NITrades

FREE HOMEOWNER GUIDE · 2026

Rogue traders and doorstep scams in NI

How to recognise the patterns Trading Standards NI keeps warning about, what your rights are under consumer protection law, and exactly how to report an incident to Consumerline and the PSNI.

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If a rogue trader is on your property right now

Politely refuse the work, close the door, and lock it. Do not hand over cash or sign anything. If you feel threatened or believe a crime is in progress, call 999 for emergency PSNI assistance. To report a non-emergency incident after the fact, call the PSNI on 101 or contact Consumerline on 0300 123 6262.

The top scam patterns Trading Standards NI tracks

Most NI doorstep scams cluster around six recurring patterns. Recognising them early saves the money and the upset. The strongest single signal: a caller arriving immediately after a storm offering to fix damage you have not yet noticed.

Pattern	Signature opening line	What victims actually pay
Loose tile / leftover material scam	We are working on a job nearby and noticed your roof / driveway / chimney. We have materials left over.	£2,000 to £15,000 for work either not needed or worth £200.
Storm-damage opportunist	Cold-caller after a storm, claiming visible damage you cannot see from the ground.	£3,000 to £20,000 for repairs to undamaged roofs.
Power-wash plus biocide upsell	Quotes £200 for a power-wash, then finds moss or damage requiring £4,000 of treatment.	£1,500 to £6,000 for treatment a proper roofer would price at £150 to £350.
Boiler / heating system urgency	Your boiler is dangerous, must be replaced today. No paperwork, cash deposit demanded.	£3,500 to £8,000 for an unnecessary like-for-like swap.
Distraction burglary disguised as trade	Two callers, one engages while the other enters the property.	Property theft, not just over-charge. A PSNI matter.
Fake Gas Safe / NICEIC ID	Convincing ID card and uniform, registration number that does not check out.	Uninsured, uncertified work that voids your insurance and may need redoing properly.

Source: Trading Standards Service Northern Ireland published bulletins (2024 to 2026), Consumer Council for Northern Ireland annual consumer-protection reports, PSNI Crime Prevention Officer guidance.

Your cooling-off rights, by contract type

If a trader called at your home, you have a statutory 14-day cooling-off period from the moment you signed, even if you signed before any work started. If the trader fails to inform you of this right in writing, the period extends to 12 months.

Contract type	Cooling-off period	If trader failed to inform you
Doorstep / off-premises contract (trader called at your home)	14 days from signing.	Trader must inform you in writing of this right; if they do not, cooling-off extends to 12 months.
Distance contract (phone, email, online)	14 days from signing.	Same 12-month extension applies if not informed in writing.
On-premises contract (signed in trader's shop / office)	None.	Standard contract law applies; cancellation requires breach by trader.

Contract type	Cooling-off period	If trader failed to inform you
Emergency work explicitly requested by you	Waived if you sign a written waiver.	Trader still bound by Consumer Rights Act standards (reasonable care and skill).
Bespoke or made-to-order items (windows, kitchens)	14 days but you lose the right once manufacturing starts.	Important to delay manufacturing-start until the 14 days have passed.

Source: Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 as applied in NI, Consumer Rights Act 2015.

Where to report, by scenario

Scenario	Primary contact	How to reach them
Active scam in progress (trader in your home, refusing to leave)	PSNI (police).	999 (emergency) or 101 (non-emergency).
Doorstep cold-caller refusing to leave	PSNI 101.	101.
Quote-stage rip-off (vastly inflated price for unnecessary work)	Consumer Council NI.	0800 121 6022 / consumercouncil.org.uk
Work done, paid, builder disappeared or refusing to fix	Consumer Council NI.	0800 121 6022.
Suspected fraud (fake credentials, identity theft)	Action Fraud (UK-wide).	0300 123 2040 / actionfraud.police.uk
Trader operating without required register status (Gas Safe, OFTEC, etc)	The relevant register itself plus Trading Standards NI.	gassaferegister.co.uk / oftec.org, plus nidirect.gov.uk for Trading Standards.
Pattern across multiple victims (organised group)	Trading Standards NI via nidirect.	nidirect.gov.uk/contacts/trading-standards-service

Source: Consumer Council for Northern Ireland, Trading Standards Service NI, nidirect, Action Fraud (UK-wide) and PSNI Crime Prevention guidance, 2026 published reporting routes. Consumerline (Trading Standards NI) is 0300 123 6262.

The questions everyone asks

How do I report a rogue trader in NI?

Consumerline (0300 123 6262, via nidirect) is the primary consumer-protection helpline and routes cases to Trading Standards NI. Call the PSNI on 999 if in immediate danger or 101 for non-emergency incidents, and ask for a crime reference number even if no immediate action is taken; you will need it for an insurance claim or a Section 75 chargeback.

What law protects me from a rogue trader?

The Consumer Protection from Unfair Trading Regulations 2008 apply in Northern Ireland and prohibit aggressive commercial practices, misleading actions and misleading omissions. The Consumer Rights Act 2015 also applies where work was substandard or the trader misrepresented their qualifications.

Can I get my money back?

It depends on how you paid. Card payments give the most options: a chargeback through your issuer (typically within 120 days), and for credit cards on transactions of £100 to £30,000 possible joint liability under Section 75 of the Consumer Credit Act 1974. For a bank transfer, report it to your bank quickly as a possible authorised push payment scam. For cash, a Small Claims Court action is available for sums up to £5,000 in NI, no solicitor needed.

What evidence should I keep?

Vehicle registration and a photo if safe, names, cards or leaflets left behind, receipts, invoices, quotes and contracts in any form including texts and WhatsApp, bank statements showing the payment, photos of the work and any damage, and notes of what was said, when, and the prices quoted and charged. The side with documentation almost always wins.

What is the post-storm scam Trading Standards keeps warning about?

After every named storm, a van arrives within a day or two, the caller says they noticed loose tiles or a damaged fence from the road, offers to fix it on the spot for cash, and pressures for an immediate decision. The work is usually unnecessary, poorly done and priced at several multiples of a real quote. Refuse the work.

How do I avoid the next one?

Almost every incident shares one detail: the homeowner did not pick the tradesperson, the tradesperson picked the homeowner. Make the first move yourself, get the trader's full name, address and a written fixed-price quote before anything starts, and check credentials on the relevant public register and current insurance before any money changes hands.

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, 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.