



Finding a builder or building contractor & getting a quotation

Overall

This note is to help you get a quote from a builder for works to your home. The decision to appoint a builder / contractor is a private one and not the councils. The council does not recommend contractors to residents.

Standard specifications

We are developing a range of standard specification to help residents get quotations. If you let us know what your proposed works are we will be able to let you know if we have a standard specification. Specifications available already include:

- Level access shower – wet room style
- Bathroom with low level tray shower
- Door widening (internal and external)

These specifications can be found on our website or we can send a copy direct to you.

Be clear about what you want

Try to write a detailed description of the work that needs to be done as far as you understand it before contacting builders. If you have a clear idea about what you want a trade catalogue or magazine can help you and your builder to understand exactly what you are trying to achieve.

The more specific you are, the greater your chances of getting an accurate quote for your work. There is also less chance of misunderstandings occurring between you and your builder.

Finding a builder

Ask someone you trust, a family member a friend for example who has had building work done recently. If you do not know any contractors you may wish to use the following: <https://www.traderregister.org.uk/walsall/index.php>

Walsall TraderRegister is not an approval scheme but is a register of businesses in the Walsall area. It is promoted by Trading Standards and its partner agencies to consumers in the borough as a means of finding a reputable trader and avoiding falling victim to rogue traders

Find out how much the works will cost

Get **written quotes** from builders. Try to get them from at least 3 builders. Make sure these are quotes and not **estimates**. An estimate is a rough price which could change. A quote is an exact price which can't be increased later without your agreement. Make sure the quote is in writing, breaking down the cost of doing the work and the cost of materials. Make sure it says how long the quote will be valid / last for. Sometimes (not always) builders will charge for quotes – check this out in advance – the council doesn't pay for contractors charges for quoting.

Information sheet – Finding a Builder or Contractor

Get References

Ask how long the builder has been trading and what experience they have. Get three references and ask to see recent examples of the builder's work if possible. This is better than just getting written references which can in the worst circumstances be faked.

Value added Tax (VAT)

If a builder says they charge VAT they must provide their VAT number on their quotation.

Your builder may ask you to sign a V.A.T Declaration Certificate this is because for some specific disability related works the VAT rate is zero (0%) instead of 20%. The responsibility for this remains the contractors not the councils.

Check qualifications

Ask if the builder has **NVQ** or **HND** qualifications in construction and see copies of certificates. You could also contact a trade association to see which qualifications are relevant to the type of work being done. If you're having electrical or gas work done, you will need specially qualified people to meet safety standards.

Professional associations can often help you find qualified people in your area.

Agree costs and how long the works will take

Agree as much with the builder as possible in advance to avoid problems later on. It's best to get this agreement in writing:

- Agree a **fixed cost**, or **daily rate** of pay, and the number of days the job is likely to take. Make sure you're clear how many hours work a builder will do a day for the price quoted. Bear in mind that if you pay a daily rate, this makes it easier for a builder to string the work out and get more money so agree what you will do if the job takes longer than expected. For example, agree that the builder will contact you to discuss the job taking longer and to explain why.
- **Don't pay upfront** before the job starts. Deposits are usually only payable where custom-made materials are needed or where the project will take a long time to complete. Where you do need to pay a deposit, find out about using a **deposit guarantee scheme**, which can protect your money if things go wrong.
- If the project is a large one, agree staged payments which keep the work progressing. That way, any problems can be put right before the final payment. Make sure it's clear at which point in the work the payments are due and what work you expect to be done at that time. There are schemes that store money in a **secure account** and only pay out when you and the builder are both happy with the work.
- Go through the list of materials to work out prices. Or you could go to a builders' merchant together to see what you can negotiate to make the price cheaper, or ask the builder to do this.

Information sheet – Finding a Builder or Contractor

Check whether the builder has insurance

Check that the builder has insurance cover and that it won't run out while they are working on your home. The builder should have public liability insurance which is needed in case someone gets hurt on site. They may also have cover in case there is:

- damage to your property,
- they go bust or have an accident,

so you can pay someone else to finish the job.

Ask when the builder can start

Ask when the builder can start. This could be up to a year, if they are a good builder and have other work lined up.

Check if you need planning permission

If you don't get planning permission when it is needed, you'll be breaking the law and you may be required to pull the building work down.

Check if your work needs to meet building regulations

Some building jobs need to meet building regulations. To ensure the regulations are met, you will either need to involve Building Control (Email buildingcontrol@walsall.gov.uk Telephone (01922) 652600) or use a tradesperson registered with the competent persons scheme in England and Wales or.

Check if you need to use a surveyor, architect or quantity surveyor

You may need to use a surveyor, architect or quantity surveyor if you are doing work that:

- is major structural work to your property
- needs planning permission
- has to meet buildings regulations.

For example, an architect can draw up plans to submit to the council. You can get advice on whether you need a surveyor, architect or quantity surveyor from the Chartered Surveyor's Voluntary Scheme or organisations that represent surveyors and architects.

Get a written contract

If it's a large or a complicated job, make sure you get something in writing. This could be a contract, a letter of agreement in addition to a written quotation.

Disabled Facility Grants (DFG) and contractors

When you submit your application for a DFG we will compare the quotation(s) that you obtain with our Schedule of Rates (SoR). The SoR has been developed over the last 6 years and is based on our experience of what reasonable costs should be for many building and adaptation works. The council has a duty to ensure that when it considers DFGs it only provides the money necessary to help with the cost of works and we will always use the SoR to help calculate any grant.

Information sheet – Finding a Builder or Contractor

Stair lifts, hoists and similar works

The council has existing Frameworks with contractors for stair lifts, vertical (through floor) lifts, step lifts and ceiling track hoists we will base any DFG offer on the prices we have secured with them. You are also able to benefit from these same prices and if you would like to please let us know and we will arrange for this for you.

Gaps between grant offer and lowest submitted quote

In some cases there is a gap between the grant offer and the lowest quotation submitted by a resident. In these cases the resident has two choices:

- a) either to find a cheaper builder who can do the works for the grant offer or
- b) proceed with the existing builder and pay the difference themselves. The council has no other grants or loans to pay the difference.

Paying for DFG works

Even if you have been offered a DFG **you are still legally responsible** for paying your contractor.

Once you, as the resident, are happy that all works have been done to your satisfaction contact us and we will arrange to inspect them. Your contractor will also need to provide all relevant certificates for example electrical certificates etc, building control completion notices etc.

We do not normally pay stage or interim payments.

We do not make any payments for remedial works or works to rectify issues caused by your contract (ie replacing defective or inappropriate works). For bathroom adaptations please note that we will not make any payment towards works if your contractor uses non-approved flooring.

The council will only consider releasing (paying) DFG funding for the works when we are fully satisfied that the adaptation works have all been completed. We can either pay you or your contractor direct. You will need to let us know in writing who you want paying for the works.

Our contact details:



Housing Standards and Improvement Service,
1st Floor Civic Centre,
Darwall Street,
Walsall,
WS1 1TP



01922 652171 or 01922 652172



housingstandardsandimprovement@walsall.gov.uk