

## Choosing a Reputable Trader Guide

Sometimes it can be difficult to know where to turn to choose a reliable trader. The following points can help you to select wisely and reduce the possibility of problems.

***Disclaimer:** Please note that this guide is for information purposes only and Age UK Wiltshire do not recommend or endorse any company or organisation listed or identified as a result of using the tools provided in this guide or on our website. You must make your own enquiries to ensure a trader is qualified, insured and reputable.*

### Choosing a trader

- Ask **trusted friends, neighbours and family** to recommend traders they have had good experiences with.
- You could try looking on **TrustMark** (<https://www.trustmark.org.uk/>), a government-endorsed tool, or **Buy With Confidence** (<https://www.buywithconfidence.gov.uk/>) which is endorsed by local Trading Standards departments. Other websites may not have the same endorsements.
- Get at least **3 different written quotes** before having any work carried out.
- Check whether you are given a **quote or an estimate**. A quote is a fixed price for the job and should not change, whereas an estimate can vary by a reasonable amount.
- Check that the quote includes an **inclusive price and details all work** that you have requested.
- Check that the quote includes a **timescale** for the work to be started and completed.
- Check that you have adequate **contact details** for the trader including an address and landline phone number.
- Paying a deposit is not that unusual for larger work but you should always **aim to keep back at least some money** until the work is complete. Check that you are not required to pay for the work in advance.

### Questions to ask traders

- **How long have you been in business?** Established traders are less likely to disappear in the middle of a job.
- **Are you a member of a trade association?** Some trade associations operate codes of practice that offer extra protection to consumers and/or offer

help to resolve disputes. You should contact the trade association to see what they offer and to check that the trader is a member. For example, a reputable builder will be a member of the Federation of Master Builders or the Guild of Master Craftsmen.

- **Can I see references?** Ask to see references for similar work the trader has done in the past.
- **Do you have insurance to cover damage to property?** Check that this will cover your neighbour's property as well as your own, where appropriate. Ask to see a copy.
- **Is the work guaranteed?** If a guarantee is provided check whether this is insurance backed, since this will mean you will be protected even if the trader goes out of business.

### Points to remember when using a trader

- Check that you are **happy with the standard of the work** before paying the bill. If you are not, refuse to pay until the problems are rectified.
- **Pay by credit card** where possible, as you will often get extra protection. Otherwise, try to pay by cheque rather than cash. Never agree to go with a trader to a bank or building society in order to withdraw money.
- Always **ensure you have a contract**– without one if something goes wrong, your legal position won't be strong. Contracts do not need to be long but should detail the work to be completed for the price agreed.
- If you are on a low income and require essential household repairs/services you might qualify for a **grant** to help with the cost.
- If you need **aids, equipment or adaptations** due to health/disability you could contact your Local Authority adult social care team to request a free care needs assessment -they can provide up to £1000 of equipment free and can sometimes help fund larger work depending on your circumstances.
- If the service you need is something you used to do yourself (e.g. gardening) and you can no longer manage it due to health/disability, then you may be eligible for a **disability benefit**.

### If you have concerns about a trader

If you have concerns about a trader or a contract you have made with one seek advice from **Citizen's Advice consumer helpline 0808 223 1133**. They can also pass complaints and feedback to your local council's Trading Standards department. You can also search 'trader' on [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) for information on resolving problems.