

Do you know the secret of finding a really good builder?



What's the secret of getting a good building job done?

Finding a really good builder should be your top priority – but without a personal recommendation that can be easier said than done.

Your best bet is to turn to the Federation of Master Builders; they only grant membership to builders who meet the strictest standards of workmanship and business practice. The FMB badge indicates a craftsman of the highest personal and professional integrity.

Visit www.findabuilder.co.uk for instant access to reliable, local professionals.

Your building project is too important to be left to chance – choosing an FMB-registered builder will save you a lot of headaches.

And if you're a builder yourself, you can find out more at www.fmb.org.uk



FMB

The sign of building quality

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Practical tips

for building success



RESEARCH • PLAN • APPOINT • DEFINE • TALK • COMPLETE



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More and more people are taking on major projects to improve or extend their homes, but for many first timers, the prospect of dealing with planning authorities, building control officers, party wall surveyors and building contractors can be daunting.

With this in mind, the FMB has prepared this booklet to guide you through the building process, from initial research to completed project.

Starting out

Most building projects fall into four main categories, some of which will require planning permission and/or a Party Wall Agreement with your neighbours. Depending on the type of work being undertaken, all may require Building Regulations approval. More information on obtaining the relevant permissions is given on the following page.

The first step is to decide which route you want to follow to improve your home.

Remodelling existing rooms

- knocking down internal walls
- dividing rooms with partition walls
- installing en-suite bathroom or downstairs cloakroom

Remodelling is often the best solution if you need different living accommodation rather than extra living space. In normal circumstances, planning permission is not needed for this work. However, the work must comply with the Building Regulations if it involves alterations to the structure of the building or the drainage, for example removing a load-bearing wall.



Converting unused space within the house

- Loft, basement or garage conversions

Loft conversions offer a convenient way to add an extra bedroom, bathroom or home office. The easiest way to tell if your loft is suitable for conversion is to see if you can stand upright at its highest point, as this needs to be at least 2.3 metres.

Basement conversions are becoming more popular in urban areas where land is at a premium, but should not be undertaken lightly. The specialist work involved to create a space that is waterproof, well ventilated and well lit, makes them much more expensive than loft conversions.

If your garage is only used as a junk store, ask yourself if it would be better used as habitable space. You will have to upgrade the structure to meet current Building Regulations covering energy efficiency, damp-proofing and ventilation. If the conversion involves building on top of the garage, the foundations will need to be checked to show they can take the extra load.

Extending your property

- Single storey or two storey extension

There are certain regulations that both single and two storey extensions must comply with. In most cases, they should not bring the building any closer to an existing road. Single storey extensions with a flat roof should be no higher than 3 metres; or 4 metres if they have a pitched roof. The roof of a two storey extension should be no higher than the existing building.

For most conversions and extensions the need for planning permission depends on the amount of living space being added to the property. As a rough guide, if the property hasn't been extended before, you can add up to 70m³ or 15% of the original space (50m³ or 10% for terraced properties) under permitted development rights. You must, however, seek Building Regulations approval for all conversions or extensions - except some conservatories - and if you live in a terraced or semi-detached house the work will probably require a Party Wall Agreement with your neighbours.

Adding a conservatory

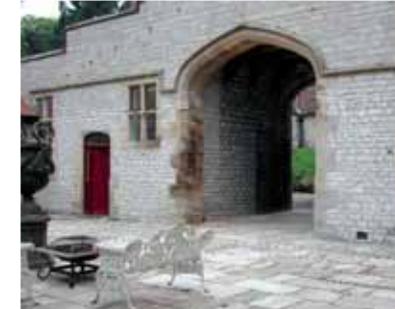
The rules are slightly different for conservatories, which makes them a very cost effective way of adding extra space. The majority of conservatories will not need planning permission. In England and Wales a conservatory is exempt from most Building Regulations if it is separated from the rest of the house, for example by patio doors, the floor area does

not exceed 30m² and it is not permanently heated. In Scotland, conservatories must comply with the Building Regulations covering energy efficiency, but are exempt from most others if the floor area does not exceed 8m². All conservatories must meet the relevant Building Regulations for glazing and fixed electrical installations.



Every road has a ceiling price. Check with local estate agents to make sure that you are not over extending the property or over investing in the project. You want to see a return when you sell.

If your property is Listed or is in a Conservation Area you will need to apply for planning permission for certain types of work which do not otherwise need an application. Check with your local planning office at the outset.



Listed buildings

If you live in a listed building you will need Listed Building Consent for any work, inside or out, if it affects the character and setting. Altering a listed building without consent is a criminal offence. You could not only be prosecuted, but also forced to undertake expensive remedial works. It is best to seek professional advice from an architect, surveyor or builder specialising in old buildings, and to consult your local planning or conservation officer before making any plans.



What should I tell the neighbours?

Any major work will affect your neighbours. Keeping them informed of your plans will help maintain good relations and enable you to take on board any concerns they may have.

Show neighbours your plans in advance of sending in a planning application, as the Council will notify and seek comments from them. Discussing your plans will also ease the way if you need a Party Wall Agreement with your neighbours.

You should ask your builders to be considerate neighbours while they are working on site. Noisy radios, muck left on the pavement and building materials left on the road for any length of time are examples of "neighbour nuisances".

Keep your neighbours on-side. Talk to them about your plans before submitting a planning application or party wall notice, and take on board their concerns.

Do I need an architect?

The work involved in providing the required documents to gain planning permission and Building Regulations approval makes it worth using an architect, architectural technologist or building surveyor to undertake the applications.

These consultants will advise you on which options are more likely to be approved by the local planning authority, draw up the necessary plans and deal with the submission to the planning department. They can also prepare detailed drawings to submit for Building Regulations approval and prepare the correct documentation to enable building contractors to provide quotes for the project.

The consultants can also act as project managers, supervising the build from start to finish. While these services come at a price, they are worth considering, especially if you will not be around to manage the building work or don't want the hassle of doing so.



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Preparation and planning

Planning permission, building regulations approval and party wall agreements may sound like a lot of red tape, but these regulations are vital to ensure your work is legal and safe.



Planning permission

Whether you are planning to extend up, out or down, it is always best to check with your local Council's planning department as to whether you need planning permission before embarking on any kind of building project.

- You are allowed to make certain minor alterations and extensions to your home without applying for planning permission, under permitted development rights.
- If planning permission is required, ask for an application form, find out how many copies of the form you will need to return, and what the application fee will be.
- Ask the planners if they anticipate any difficulties that could be overcome by amending your proposal at an early stage. Changes later could increase the cost of your professional fees.
- Decide what type of application to make. Usually this will be a full planning application, but if you want to see what the Council feels about your proposed work before investing in detailed drawings you may choose to submit an outline application first.

- Your application should be considered within eight weeks.
- If planning permission is refused or conditions imposed, the Council must give reasons. Ask the planning department if changing your plans would make a difference. You may be allowed to submit another application with modified plans, free of charge, within twelve months of the original decision.
- You also have the right of appeal to the Planning Inspectorate within six months of the date of the Council's notice of decision.
- If you build something that requires planning permission without first obtaining permission, you may be forced to put things right later at your own cost. You may even be required to remove an unauthorised building.



Further information is available at

www.onlineplanningoffices.co.uk

or request The Planning Inspectorate's free booklet *Planning, a Guide for Householders* by phoning 0870 1226 236. If you live in Northern Ireland, find out more at www.planning-ni.gov.uk

Building regulations

Whether or not planning permission is required, anyone wanting to carry out building work is required by law to make sure it complies with the relevant Building Regulations.

These are designed to ensure that the finished building is both safe, healthy and energy efficient.

- Any project that involves extending or altering the structure of the building, or providing services, such as WCs, showers, sinks, hot water cylinders, gas appliances, ventilation, electrical installations and new windows is likely to be subject to the Building Regulations.
- Although a conservatory may not be subject to Building Regulations, you must ensure that it does not restrict ladder access to windows serving a room in the roof intended as a means of escape if there is a fire.
- The primary responsibility for compliance rests with the person carrying out the building work. If you employ a builder, the responsibility will usually be theirs – but make sure you check.

- If the work doesn't comply, the owner of the building may be served with the enforcement notice, so it is important to choose your builder carefully.
- Your local Council's building control department will tell you whether you need Building Regulations approval and how to apply.
- There are two means of application - a Full Plans application or the Building Notice procedure. Both require the payment of the appropriate fee. An additional inspection charge is made on a Full Plans application.
- A Full Plans application will be checked by building control officers and you will receive written confirmation from the Council that the work planned meets the Building Regulations.
- The Building Notice procedure is designed to enable you to start work quickly. Work can start on site two working days after submitting the notice.



- Throughout the build you, or your builder, must notify building control as work reaches certain stages so that it can be inspected. If you don't, the building control officer can ask for the work to be uncovered.
- On a Full Plans application, providing the work is satisfactory, a completion certificate should be issued. There is no requirement for the Council to do this under the Building Notice procedure.

For more information, contact your local Council for a free explanatory booklet, Building Regulations, or download it from www.odpm.org.uk

If you live in Northern Ireland, find out more at www.buildingcontrol-ni.com

Building in Scotland

The building regulations are slightly different in Scotland.

- As in England, Wales and Northern Ireland, building work must comply with the relevant building standards whether or not planning permission is required. An informal discussion with the local planning office is advised.
- Any change to the structure of the building will normally require a Building Warrant to ensure that it meets the relevant building standards and that any work will not affect neighbouring buildings.
- The building owner is responsible for applying to the local Council for a Building Warrant, and it should be obtained before work starts. The warrant is valid for three years.
- You may apply for a warrant after work has started, or even finished, but you will incur a 25% fee surcharge. The fee is payable at the time of application and is based on the estimated cost of the building work. Applications should normally be submitted with detailed plans.
- Work will be subject to inspection by the local Council at key stages, and they should be notified when work starts.

Further information is available at www.scotland.gov.uk/Topics/Planning-Building or from your local Council.



Party walls

In England and Wales work carried out on a part of your property which adjoins your neighbours, must comply with the Party Wall Act 1996.

- This covers any wall on the boundary line of two or more properties and includes garden walls as well as the walls of buildings.
- All work which might have an effect on the structural strength or support function of the party wall or might cause damage to the neighbouring side of the wall must be officially notified to the affected neighbour.
- If in doubt, seek advice from your building control office, a party wall surveyor or an architect.
- You must serve the notice at least two months before the intended start date of the work, giving details of the work to be carried out.
- No work may start until all neighbouring parties have agreed in writing to the notice.
- It is normal practice to record the current state of neighbouring properties and inspect again for damage at the completion of the work. You are responsible for making good any damage caused by your work.

For more information, a free explanatory booklet is available from the **Planning Inspectorate on 0870 1226 236** or as a download from www.odpm.org



Sort out the red tape first. Allow at least two months to get planning permission and party wall agreements. If Building Regs apply, you must give details of the work to your local Building Control Department at least two days before work starts on site.



Choosing the right builder

The building firm you choose will be spending several weeks, or even months, working in your home. You need to be confident both in their ability to do the work, and that you will have a good working relationship with them.

- Ask friends and family to recommend building firms who have done work for them.
- Use the **findabuilder** service to search for professional builders in your area. They have all been thoroughly vetted by the FMB. FMB MasterBond builders also meet TrustMark's government-endorsed standards on workmanship and customer service. Access the findabuilder service at www.findabuilder.co.uk or **freefone 08000 152 522**.
- Talk to the builders' previous customers. Go and see the jobs they have done and ask the customers if all went well.

- Ask at least three builders to provide quotes.
- Produce a detailed written specification of the work you want done. Where possible, include detailed drawings, such as those submitted for planning and Building Regulations approval. Make enough copies to send a full set to each builder you ask to quote for the work.
- Make sure the builders' quotes cover everything you would like done, including supply of materials, removal of rubbish and 'making good' after the work is finished.
- Ask for details of how the builder should be paid. This should be in instalments, as parts of the project are completed.
- Check whether any guarantee of the work will be supplied. If you use an FMB MasterBond builder you can purchase a 10-year insurance-backed warranty on the work.



- Make sure the builder has the appropriate level of public liability insurance for the work to be carried out at your home.



If you are spending thousands on improving your home, you can insure against things going wrong. FMB's MasterBond warranty protects against faulty workmanship and materials and structural defects, even if the builder goes out of business

Don't choose a builder on price alone. Visit past jobs to look at the quality of workmanship and ask previous customers what the building team were like to have on site. Remember, they will be in and out of your house for several months – you need to get on.



Working with your builder

Draw up a contract

Once you have chosen a builder, put your agreement in writing, so both parties have a clear understanding of the scope and cost of the work. You can download a Plain English Contract from www.findabuilder.co.uk

- The contract should detail exactly what work should be carried out, when it is to start and finish, the cost, broken down into installments and when these should be paid.
- If timescale is important, you should agree a finish date with the builder with a penalty clause if they have not completed by this date.
- Agree what constitutes a finished job (e.g. repaired and clean site).
- Arrangements for rubbish removal and welfare facilities for the builder's contractors should also be agreed in writing. If you don't think you can share your bathroom or kitchen with the builders tell them so they can make other arrangements in advance and advise you of any cost involved (e.g. hire of port-a-loo).

Before work starts

- Building work is disruptive. Consider if you - or your pets - should move out for all or part of the building programme.
- If you are staying on site, arrange for the builder to provide temporary kitchen or bathing facilities, if required.
- Clear the area where the builders will be working - make sure clothes, books and furniture are out of the way. The builders may help you move heavy furniture. Furniture should be packed away or covered with dustsheets. Consider putting valuable items into storage.
- Clear and protect any areas the builders may need for access, or agree that the builder does this as part of the building contract.
- Check whether the builder intends to put up scaffolding over anyone else's land and ask their permission



- Agree the location of the skip, which may need a licence and lights at night, when and where deliveries will be made and storage and security for builders' tools.
- Agree start and end times every day, with particular consideration for elderly neighbours and sleeping children. Also consider what is an acceptable volume for radios.

Agree house rules with your builders, e.g. where they should enter the house and where they should take their boots off. Ask them to protect floors and walls on their route through the house with taped down boards or dust covers with plastic underneath to ensure water doesn't leak through on to carpets.



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A written contract detailing the work to be done and how much it will cost is essential. If it's down in black and white at the outset there is far less chance of misunderstandings and disagreements later on.



During the build

- Appoint a 'project manager', who may be a paid third party or you or your partner. This person must keep regular contact with your builder and know when to be around for updates and decisions. If you or they go away, leave your builders with contact numbers.
- Never be rushed into a decision. A reputable builder will take time to discuss a decision you are unsure of.
- Keep a written log of progress, changes and delays, which you can refer back to if problems arise.
- Try not to change your mind during the job as it can add to costs, but if you do, make sure all changes are agreed in writing together with any additional costs incurred.

On completion

- On completion, run through the work, refer back to the contract, make sure you are happy with the work, that the area has been cleared up and you have all relevant paperwork and certificates.
- On larger projects, it is common to retain 2.5% of the contract value for a 3-6 month snagging period. This should be agreed in the contract. Once the builder has attended to the snagging list, any monies retained should be promptly paid.



The builder is responsible for health and safety on site, but you can help by making sure children and pets are kept out of the area where the builders are working.

If you are responsible for ordering materials such as flooring, tiles, kitchen and bathroom fittings – ask the builder when they are needed and make sure they are there on time.

If he cannot work on your site, he may have to send his team to work elsewhere which will delay your project.



Protecting your investment

What if I fall out with my builders?

Step 1: Maintain a clear head, keep talking and remain friendly

With builders in your home and amongst your family and possessions, it is inevitable that stress levels will be high. Even the best builders are likely to irritate you at some point, but if you keep talking, and listening, to each other most potential problems will be resolved before they get out of hand.

- Discuss any problems with the main builder. Complaining to a sub-contractor may cause further confusion within the team and is unlikely to resolve the problem.
- Referring back to your written contract often helps.
- If the dispute is over money, the Office of Fair Trade recommends only withholding payment for individual defects, not for the whole job.

Don't assume your builder knows exactly what you want. If you are unhappy about something keep talking. Most problems can be resolved if you explain what it is and what you'd like the builder to do about it.

Step 2: Seek impartial help and advice

If you can't resolve matters with your builder, there are a number of independent bodies that can help.

- If your builder is a member of the FMB, you can contact the FMB and ask them to work with you and your builder to reach a solution. All complaints to the FMB are taken seriously and, in the vast majority of cases, they are simply resolved through the intervention of the FMB. However, where that is not possible, the FMB will help with independent dispute resolution. Find out more at www.findabuilder.co.uk.
- Advice can also be sought through www.consumerdirect.gov.uk which provides practical help and advice for consumers across the UK in handling complaints with tradesmen.
- You can also contact your local Trading Standards Office with details of your complaint.

- Remember if you have an insurance-backed warranty such as the FMB MasterBond warranty, you have additional protection and should follow the procedure as laid down in the warranty.

Step 3: Litigation

Wherever possible, try to resolve any dispute outside the Courts. Litigation can be a long and expensive process and there is no guarantee that you will win your case.

- For claims under £100K in England and Wales, Her Majesty's Courts Service operates an easy to use on-line claim facility at www.moneyclaim.gov.uk.

Keep a daily log of progress, alterations to planned work or requests for additional work, visits by Building Control and even the weather. This will be invaluable if there are any subsequent disputes over payments or delays.



Should I buy a warranty?

If you buy a new home it comes with a 10 year warranty against defects, but what happens when you extend your home?

Even the best builders can go bust or be unable to complete the job due to an accident or ill health. One way of ensuring you aren't left in the lurch half way through the build is to take out an insurance-backed warranty.

- For just 1.5% of the contract price (plus Insurance Premium Tax, IPT) FMB MasterBond builders can offer customers a 10-year MasterBond warranty that provides insurance backed protection if things go wrong.
- The warranty protects the customer against faulty workmanship and materials for the first two years and against structural defects for a further eight years.
- It protects against loss of deposit, includes the work of the sub-contractors and protects you even if the original building firm has gone out of business, been declared bankrupt or if the builder has died since the work was completed.
- It also protects your purchasers if you move house before the 10-year term is up.

* Terms and Conditions apply to the MasterBond warranty



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