

## **ROGUE TRADER ALERT FOR FLOOD HIT CUMBRIA**

### ***Trade body warns Cumbrian residents of the dangers of using opportunistic cowboy traders to repair properties damaged by recent floods***

Home owners and businesses in Cumbria were today warned against using cowboy builders following floods which have left hundreds of properties damaged and in need of substantial repair.

The stark warning, from trade body the National Federation of Builders (NFB), comes as thousands of people return to the areas affected now much of the flood water has subsided.

The Federation is urging victims to take extreme care when selecting a builder to repair damage to homes and businesses.

Julia Evans, chief executive of the National Federation of Builders, said: “Cowboy builders often crawl out of the woodwork when disaster strikes, preying on vulnerable and unsuspecting people. The last thing people need is further heartache at the hands of a rogue trader.”

Last week, the Office of Fair Trading launched its 'Your Doorstep, Your Decision' awareness campaign, highlighting that over three million people had fallen victim to a rogue doorstep trader.

### ***The NFB has produced the following advice for those looking to hire a builder:***

- Start your search for a good builder by getting a referral from family or friends who have recently had work done.
- Don't be fooled by the badge! There have been cases of bogus builders fraudulently claiming membership to official trade associations, so call and make sure they are a bona fide member.
- Ask each builder you've selected to provide at least two or three references - then check them. Contact the people who provided the references and find out how happy they were with the quality of workmanship and the builder's conduct.

- Once you've got a shortlist of builders, obtain quotations and make sure they give full details in writing of what's covered and what's not. Ask them to confirm whether any planning permission is required for the work and whether they will need to apply for Building Regulations approval.
- Avoid a 'VAT-free' deal. You won't have a valid contract if there is no proof of payment and a builder who is VAT registered is more likely to be above board.
- Put details of the job down in writing – the more thorough you can be, the better. Your contract should outline what work is to be done, start and completion dates, security and safety, catering and lavatory arrangements, disposal of waste materials and hours of working.
- Be straight about money with your builder and agree payment terms clearly in writing.
- Avoid paying a cash deposit - it shouldn't be needed unless you request specialist building materials or the job is likely to take a long time to complete.
- Ask whether the builder is insured against claims covering property damage and personal liability in the case of accident or injury.

Julia Evans added: "The insurance provider should be the first point of contact and they will usually advise on professional, bona fide companies to help repair flood damaged properties.

"Anyone approached by builders offering to do remedial work at a discount should beware and take precautionary measures."

For more details visit [www.builders.org.uk](http://www.builders.org.uk).

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