flat refurbishments to publish trade secrets and trade knowledge that will help homeowners identify the difference between good builders and cowboys.

Joseph continues as Director of Construction for his building company.

## **Have you been ripped off by Cowboy Builders?**

Email the publisher your experience – or near miss – with cowboy builders

We are also pleased to hear about other ways of identifying good builders  
or spotting cowboy builders

Your experience may be included in the next edition of this publication  
(without identifying you or your home of course)

[info@FidelityBooks.co.uk](mailto:info@FidelityBooks.co.uk)

## INTRODUCTION

I have been running a reliable and trustworthy building company and carrying out what are sometimes difficult and challenging house and apartment refurbishments in London since 2001.

I started in Central London and slowly moved towards North London where most of my business is now located. My building company is a member of the Federation of Master Builders, the government's Trust Mark scheme and on the National Register of Warranted Builders.

All my experience is in residential properties, mostly working for the individual homeowner: private houses and flats in need of refurbishment, repair, alteration or extension. New bathrooms, kitchens, ceilings, staircases, wood flooring, tiling, decorating, heating, plumbing, gas, electrics, water pressure, roofs, wall demolition and structural alterations, extensions, loft conversions, basement work, damp proofing, patios, decking, driveways, garden walls and fences, garden features etc etc etc.

I regularly visit the homes of prospective new clients who want a home alteration, improvement or refurbishment. I see the many problems that have to be tackled. I have seen countless examples of leaking showers, black mold in bathrooms, badly fitted and cracked tiles, uneven floors, cracked ceilings and plasterwork, damp walls, low water pressure and previous work finished to a low standard.

My clients have asked me to undertake jobs lasting from one week to eight months. My experience covers what is probably almost every aspect of home improvement from basement to roof, always done to a high standard of finish and with a blanket and comprehensive guarantee.

By undertaking these jobs using my own building company, it means I get the contract and I employ the staff. The job is mine and so too is the responsibility to get it right. And to give the blanket, comprehensive guarantee. And to accept liability in case anything were to go wrong.

This means I have accumulated extensive trade knowledge and many trade secrets over the years. My experience in Central and North London homes since 2001 has meant the use, on a daily basis, of trade knowledge and trade secrets.

I have used the trade knowledge and trade secrets in a large number of 18th to mid-20th Century period properties as well as in Grade I and Grade II listed homes.

What it means to readers of this book, homeowners who are seeking builders for themselves, is that I can identify good builders based on their work. I can examine work on site and know if the workmanship or the finish indicates good builders or cowboys.

My own experience is based on always employing or working with good builders. However, having worked all these years in older properties and been called in to resolve problems created recently by bad builders, I know what can go wrong and how poorly some previous jobs have been finished.

Many, if not most, homeowners who are seeking a builder face the problem of knowing how to tell the difference between the good and the bad.

I have therefore written this book, based on my trade knowledge, to help homeowners with no experience of builders, to identify the difference between the good and the bad.

I have devised 50 questions, then given the trade knowledge and/or trade secrets explaining the answer to each of those questions.

All you need do is read the explanation for each question and then tick the box in the questionnaire if that question applies to the builder you are considering using.

The more boxes you tick, the worse the builder!

The trade knowledge and trade secrets in the explanation are how I judge the finish on jobs and how I judge the work of other builders. By using this trade knowledge and comparing it to the work and the builders you are thinking of using, you can get a good idea if you have found a cowboy or a good guy.

Of course, no builder will probably be assessed tick-free from this questionnaire. Even if you find the best builders in the world, you will probably still get some ticks from the questions below. That is why I have made 50 questions, so you can develop a more balanced judgment. A large number of ticks probably means a pretty bad builder. A small number probably means quite a good builder.

JL  
London 2017

## **DISCLAIMER**

This book is based upon the author's experience carrying out refurbishment, alteration and improvement works in homes in Central and North London and working with good builders since 2001. All information, ideas and points in this book are his sincerely held opinions and are not represented as scientific or verifiable fact.

All homeowners should rely upon their own judgment and common sense in deciding which builders to employ for work in their home.

It is important for readers and homeowners to note that the author and publisher offer no warranty and accept no liability of any kind for the selection of builders and carrying out of work made by readers and homeowners.

This book does not recommend that anybody enters into a contract with a builder on the basis of the findings resulting from this book. Homeowners should not use this book as part of the contract negotiations with builders or use it to engage builders.

## QUESTIONNAIRE

You have found some builders and now you want to find out if they are quite good or quite bad, but you do not possess detailed trade knowledge or experience.

Here are the first four steps:

Meet the builders face to face in your home and show them the job

Get a quotation, including a contract, a schedule of payments and a copy of their public and employer liability insurance

Ask for references

Visit at least one former client and go there with the builders – make sure they are not claiming credit for somebody else's work!

Now complete this questionnaire – each question has an explanation in the next section to assist you.

**The more boxes you tick, the greater the chance that you have found a cowboy builder!**

Please remember to use your own judgment and exercise common sense. If you see a poor finish with previous clients, do not expect to get something better from the same builders. And if the builders cannot arrange for you to talk to or visit previous clients, then you should ask yourself, why? Does it mean that in all their years of working, they do not have even one satisfied client?

This questionnaire is based upon the author's experience in building and refurbishment for residential houses and apartments in London since 2001. It is his honest opinion of how to identify good builders and spot bad ones. Bad builders means those who claim the skill to do jobs but lack the know-how, management, abilities or willingness to carry out the work to a good level of finish.

However, the author and publisher offer no warranty and accept no liability arising from readers using this questionnaire and the explanations that follow it.



QUESTIONS ABOUT YOUR BUILDERS
-------------------------------

1 They give an estimate, not a fixed price contract

☐

2 They want a deposit of more than 10% before the job starts

☐

3 They want the final payment before the job is finished

☐

4 They cannot offer insurance to cover the deposit payment

☐

5 They cannot offer an insurance-backed warranty for the job

☐

6 They do not give a personal or blanket guarantee for the entire job

☐

7 They do not have a landline telephone number

☐

8 They do not give a home or office address

☐

9 They have no website

☐

10 They operate as a limited company, but that company was only recently formed

☐

<b>QUESTIONS ABOUT YOUR BUILDERS</b>
--------------------------------------

11 They are not VAT registered

☐

12 They do not have public and employer liability insurance

☐

13 They have no business card

☐

14 Their van has no business name or phone number on it

☐

15 They have no out-of-hours emergency contact number

☐

16 They lack confidence when discussing technical details

☐

17 They do not offer to work in line with Building Regulations

☐

18 The job involves gas work but they do not offer a  
Gas Safe certificate

☐

19 They are not providing a certificate such as NICEIC  
for electrical work

☐

<b>QUESTIONS ABOUT YOUR BUILDERS</b>
--------------------------------------

20 They are not members of any trade or other organisation

Possible examples include:

Federation of Master Builders

Guild of Master Craftsmen

Government “Trust Mark” scheme

NICEIC

Gas Safe Register

Local Chamber of Commerce

☐

21 They come to your house unshaven for meetings

☐

22 Their personal hygiene is not good

☐

23 You smell alcohol on their breath or see beer cans in their office

☐

24 They do not wear heavy duty builders’ boots or shoes with steel toecaps

☐

25 They cannot give an architect from a previous job as a referee

☐

26 They cannot give an engineer from a previous job as a referee

☐

<b>QUESTIONS ABOUT YOUR BUILDERS</b>
--------------------------------------

27 They cannot give a previous clients as a referee

☐

28 You are unable to visit a previous client to see their job

☐

<p><b>ITEMS TO CHECK ON A SITE VISIT TO THE BUILDERS' PREVIOUS CLIENT</b></p>
---

29 The woodwork (skirtings, doors, shelves) does not look level

☐

30 There are paint runs on painted woodwork

☐

31 When you run your hand over a newly plastered wall,  
it feels wavy

☐

32 Outside, the builders made a patio that slopes towards the  
house without a drain to stop the rainwater flowing to the  
house

☐

33 The water pressure in a new shower is not very good

☐

34 Snagging items or other problems were left unresolved

☐

35 The builders did not return promptly after the job was  
finished when snags occurred

☐

36 The builders charged more for the job than they agreed  
at the beginning

☐

37 Natural stone such as limestone, travertine or marble  
was not sealed (so it stains easily)

☐

<p><b>ITEMS TO CHECK ON A SITE VISIT TO THE BUILDERS' PREVIOUS CLIENT</b></p>
---

38 The corner where four tiles meet is not even and level

☐

39 The grouting (gap between tiles) is not even or the same colour/shade throughout

☐

40 New tiles have been fitted on top of old ones

☐

41 The builders connected a chrome heated towel rail to copper pipes

☐

42 The builders used white valves instead of chrome on a chrome heated towel rail

☐

43 The builders used plastic instead of copper hot and cold water pipes

☐

44 A new wooden floating floor was not tucked under the skirting boards around its perimeter

☐

45 The builders did not remove and dispose of the waste arising from their job

☐

**ITEMS TO CHECK ON A SITE VISIT  
TO THE BUILDERS' PREVIOUS CLIENT**

46 The builders caused damage in the client's home but did not repair it

☐

47 A few months after the job finished, floor tiles cracked

☐

48 Electric sockets were fitted surface-mounted, not recessed

☐

49 When a washbasin or sink empties, not all water flows out: some pools on the base, away from the waste hole

☐

50 In a new kitchen, the doors and drawers on the kitchen units do not all line up horizontally, vertically and depth-wise

☐

**EXPLANATION**  
**Questions about the builders**  
**Questions 1-28**

Here you will find an explanation for each of the 50 questions above. This consists of trade knowledge and/or trade secrets to help inexperienced homeowners understand the issues and answer the questions.

The numbers below refer to the previous questions.

## **1 Estimate versus fixed price contract**

A client will always want to have a contract and know how much a job is going to cost before work starts. If a builder simply gives an estimate, it means the client does not know the real price for the job and could be liable to pay substantially more than the estimate.

It is good practice for a builder to give a fixed price contract: this gives certainty to the client. If some items in the job cannot be priced, for example fittings have not been chosen, then a “provisional sum” for the unpriced fittings should be included.

If the client asks for additional work to be done, then it is right that the builders charge extra for this. But there must be no extra charge for a job and price already agreed at the start.

## **2 The deposit**

It is reasonable for builders to ask for a deposit when a job is confirmed: it means the builders and the client are both committed and the builder cannot take other work in the time slot agreed.

The builders will also spend time planning the job and might buy materials and get other things organised. A deposit of 10% is reasonable. If they ask for more, you should be concerned.

## **3 The schedule of payments**

Together with the quote and contract, the builders should give a schedule of payments: ie at what stage payments are to be made by the client. The final payment should not be made before the job is completed. On larger jobs, it is also acceptable that there is a retention (eg 2%) to be paid later, when all snags are resolved.



**EXPLANATION**  
**Questions about the builders**  
**Questions 1-28**

#### **4 Insurance**

Good builders will have the ability to offer insurance to their clients. It shows that the insurer is confident in that particular builder, which in turn gives a measure of reassurance to a client.

#### **5 Warranties**

As with (4) above, good builders will be able to offer insurance-backed warranties. Even if you do not want a warranty, it is useful to look at the documentation available to check it is genuine.

A good warranty is not expensive: for example the MasterBond Warranty organized by the Federation of Master Builders costs 1, 1.6 or 2.2% of the contract price for a 2, 6 or 10-year warranty (there is also an additional Insurance Premium Tax)

#### **6 Snags**

Irrespective of (4) and (5) above, good builders will set out what they will do in case of problems or snags after the job is completed.

Snags do occur and things do go wrong so you should find out what the builders will do about them. A wide-ranging or even blanket guarantee is reasonable: after all, the builders are taking your money and doing the work. They should have confidence in their own workmanship and guarantee it. They should commit themselves to return promptly if there are any problems.

#### **7 Telephone number**

All builders have mobile phone numbers. However for a client, having a land-line number for the builders is important. It means a client can pin them down and contact them even if a mobile is switched off. If builders refuse to give a landline, it is a potentially worrying sign.

**EXPLANATION**  
**Questions about the builders**  
**Questions 1-28**

## **8 Home or office address**

As with (7) above, an address is vital in order to find and contact builders if there are any problems. If builders refuse to give an address, it is a potentially worrying sign.

## **9 Website**

A website showing images of past jobs is a good sign and indicates that the builders might be organised, established and want to be recognised. Of course there is nothing to stop a bad builder getting a website, but the effort put into making it and uploading images might deter some bad builders. A website by itself cannot show if builders are good or bad, but taken with everything else, it helps.

You should of course look closely at the images of past jobs on the builders' website. It is a mistake just to check, notice there are images and assume it means the the builders did good jobs. Check carefully what is in their images and whether you would be satisfied if that job were done for you.

## **10 Builders are a limited company**

It is conventional for builders to operate as a limited company. The company name, registration number and registered address should be included with the quotation.

If the registered address is not in England and Wales (or Scotland for jobs north of the border), you should be very concerned. Taking any sort of legal action against an overseas company in case of problems, breach of contract etc will be somewhere between impractical and impossible for most homeowners.

You can check that the company is legitimate, British-based and currently in business free of charge using the website [www.companieshouse.gov.uk](http://www.companieshouse.gov.uk) You should also check the date when the company was established and go back to the builders and make further enquiries if the company is only a few years old.

**EXPLANATION**  
**Questions about the builders**  
**Questions 1-28**

One of the things to look out for is a builder who forms a company, does bad work or does not complete contracts and leaves the company in debt before moving onto a new company. However, even good builders can go out of business and form a new company. If your quote is from a fairly new company, find out why. Avoid doing business with a company if you suspect the people involved have previously engaged in bad business practice.

A further and simple check is to look up the names of the directors of the company giving you the quotation. This is publicly available information which you will find in the Companies House website. You can then check whether those names have been directors of other building companies via the same website. If you find the same directors have been in successive building companies which have come and gone in quick succession, there is a clear warning sign of potential problems.

## **11 VAT**

When you get a quotation and invoice, the builders must by law include their VAT registration number and state what percentage of the price is VAT. If there is no VAT registration number on the quotation, either the builders have an annual turnover that is below the VAT registration threshold or there is a potential problem.

If there is no VAT registration number, but the builders are charging VAT, then something is wrong. On the surface, it appears that the builders are charging VAT but keeping it for themselves. However this would have to be checked in more detail, but it is a very worrying sign.

If there is no VAT registration number and no VAT is being charged because the builders' annual turnover is very low, this is acceptable for small or sole traders with a very low income. For example, a handyman, plumber or gardener working by themselves might not be VAT registered. However a building company will nearly always have a turnover higher than the VAT registration threshold and therefore if they are not giving a VAT number or charging VAT, it is a cause for concern.

Most work is subject to standard rate VAT, which is 20% at the time of publication. However this standard rate is set by the government and can vary from time to time. You should be aware that the VAT you pay is not the rate when a contract with builders is agreed, but the rate at the time when individual invoices are issued.

**EXPLANATION**  
**Questions about the builders**  
**Questions 1-28**

## **12 Public and employer liability insurance**

It is standard practice for clients to request a copy of builders' insurance documents. Do not be shy or think it is intrusive to ask: it is normal for builders to give a copy of their insurance cover note, policy and schedule to clients.

Every builder should be covered by public and employer liability insurance. Read the documents and check them for yourself. You should ensure that the insurance covers the type of work taking place in your home, that the policy relates to the builders (or building company) you are proposing to use as named on the quotation and that the effective dates of insurance cover the period of your work. If in doubt, you can phone the insurers to check.

For builders to operate without public and employer liability insurance is reckless in the extreme. It could also put you in a difficult position regarding your possible personal liability were there to be an accident on site during the job with either the builders, a member of your family or a member of the public injured.

## **13 Business cards**

Having a business card by itself proves nothing. However, not having one is a bad sign: it shows lack of professionalism, lack of organisation and lack of awareness of how business is transacted.

## **14 Name painted on van**

All builders have vans: they are essential for carrying tools and materials. A van belonging to good builders can be clean and smart, reflecting their personal values and methods; or it can be tatty and dirty reflecting them being hard-working, but not quite so well organised. You cannot rely on the condition of the van by itself to assess whether builders are good or not, but taken with all other factors, it contributes to constructing an overall picture.

However, what is quite important is whether the builders have their name and contact details on their van. The good, well-organised builders will tend to have their name, their trade speciality and their contact details on the van. The bad builders

**EXPLANATION**  
**Questions about the builders**  
**Questions 1-28**

tend not to advertise their name and contact details on their van. They actually do not want people to be able to contact them and chase after them! When looking at the van of your prospective builders, you should ask yourself, do I want the company which runs this van running the job in my home?

### **15 Out of hours contact number**

Out of hours contact number or numbers are essential. If water starts leaking from a capped pipe, you will want to contact the builder in a hurry! No emergency contact outside working hours means the builders are walking away from potential problems and leaving you to cope alone.

### **16 They lack confidence when discussing technical details**

This is difficult to measure. It will depend upon your experience in life in dealing with or assessing other people. You have to make a judgment: is your gut feeling that the builders knows what they are talking about, or are they bluffing? Is it a case of the blind leading the blind?

### **17 They do not offer to work in line with Building Regulations**

Some building jobs are subject to what are known as “Building Regulations”, which should not be confused with “Planning Permission”. Planning permission is about the permission to do a job. Building regulations are about how it is done and the materials used.

Building regulations stipulate methods, materials and standards in particular operations (eg structural work, foundations, drainage, fire protection, ventilation, thermal insulation and much more).

Any job subject to building regulations is checked on site by a local authority or private “building inspector”, appointed by you, the homeowner. The building inspector issues a certificate at the end of the job to you that the work has been done in compliance with building regulations (provided that is the case, of course).

<p style="text-align: center;"><b>EXPLANATION</b> <b>Questions about the builders</b> <b>Questions 1-28</b></p>
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If and when you sell your home, it is normally essential to produce the building regulations compliance certificate. This shows the job was done properly. Obviously, it is good for the value of your property that you have this certificate.

If you undertake a job that is subject to building regulations and you do not have a compliance certificate, it can cause the value of your home to fall. It means that the job was probably not done properly and that the new owner is possibly buying themselves a lot of trouble.

Many homeowners are not aware of building regulations or how important it is to comply with them for safety and technical reasons and the value of the home if sold. For this reason—if the homeowner is not aware of building regulations—a bad builder might not inform the client that building regulations apply to that job.

In the absence of compliance with building regulations and a building inspector, the bad builders can reduce standards, ignore safety issues and supply cheaper materials, thereby artificially reducing costs and/or increasing their profit. It also enables builders without the necessary technical skills to win a contract which they would otherwise be unable to fulfill.

If your job is subject to building regulations, good builders will tell you. They will clearly tell you which part or parts of the job are subject to building regulations and how to go about ensuring that the technical details are correct.

It is important to note that you should not expect builders to know what all the building regulations are. It is not the builders' job to be an expert in building regulations. The regulations are highly technical and sometimes change. It is part of the professional training of architects, surveyors and engineers to keep up to date and be able to stipulate accurately what the building regulations are. It is the builders' job to know when building regulations apply and inform their client. And it is the builders' job to follow the regulations when they are set out by the architect, surveyor or engineer.

Of course, having followed building regulations for their entire working lives, good builders will have a fairly good idea about building regulations. They will know when they apply, how to follow them and how vital it is that they are checked and certified by a building inspector.

**EXPLANATION**  
**Questions about the builders**  
**Questions 1-28**

Bad builders can stay silent. They might say nothing about building regulations to a new client. They will hope they can do the job without having to adhere to strict rules which take more time, skill and trade knowledge to follow.

If a job is subject to building regulations and the builders remain silent about them during the contract negotiations, it is a very bad sign.

You should be aware that if a job is subject to building regulations, but those regulations are not followed, serious problems can arise for the householder. These can range from poor drainage, ventilation or insulation to structural or other problems and fire, gas and electrical safety issues.

If you are in doubt, you can telephone your local authority Building Control Department and ask to speak to the duty officer: outline your building job and ask if it is subject to building regulations.

### **18 The job involves gas but they do not offer a Gas Safe certificate**

All gas work is subject to strict control and only a qualified gas engineer may do it.

This includes fitting or servicing a gas boiler or gas hob and anything to do with gas flues. It means any and all work involving altering pipes containing gas. It means all gas work.

The person doing the gas work must be on the “Gas Safe Register”. This is the official gas registration body for the United Kingdom, Isle of Man and Guernsey, appointed by the relevant Health and Safety Authority for each area. By law all gas engineers must be on the Gas Safe Register.

If any gas work is involved in your job, the builder should ensure it is done by a gas engineer on the Gas Safe Register with a Gas Safe certificate issued.

You can check if the gas engineer is on the Gas Safe Register by going to:

[www.gassaferegister.co.uk/find-an-engineer/#checkanengineer](http://www.gassaferegister.co.uk/find-an-engineer/#checkanengineer)

**EXPLANATION**  
**Questions about the builders**  
**Questions 1-28**

## **19 Electrical certification**

As with gas work in (18) above, a good builder will provide certification for electrical work.

Unlike with gas work, which has the single register run by Gas Safe, there are many schemes which legally qualify an electrician to carry out work.

However the government has set up an overall register which allows the public to check if an electrician is a member of any of the qualified schemes.

Here is how you can check if the electrician is qualified:

[www.electricalcompetentperson.co.uk/](http://www.electricalcompetentperson.co.uk/)

## **20 They are not members of any trade or other organisation**

There are many reputable trade organisations. In general, a good builder will be a member of one. A bad builder may not be. However as with many of the other questions, you cannot judge by just one question if the builders are good or bad, but by looking at the overall picture which emerges after considering all fifty questions.

Here are some of the more popular and well-known trade organisations:

- Federation of Master Builders
- Guild of Master Craftsmen
- The Government “Trust Mark” scheme
- NICEIC (electrical register)
- Gas Safe Register



**EXPLANATION**  
**Questions about the builders**  
**Questions 1-28**

**21 They come to your house unshaven for meetings**

As mentioned in this book many times, you cannot form a judgment based on any one, single question. If the builders turn up for a meeting unshaved, it might mean nothing. Alternatively, it might mean they are disorganised, unprofessional and do not care what their clients think about them.

**22 Their personal hygiene is not good**

This is perhaps a little harsh, but it is nonetheless worth noting.

**23 You smell alcohol on their breath or see beer cans in their office**

Drinking alcohol on the job is a bad sign for builders. Going to the pub at lunchtime for alcohol is really bad. Personally, I would never employ builders who drank alcohol during the working day.

**24 They do not wear heavy duty builders' boots or shoes with steel toecaps**

Builders who do site work (as opposed to those working in the office) should wear shoes with steel toe caps. They come in many forms, but to householders they generally look like big, heavy shoes or boots. Wearing protective footwear is a good sign for builders.

**25 They cannot give an architect from a previous job as a referee**

Many, but not all, builders have done jobs involving architects. It is good if a builder can give an architect as a referee.

**26 They cannot give an engineer from a previous job as a referee**

As above but for civil engineers (who deal with structural work).

<p><b>EXPLANATION</b></p> <p><b>Questions about the builders</b></p> <p><b>Questions 1-28</b></p>
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**27 They cannot give previous clients as a referees**

All good builders will be able to provide previous clients as referees. The inability to provide previous clients as referees is very worrying.

You should always contact the previous clients, if only by phone, to check if they are satisfied with the work and finish by the builder. You should also check “snagging”: whether the builders promptly returned to sort out any problems that emerged after they had finished.

**28 You are unable to visit a previous client to see their job**

You should also ask to visit a previous client in order to look at the work and the level of finish. The inability to visit a previous client is very worrying.

**EXPLANATION**  
**Questions on the site visit to a previous client**  
**Questions 29-50**

**29 The woodwork (skirtings, doors, shelves) does not look level**

On your site visit to a previous client, look at any woodwork done by the builder. You do not need a spirit level to measure it: just look at it and ask yourself if it looks good (ie even, balanced, professional)? Is this the finish you want in your house?

**30 There are paint runs on painted woodwork**

Wood is more difficult to paint than walls and ceilings: gloss paint in particular will “run” if not applied well and this is obvious if you look closely. Look also at windows to see if there is a lot of paint on the glass. Check also for hairs stuck in the paint from the paint brush .

**31 When you run your hand over a newly plastered wall, it feels wavy**

If you run your hand along a newly plastered wall, it should feel smooth and even. Bad plastering feels wavy and/or uneven. Bad plastering will also crack: look for hairline cracks in the plaster.

**32 Outside, the builders made a patio that slopes towards the house without a drain to stop the rainwater flowing to the house**

If your builder has previously made a patio (or driveway), the part adjacent to the house should gently slope away from the house. If it has been made level, or sloping towards the house, then you have to think about what happens to the water when it rains? It will settle or flow towards the house, causing damp or flooding in the house unless a drain has been built.

Sometimes, it is necessary to have the patio sloping towards the house. In this case, there should be a drain running between the sloping patio and the house the entire width of the patio, to catch the rainwater that is being directed towards the house. To build a patio that slopes towards the house without putting in a drain for the rainwater is not what a good builder should do.

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**33 The water pressure in a new shower is not very good**

Designing and installing a bathroom successfully is one of the most complex and difficult jobs in house refurbishments. If there is a shower, check the water pressure: does it flow adequately through the shower head or is there insufficient water coming out?

**34 Snagging items or other problems were left unresolved**

When a job is finished (often called “practical completion”), it is normal for there to be various snags to resolve. Good builders should not be judged on whether there exists a snagging list (there is one on almost every job), but on whether they persist in resolving them all or just give up and walk away, leaving the job unfinished.

**35 The builders did not return promptly after the job was finished when snags occurred**

As above, problems can occur after jobs have been completed, especially when complex refurbishments are carried out in older properties. Good builders will always return promptly and, without argument about liability, simply resolve any snags that arise. Bad builders will drag their feet and be reluctant to return and sort out problems. They might also cause further delays by arguing about who is liable, rather than getting on and sorting out the problem.

**36 The builders charged more for the job than they agreed at the beginning**

It is necessary to be tactful, but if possible you can ask previous clients if the final price they paid was consistent with the original quote? In other words, did the builders give a fixed price and stick to it? You will have to ignore extra work requested by the client: concentrate on the relationship between the work included in the original quotation and whether that work was all done for the fixed priced as quoted?

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**Questions 37 to 40 concern tiling.**

When tiling is done well, it looks very good.

A bad builder – one who is not professional at tiling – will produce uneven and poorly spaced tiles. Worse still, in a shower or around a bath, bad tiling will leak. Below is trade knowledge and many trade secrets to help you judge if tiling done by a builder is good or bad.

**37 Natural stone such as limestone, travertine or marble was not sealed (so it stains easily)**

All natural stone is porous and must be sealed to prevent or inhibit staining. If stone is not sealed, homeowners find that it gets dirty and stains quickly and is difficult to keep clean. However, sealing stone is costly and a bad builder might cheat a client by charging for sealing, but not doing it. For example, a good sealant can cost about 10% of the retail price of medium-priced natural stone tiles.

To test if stone has been sealed, get a wet sponge or cloth and wipe it over the stone. Unsealed stone will typically absorb the water and darken, taking about 10 minutes to dry and for the dark patch to disappear. Sealed stone will not absorb the water in the same way.

Another way to test if natural stone has been sealed, when it is laid horizontally, is to drip some water onto it. If the water gathers into beads, then the stone is probably sealed. If the water disperses easily and does not gather into beads, then it is probably not sealed.

Homeowners should also beware of claims that natural stone has been sealed with one or two coats of sealant. A good sealant does not require a set number of coats to be applied. Instead, multiple coats should be applied until the sealant is no longer absorbed by the stone. For as long as it continues to be absorbed, more coats should be added.

Some stone absorbs substantially more sealant than others. For example, travertine will absorb many, many more coats than slate or marble.

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Homeowners should also beware of claims that polished stone, such as highly polished marble, does not need to be sealed because of its shiny surface. This is wrong. Polished marble needs to be sealed otherwise it will stain and look dirty.

Finally, beware that stone sealants are not magic. None exist that are 100% effective at stopping all stains. If, for example, you leave a wet tea bag, red wine, black coffee or a strong curry on natural stone for 24 hours, even the best sealant in the world will fail to prevent these items from staining. There are of course ways to remove such stains - further trade secrets to be found in a forthcoming publication by Fidelity Books on looking after natural stone.

**38 The corner where four tiles meet is not even and level**

All tiling, on both walls and floors, should be even and level. As a result, the point where four tiles meet will show you whether the tiling has been done well.

Look at the meeting point of four tiles and check all four are level and even. There should not be any tile sticking up or protruding, but all four should be flush and level and smooth to the touch.

If the point where four tiles meet is not even and level, it indicates a low quality of tiling.

**39 The grouting (gap between tiles) is not even or the same colour/shade throughout**

A good tiler uses spacers to ensure that the gap between every tile is even (normally 2, 3, 4 or 5mm). If you look along the line between tiles, provided the tiler has used good spacers and fitted the tiles correctly, the lines will be even and straight. The width of the grout, the gap between the tiles, will be uniform.

Poorly fitted tiles have variable gaps between the tiles and some might not even be fitted square.

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You should also look at the colour of the grout. It should be the same colour and same shade of colour throughout. If you notice that the shade of colour varies from area to area in the room, this is normally caused by the grout powder not being prepared correctly by the tiler.

Builders buy grout as a dry powder. For the DIY enthusiast, it is possible to buy ready-mixed grout but it is considerably more expensive and a professional tiler would not use it.

When the dry, powdered grout is mixed with water to make the grout before applying it to the tiles, it has to be mixed very well and for a considerable length of time. If the tiler cuts corners and does not mix the grout for long enough, then the colouring compound does not spread out evenly. The result is that, after it has been applied to the tiles and dried thoroughly, the shade varies from patch to patch.

#### **40 New tiles have been fitted on top of old ones**

Oh dear! This is never a good sign of a good builder. New tiles being fitted on top of old tiles is called “tile-on-tile” in the trade: a pejorative term. Even if a client wants new tiles fitted on top of old, a good builder should do everything possible to persuade the client not to do it.

Tile-on-tile never looks as good as tiles fitted directly to a wall or floor. A tile-on-tile finish will just look inferior. It tends to be wavy and uneven and often looks crude, simple and amateurish.

We often see tile-on-tile on bathroom walls which have been tiled to just half-height, from the floor to about half-way up the wall. This seems to have been particularly popular in the 1970s and 1980s, apparently modernizing bathroom tiles from the 1950s or Interwar period. The tile-on-tile is obvious because you can see the top edge of the tiles: it is thick and relatively unattractive.

The author’s theory for the presence of tile-on-tile from previous decades and it now being associated with poor tiling is that the skills of tilers have improved hugely since the 1990s. A large number of construction workers have come to the UK

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from EU countries and from Eastern Europe in particular. They have brought with them a strong tradition of high-quality tiling for both man-made and natural stone tiles. There is now a large number of high-quality tilers in the UK. This is very different to previous decades when fitting some plain white six-inch tiles, such as widely used in public lavatories, was as good as many householders could expect.

Standards of tiling, and the range of tiles available, has increased hugely since the 1990s. The difference between good and bad tilers is also clear and obvious by examining their work and observing the quality of finish. Good tilers will not want to do tile-on-tile but bad tilers (or workers who are not tilers but just trying to get away with it) will not care.

#### **41 The builders connected a chrome heated towel rail to copper pipes**

A chrome heated towel rail, connected to the central heating system, is very popular in bathrooms. It looks even better if the central heating pipework connecting to the towel rail is also in chrome: not copper or worse still, copper which is then painted.

Check that the visible central heating pipes connecting to the chrome towel rail are in chrome. A bad builder might not know how to do this, or not want to spend the time doing it.

Chrome-plated copper pipes are widely available and it is the sign of a bad builder that they either do not know about them or cannot be bothered to use them. The finish on site is much improved if the central heating feed pipes, connected to the chrome towel rail, are in chrome.

There is also a compromise solution. It is possible to buy sheets of chrome plating that will wrap around ready-fitted copper pipes. This is better than leaving them as copper but some builders will use this system as a short-cut, not bothering to use the better product: pipes which are properly chrome-plated.

If you find apparently-chromed pipes on site which are in fact copper with the loose-fitting chrome sheeting wrapped around them, you should ask yourself the question: do you mind having builders who make short-cuts?



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**42 The builders used white valves instead of chrome on a chrome heated towel rail**

Chrome valves, not white ones, should be fitted to chrome heated towel rails. This is very similar to the issue of connecting the chrome towel rail to chrome or copper central heating pipes in the preceding question.

To save money, a bad builder might fit plain white valves because they are about five pounds cheaper.

Alternatively, a bad builder might fit plain white valves because they simply do not know that chrome valves exist and will look better.

If the bathroom is very small or the heated towel rail is near where you walk, you can also check to see if the valves protrude at a right-angle from the heated towel rail. Is there the risk that the protruding valves will hit your ankles or feet?

If so, there is a special valve available called a “corner” valve (not to be confused with an “angle” valve). The corner valves are constructed in such a way that they do not protrude at a right-angle from the heated towel rail, unlike an “angle” valve that generally does stick out at ninety degrees.

**43 The builders used plastic instead of copper hot and cold water pipes**

A good builder will use copper pipes for all hot and cold water pipes.

The cheaper alternative to copper is to use plastic pipes. However, what homeowners might not realise, is that fitting plastic pipes involves much less skill than using copper pipes. The result is that builders with fewer skills and experience and those willing to take bigger risks might be using plastic pipes.

I have come across plastic pipes about 15 years old that became brittle and developed pin-hole leaks. Plastic is simply not as durable as copper. Plastic pipes also run the risk of being knocked and pulled on site, which can cause them to leak or break.

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You should also look to see how the pipework has been joined. Have good joints been used, or “push fit”? Good joints can protect against water leaking at high pressure. However with push-fit joints, there is always the possibility that what was pushed in, can be pulled or slip out, with potentially catastrophic consequences.

If there are copper pipes and you are fortunate enough to be visiting a client where the builders are currently working, then try and examine some copper piping that is going to be concealed below a floor or in the wall. Check to see how pipes have been joined. The correct method is to use the slim joints that are soldered in place.

The incorrect method is to use “compression” joints that are tightened with a spanner. Compression joints should only be used on locations that are accessible for maintenance, in case a leak develops in future. The soldered joints should always be used in locations that are going to be concealed and inaccessible in future.

**44 A new wooden floating floor was not tucked under the skirting boards around its perimeter**

A “floating” floor is where new wood is laid on a floor but not nailed or glued to it: the new wood is joined together with glue or click tongue-and-groove joints and sits on top of the old floor.

A floating floor **must** have a gap around the edge to allow for expansion/contraction as the weather and humidity vary. If there is no gap, the floor will expand then bulge upwards.

A good builder will remove skirting boards, fit the floating floor with a small space around the perimeter, then refit the skirtings to cover the floating floor and conceal the expansion gap.

A poor builder will leave the skirtings in place and fit a quadrant or beading around the edge to cover the expansion gap.

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**45 The builders did not remove and dispose of the waste arising from their job**

Building work always generates waste. It is bad practice for a builder to leave it behind and expect the householder to dispose of it. No tidy or professional builder will do this.

Disposing of waste does of course cost money. The price has increased substantially in recent years. Not disposing of waste is a way of reducing costs for the builder, with the householder perhaps not realising at the time that this cost will probably be paid by them later. For example, local authorities will often charge householders for the removal and disposal of waste arising from building work.

On a site visit to a previous client, you can therefore ask if the builders removed the waste.

When it comes to agreeing a quotation with builders, you should check that the price includes removal and disposal of the waste.

**46 The builders caused damage in the client's home but did not repair it**

When negotiating the work and price, you should check what the builder will do about any damage while the works are in process. If the job involves moving lots of waste and materials up or down flights of stairs, then you should expect the walls to be scuffed and therefore provision should be made either to protect or repaint them.

The builders should accept liability for damaging any items they are fitting and any other minor damage in the client's home. However, as a householder, you should not expect a builder to accept unlimited or high-value liability for damage done in your home. Similarly, you cannot expect a builder to accept liability for individual high value items: antiques, valuable rugs or other high value items should be removed and put in a safe place by the householder.

In general, builders do not have insurance against accidental damage in a client's house. Homeowners should check with their own insurance company to ensure that they have adequate cover if they are concerned about possible high-value damage by builders.

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**47 A few months after the job finished, floor tiles cracked**

The cracking of floor tiles is not bad luck or an accident: it is a clear sign of a bad builder. Knowing how to tile a floor, so that the tiles do not crack, is one of the essential skills of a good builder.

This is especially important in London and many other parts of the UK where most homes have “suspended” floors: ie wooden joists below the floor, rather than concrete floors. If you have a solid, concrete floor, then the cracking of tiles is generally not an issue and would rarely happen. However on suspended floors, those with wooden joists, it is a real skill to know how to fit tiles so that they do not crack.

On suspended floors, before tiles are laid, it is the responsibility of the builder to create a strong and stable sub-floor on which tiles can safely sit. Floor tiles crack when there is movement of the sub-floor because it has not been properly made.

There are several different ways in which sub-floors can be prepared for tiling. These include screwing plywood to the joists; using anti-movement matting; using another proprietary system; or laying concrete. Whichever method is used, if the job is not done properly, the evidence will be clear and visible. If there are cracks in floor tiles –unless the house has been affected by subsidence or other movement– it generally means the work was done by a bad builder.

**48 Electric sockets were fitted surface-mounted, not recessed**

Electric sockets and switches can be fitted on the surface of a wall, with cables put in trunking attached to the surface, but this looks bad. It is a crude, unpleasant and uncaring way to finish a job.

A good builder will make a hole in the wall, recess the socket or switch into the hole, then fit the socket or switch plate flush with the wall. This can be done in both solid and stud (plasterboard) walls. Builders have tools for making these holes quickly and inexpensively.

Cables should also be recessed into walls and ceilings. Surface-mounted sockets, switches and cable-trunking can, unless there are good reasons, be a sign of a bad builder.

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**49 When a washbasin or sink empties, not all water flows out: some pools on the base, away from the waste hole**

It might seem obvious that water should empty entirely by gravity via the waste hole in baths, sinks and basins. In well-fitted homes, this is what happens.

However, in a badly-fitted bath, sink or basin, a pool of water is left on the base and does not fall by itself into the waste hole. This can easily be tested by running some water briefly and seeing if it entirely flows away or if a pool remains. It is also sometimes indicated by a patch of limescale left behind when the pool of water evaporates, in particular in homes with hard water.

If a pool of water remains on the base, it shows that the bath, sink or basin has not been fitted correctly by the builder. The base should have a slight gradient, or fall, towards the waste hole. If the item was not fitted in the correct way, the gradient is wrong and you find water left behind on the base.

**50 In a new kitchen, the doors and drawers on the kitchen units do not all line up horizontally, vertically and depth-wise**

When you look at a run of kitchen units, the doors and drawer fronts should all line up horizontally, vertically and depth-wise. If some protrude or are not level or square, this is because of poor work by the fitter or not returning and adjusting them after the job was finished.

You can also look at the junction where four corners from four doors and/or drawer fronts meet: check that the junction is level and straight (similar to where four tiles meet in question 38 above).

If the doors and drawers are not level, it shows that the builder either did not fit them properly or they have since dropped out of true. This is bad workmanship: the hinges and fittings used on kitchen doors and drawers are adjustable and the fitter should make them all line up correctly.

## ABOUT THIS BOOK

Written by the Director of Construction of a London building company, this book is filled with trade secrets and trade knowledge.

The aim is to help inexperienced homeowners, with no interest in builders and no technical knowledge, find good builders.

And just as importantly, to help homeowners identify and avoid cowboy builders.

The book contains a unique 50-point questionnaire analysing potential builders and their workmanship. For every question, there is explanation filled with trade secrets or trade knowledge.

The more questions the reader ticks about a firm of builders—the worse they are!

On the other hand, the fewer questions that apply to potential builders, the better they are!

This book is based on the real-life experience of good builders and how they judge the workmanship of others.

## IDENTIFYING HONEST & RELIABLE BUILDERS and how to spot the cowboys

Trade secrets helping homeowners spot the difference between the cowboys and good guys.

The book is ideal for homeowners with no technical knowledge and no experience of dealing with builders.

It helps readers identify good builders and avoid cowboys, filled with trade secrets and knowledge.

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ISBN 978-0-9934660-2-1

