NITrades

FREE HOMEOWNER GUIDE · 2026

Hiring a builder safely in Northern Ireland

How to vet a builder, structure stage payments, what to put in writing, and the warning signs that almost always end in a dispute.

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Vet the builder before you accept any price

A registered company name on a quote is not a credential. Before you accept any builder's price, run these five checks. All the public registers are free to search.

Check	What to confirm
Public liability insurance	A current certificate, dated to the present, with at least £1,000,000 cover. Read the cover dates: many lapse annually.
Gas Safe (any gas work)	Verify the registration number on the Gas Safe Register (gassaferegister.co.uk) on the day of hire, not last month.
NICEIC, NAPIT or ECA (electrical work)	Verify membership directly on each body's public register on the day of hire.
Companies House	Check the registered company address, directors and filing history. A dormant company or overdue accounts is a flag.
Two recent references	Actually phone them. Ask whether the work matched the quote, whether the timescale slipped, and whether the final invoice matched expectations.

All three registers named above are free to search: gassaferegister.co.uk, niceic.com (find a contractor) and Companies House. Public liability insurance is the policy that pays out if the builder damages your property or a neighbour's; without it your only route is to sue them personally.

Payment schedule template by job size

The single biggest preventable cause of homeowners losing money to a builder is paying too much, too soon. Small deposit only if materials need ordering, stage payments tied to milestones, and a retention held until after completion. Never pay the full cost upfront.

Job size	Deposit	Stage payments	Retention
Under £2,000 (1 to 2 day job)	None.	Full amount on completion.	Not applicable.
£2,000 to £10,000 (small refurb)	10 to 15% of materials cost only.	50% on first-fix complete, 40% on completion.	10% held 14 days after completion.
£10,000 to £40,000 (kitchen / bathroom)	10% of total at materials order.	25% on first-fix complete, 25% on second-fix complete, 30% on practical completion.	10% held 28 days after completion.
£40,000+ (extension / major refurb)	5 to 10% on contract signing.	6 to 10 stages tied to milestones (foundations, shell complete, roof on, first-fix, second-fix, plaster, decoration, kitchen, final).	5% held 28 days after practical completion.

Source: FMB recommended stage-payment guidance for member contractors, plus Trading Standards NI homeowner consumer-protection bulletins. Adjust upward if the builder needs to order high-value bespoke materials before mobilising.

Red flags: the patterns that almost always end badly

After thousands of jobs, the warning signs are remarkably consistent. If you spot any of the following, walk away: there are plenty of good builders.

Red flag	What it usually means
Refuses to provide a written quote with a breakdown	A builder who refuses to put things in writing is telling you something.
Asks for a large deposit before any materials are ordered	Paying too much, too soon is the biggest preventable cause of losing money to a builder.
Pressures you to decide today, with a discount if you sign now	Real quotes come in writing, with time to compare.
Will not share an insurance certificate, or the dates have lapsed	Without valid public liability cover, damage costs fall on you.
No fixed business address, only a mobile number and a Facebook page	No traceable entity to pursue if things go wrong.
Vague about credentials: claims to be registered but will not name the body or give a number	Registrations are checkable on public registers; a genuine one survives the check.
Drives an unmarked vehicle and asks to be paid in cash only	Cash leaves no audit trail and removes consumer-protection rights.
References are reluctant to talk or sound rehearsed	Genuine referees are happy to discuss the job.
Wants to start tomorrow without inspecting the job properly	A real price needs a real look at the work.
Mid-job, demands a large extra payment before continuing, with no agreed variation	Variations should be priced and approved in writing before the work happens.

Source: NI Trades editorial guide, hiring a builder safely in NI, reviewed by an FMB-member Belfast builder. Reviewed 4 June 2026.

The questions everyone asks

How much deposit should I pay a builder in NI?

For a job under £2,000 you should not need to pay any deposit at all. Above that, a small deposit only if materials need ordering before the job starts, typically 10 to 15% of the total, and 5 to 10% on contract signing for £40,000+ projects. Any builder pushing for the full amount up front should be politely refused.

What should the written contract include?

A one-page agreement signed by both parties is enough for a typical refurb or extension: full scope with materials, total fixed price, payment schedule, start and target finish dates, who handles skips, scaffolding and Building Control sign-off, how variations are priced and approved in writing, and a defects-liability period of usually 12 months.

Should I ever pay a builder in cash?

Pay by bank transfer or card wherever you can. Cash leaves no audit trail, gives no consumer-protection rights, and a discount for cash is rarely worth it once you factor in the lost protections. Keep every quote, invoice, text and receipt: the side with documentation almost always wins a dispute.

What is a retention and how much should it be?

A retention of around 5 to 10% of the price is held back until 14 to 28 days after practical completion. It gives you time to spot snags and gives the builder a strong incentive to come back and fix them.

What are my rights if something goes wrong?

Raise the issue in writing first and give the builder a fair chance to fix it. If they stall, cite your contract and the Consumer Rights Act 2015 (services must be provided with reasonable care and skill). If you paid by credit card and the bill exceeded £100, Section 75 of the Consumer Credit Act 1974 may apply, and claims under £3,000 can go through the NI small-claims court without a solicitor.

Does an FMB or TrustMark badge mean the builder is safe?

Membership is a positive signal, not a substitute for checks. FMB offers free conciliation and a dispute-resolution scheme (around 220 NI members in 2026), and TrustMark is government-endorsed with on-site assessment but has a limited NI presence. Always verify current insurance and any required register status on the day of hire.

Ready to get quotes?

Post your job free on NI Trades and up to three vetted local tradespeople respond direct. No card, no bidding wars, no per-lead games. Your details stay private until you choose who to talk to.

nitrades.co.uk/post-job

This guide is general information, not legal advice. NI Trades is an introduction service and not the contracting party; your contract is always directly with the tradesperson. Always verify current insurance and credentials directly with any tradesperson before work or payment.