



Why Should I Use a MACCS Builder?

The Manx Accredited Construction Contractors Scheme (MAACS) was established by the Isle of Man Employers' Federation to provide a list of local contractors that meet a range of criteria in terms of good standards of performance. The Federation is a construction contractors' organisation, with an office in Onchan, and has administrative personnel and Executive members with a wide range of construction experience and qualifications.

The Scheme criteria include:

- workmanship
- qualifications
- insurance
- health and safety
- professional standards
- references

The Scheme is administered by the, renamed, Isle of Man Construction Federation and managed by a Board comprising members from the construction industry and Government, including the Office of Fair Trading. Government recognises the standards applied within the Scheme to the extent that it requires all contractors working for Government and local authorities to be members of the Scheme.

It was always the intention of the Board that the Scheme be strongly focused on providing support to private clients and customers undertaking building and other construction work. Perhaps the questions and answers below will help you to see where using a contractor from the Scheme might be advisable.

Q. Building an extension is not like buying a car. How do I know what I'm getting?

A. Ask the builder for a detailed quote based on the drawings and not just a single price. If there are no drawings then a detailed quote is even more important. If you make any changes ask the builder for details of any extra costs or savings. Agree as much information as possible with the builder in writing. The builder must give you his quote in writing and you should accept in writing. This forms a contract. If you use a MACCS contractor advice and assistance, at this stage, is available from the Federation.

Q. Why is insurance important?

A. If the MACCS contractor employs people he must have Employers' Liability insurance. This means that if a workman has an accident on your property they are covered. The Scheme also requires that the contractor must hold Third Party Liability insurance. If your property or that of a neighbour is damaged, a passer by or one of your family is injured as a result of the works, there is insurance in place.

Q. I have young children and am worried about their safety during the job.

A. All MACCS contractors are required to submit their health and safety policy as part of their application for the Scheme. Compliance with appropriate health and safety is a legal requirement and any contractor can be inspected by Government on any size of job. Whilst you also have a responsibility to keep your family safe during the works, particularly children, any non-compliance by a MACCS contractor would be considered to be a major disciplinary matter, and should be reported to the Federation for action.

Q. What qualifications does a builder need?

A. The MACCS contractor will have to have shown he is competent and experienced in the particular area of work that he is involved in under the Scheme. There are 30 different work categories within the Scheme. Some of the categories require very strict qualification and registration, such as gas work, electrical, asbestos removal. Additionally, the MACCS contractor has to demonstrate that he will use appropriately qualified tradesmen such as joiners, bricklayers, painters etc.

Q. I've heard stories about builders who require a cash payment 'up front' to buy materials before they start. Is this normal?

A. Requests for significant advance payments should always be treated very cautiously. There may be situations, however, where expensive items such as bespoke windows or expensive interior fittings have to be ordered, where a contractor might require an appropriate deposit as an assurance of goodwill.

Payment to the contractor is normally made on a regular basis, often monthly, and based on the value of the work completed. It is important that the terms of payment are agreed, in writing, at the start of the job. The Employers' Federation can advise on this.

Q. When the builder started my job he was here every day, but now he often misses a few days. I'm worried about getting it finished?

A. Very few MACCS contractors will be working only on your job. There may be occasions when there are problems on another job, or extra workforce is needed, from your job. It is expected that a MACCS contractor would keep you informed of his attendance in advance, or telephone of he has an emergency. If you were unable to contact the MACCS contractor then the Federation Office would assist you.

Q. If I have a major disagreement with my MACCS contractor and can't resolve it, what happens?

A. The Scheme includes a detailed and thorough Complaints and Disciplinary Procedure. It may well be that someone from the Federation, acting as 'intermediary', can help to resolve the difficulty which can often be as a result of poor communication. If that is not possible then the Complaints and Disciplinary Procedure can be actioned and an independent judgment made. In a case of serious 'under-performance' by a MACCS contractor that contractor may be disciplined or even expelled from the Scheme.

Q. If I have paid the MACCS contractor, as agreed, and he will not finish the work, or put faults right, what can I do?

A. Initially, you should contact the Federation to see if we can resolve the problem, including using the Complaints and Disciplinary Procedure. If, as a last resort, you are faced with legal action, we will provide whatever information, advice and assistance that is appropriate.