

A PRACTICAL GUIDE FOR LONDON HOMEOWNERS FACING BUILDER DISPUTES



CONTENTS (CLICKABLE)

Introduction	1
Who is this guide for?	2
1. My builder has stopped work or walked off site	3
2. Costs keep increasing – variations and overruns	4-5
3. Poor workmanship, defects and failed inspections	6
4. Delays, missed deadlines and disruption to family life	7
5. When can I terminate my builder's contract?	8
6. Regulatory compliance and building control in London	9
7. Gas, electricity and safety certification	10
8. Professional negligence: architects, surveyors and consultants	11
9. Cost sensitivity, budgeting and legal cost control	12
10. Resolving disputes without unnecessary litigation	13
11. What to do first to protect your position	14
12. How we work with homeowners	15
13. Free initial consultation and next steps	16
14. About the solicitor behind this approach	17

INTRODUCTION

Undertaking a residential refurbishment is one of the most significant financial and emotional commitments a homeowner can make.

When things go wrong with a builder, the impact is rarely limited to money alone.

Delays, disruption to family life, uncertainty over safety and compliance, and anxiety about escalating costs are common.

This guide is written for homeowners in West and Central London who are facing serious problems with their builder, where the financial exposure or potential losses exceed £50,000.

Its purpose is not to encourage litigation. Instead, it is designed to help you:

- Understand your position calmly and clearly
- Avoid costly mistakes
- Protect your investment
- Assess whether early legal support could help you achieve a compliant, safe, and completed home without undue cost or delay.

WHO IS THIS GUIDE FOR?

- Homeowners undertaking refurbishments, extensions, loft conversions or basements
- Projects affected by disputes, defects, delays or regulatory concerns
- Situations where losses, remedial works, unpaid sums or exposure exceed £50,000
- Properties in West and Central London, including areas such as Hammersmith & Fulham, Kensington & Chelsea, Ealing and Hounslow

WHO IS THIS GUIDE NOT FOR?

- Minor snagging issues
- Low-value disputes where legal costs would be disproportionate
- Commercial or developer-led projects

1. MY BUILDER HAS STOPPED WORK OR WALKED OFF SITE



This is one of the most distressing situations a homeowner can face. It often occurs after disagreements about payment, variations or delays.

Common risks at this stage include:

- Incomplete or unsafe works
- Loss of leverage
- Difficulties engaging a replacement contractor
- Uncertainty over responsibility for defects or compliance

What not to do:

- Avoid sending angry or informal messages that may later be relied upon
- Avoid making further payments “to keep things moving” without advice
- Avoid terminating the contract without understanding the consequences

Early, calm legal advice can help stabilise the situation and preserve options.

2. COSTS KEEP INCREASING – VARIATIONS AND OVERRUNS



Cost escalation is one of the most common sources of refurbishment disputes in London.

Not all variations are legitimate. Problems often arise where:

- Scope is poorly documented
- Variations are demanded verbally
- Payment is requested without explanation or evidence

Paying under pressure frequently weakens your position.

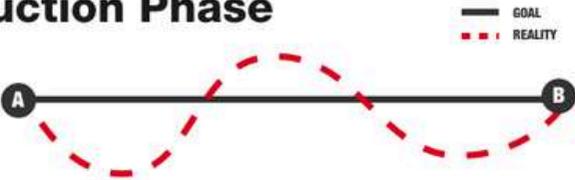
Understanding whether costs are contractually justified is essential before further sums are released.

2. COSTS KEEP INCREASING – VARIATIONS AND OVERRUNS

7 Reasons Your Construction Project is Over Budget

- ### 1 Changes During the Construction Phase

Numerous factors could lead to change orders:

 - Construction errors such as improper installations
 - Omissions or errors made in design process
 - Mistakes made in fabrication
 - Revisions requested by customer
- ### 2 Contractors' Financing

You have to be able to certify sufficient funds are available to undertake projects and make payroll, ensuring building doesn't cease and timelines don't erupt.


- ### 3 Payment Delay

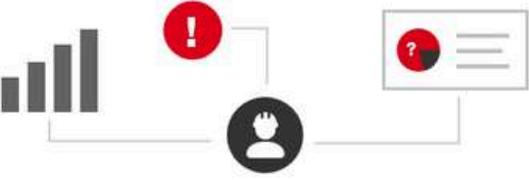
Late payments can throw off your timeline and cut into your bottom line and can negatively affect the trust you've built among your subcontractors and clients.


- ### 4 Lack of Contractors' Experience

Labor shortages for experienced, qualified craft workers are industry-wide, with as much as 80% of construction companies finding difficulty filling these roles.


- ### 5 Poor Cost Estimation

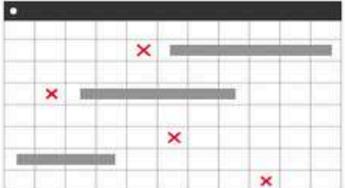
Causes can include:

 - Cost estimator being overly optimistic
 - Unreliable data used to estimate
 - Absence of a national database to base prices on
 - Lack of estimator's experience
 - Honest mistakes
- ### 6 Poor Tendering (Bid) Documents

Insufficient tendering documents accounted as the root cause of cost overrun in 13 out of 17 studies.


- ### 7 Poor Material Management

Not knowing what you have on hand or planning can result in as many as 80 minutes per day spent waiting for materials to arrive, and inefficiencies resulting in hundreds of thousands of dollars in lost productivity.



3. POOR WORKMANSHIP, DEFECTS AND FAILED INSPECTIONS



Defective works may not always be obvious immediately. They often come to light when:

- Inspections fail
- Building control raises concerns
- Replacement professionals are consulted

Key issues include:

- Evidence preservation
- Timing of expert involvement
- Avoiding premature remedial works

Defects can affect safety, resale value, insurance, and compliance.

4. DELAYS, MISSED DEADLINES AND DISRUPTION



Delays are particularly disruptive for families living in or around building works.

In London projects, delays often arise from:

- Poor coordination
- Labour shortages
- Unrealistic programmes
- Unresolved variations
- Builders taking on other jobs

Not every delay justifies termination or a claim, but prolonged or unexplained delay can become legally significant.

5. WHEN CAN I TERMINATE MY BUILDER'S CONTRACT?

Termination is a serious step and often misunderstood.

Key points:

- Terminating too early can expose you to claims
- Waiting too long can increase losses
- The manner of termination matters as much as the reason

Careful timing and wording are critical to avoid escalating risk.

6. REGULATORY COMPLIANCE AND BUILDING CONTROL IN LONDON



Regulatory compliance is just as important as workmanship.

In most residential projects, responsibility for compliance with Building Regulations rests with the builder or contractor carrying out the works.

Failure to achieve compliance can result in:

- Unsafe living conditions
- Refusal of completion certificates
- Difficulties selling or refinancing

Relevant building control bodies include (clickable):

- [London Borough of Hammersmith & Fulham](#)
- [Royal Borough of Kensington & Chelsea](#)
- [London Borough of Ealing](#)
- [London Borough of Hounslow](#)

Legal support can help address non-compliance without unnecessary delay or confrontation.

7. GAS, ELECTRICITY AND SAFETY CERTIFICATION



Certification is essential, not optional.

Key requirements include:

- Gas Safe certification for gas works
- Electrical safety certification through recognised schemes (e.g. NICEIC)

Missing certificates can:

- Invalidate insurance
- Delay completion
- Create safety risks
- Prevent sales

We regularly assist homeowners in resolving certification failures pragmatically and cost-effectively.

Useful references (clickable):

- [Gas Safe Register](#)
- [Electrical certification bodies \(e.g. NICEIC\)](#)

8. PROFESSIONAL NEGLIGENCE: ARCHITECTS, SURVEYORS AND CONSULTANTS



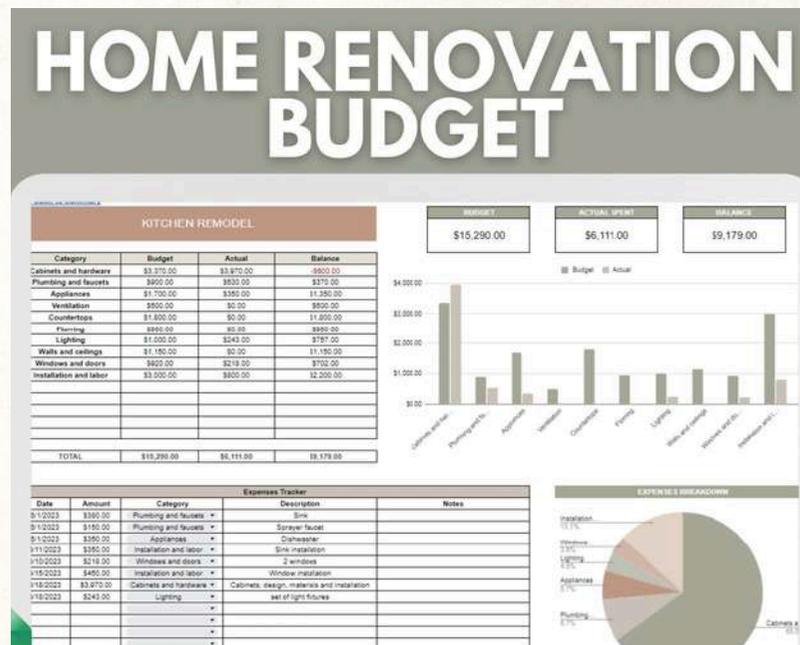
Not all problems stem from the builder.

Professional negligence issues may arise where:

- Designs are defective
- Inspections are inadequate
- Advice is negligent or incomplete

Claims against professionals are often insured, which can materially change the dynamics of a dispute.

9. COST SENSITIVITY, BUDGETING AND LEGAL COST CONTROL



Homeowners involved in refurbishment disputes are often already financially committed.

We recognise:

- Vulnerability caused by sunk build costs
- Uncertainty around future expenditure
- The importance of certainty and proportionality

Legal support should be part of a wider budgeting strategy, not an additional burden.

Where appropriate, this may include:

- Staged approaches
- Clear cost expectations
- Discussions around cost caps
- Alignment between legal spend and desired outcome

The aim is always to protect your overall investment, not escalate conflict.

10. RESOLVING DISPUTES WITHOUT UNNECESSARY LITIGATION



Many disputes can be resolved without court proceedings.

Options may include:

- Structured negotiation
- Formal correspondence
- Expert determination
- Alternative dispute resolution

Litigation is sometimes necessary, but it should rarely be the starting point.

11. WHAT TO DO FIRST TO PROTECT YOUR POSITION

A calm, measured approach is crucial.

Initial steps often include:

- Securing documents and evidence
- Pausing further payments
- Defining the preferred outcome
- Clarifying contractual positions
- Obtaining early advice

Early intervention frequently reduces overall cost and risk.

12. HOW WE WORK WITH HOMEOWNERS



We work collaboratively and flexibly, tailoring our involvement to your specific needs.

Our role often includes:

- Removing legal and regulatory obstacles
- Coordinating with professionals
- Keeping focus on completion and compliance
- Minimising delay, cost and litigation risk

The objective is clear:

To help you achieve a safe, compliant and finished home, in accordance with local borough requirements, Gas Safe and electrical regulations, without unnecessary conflict.

13. FREE INITIAL CONSULTATION AND NEXT STEPS

We offer a free initial consultation, available on Saturday mornings for homeowners, or sooner where urgent legal advice is required.

The consultation is designed to:

- Assess whether we can add meaningful value
- Discuss proportionate options
- Provide clarity, not pressure

There is no obligation to proceed.

14. ABOUT THE SOLICITOR BEHIND THIS APPROACH

This guide reflects the approach taken by Gurvir Birang, an experienced disputes solicitor who advises homeowners on high-value residential refurbishment disputes and related professional negligence matters.

The focus throughout is on early control, cost-effective solutions, and pragmatic outcomes.

Gurvir Birang

Disputes Specialist - Solicitor - Practising from Spencer West LLP