

Information Sheet

4 Home Repairs and Improvements

This information sheet is aimed at both home-owners and tenants. It looks at the financial and practical help you can get to repair, improve and adapt your home.

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Grants for repairs and improvements

There are many reasons why it is sensible to keep your home in good repair. Ignoring a leaking roof or putting off painting the outside for another year can create expensive problems for the future. Homes in a state of disrepair can be much harder to heat, causing high fuel bills. But many people are reluctant to arrange repairs because they are worried about cowboy builders, or they simply can't afford to get the work done.

Financial and practical help is available for older people who need to carry out repairs and improvements to their homes. Local councils offer grants or loans for both small and large repairs. The help you can get depends on whether you live in England, Wales, Scotland or Northern Ireland and whether you are a home-owner or a tenant. In many areas there are home improvement agencies which can help you apply for local council help and assist you in the whole process of getting the work done. See page 15.

This section looks at grants for home repairs and improvements. Advice on grants for adapting your home if you are disabled is given on pages 7–13.

Local council help in England and Wales

In the past, local councils could offer a number of grants to help householders improve their living conditions. However, local councils now have new powers, which mean that they can be much more flexible in the help they offer.

Your local council can help to improve your living conditions by:

- offering you a loan or a grant;
- providing equipment or materials; or
- offering you advice.

It can set its own conditions for who gets help: for example, whether or not to means-test people applying for grants.

Each local council has to publish a policy explaining:

- what kind of help it may give;
- who is entitled;
- how to apply;

- how to complain; and
- what advice and information is available (for example, from a local home improvement agency) to help you access grants and loans.

You should be able to get a copy of the full policy from your local council, local library, Citizens Advice Bureau or home improvement agency. A summary of the policy should also be available on request. The local council can make a reasonable charge if it sends it to you by post. Contact your local housing department to find out more – its number will be in your phone book.

If you do want help from your local council to repair, improve or renovate your home, it is important that you **do not** carry out any work until you have been in touch with the local council.

Rapid Response Adaptation Programme in Wales

The Rapid Response Adaptation Programme offers small-scale adaptations to help older and disabled people in Wales stay in their own homes or return from hospital as soon as they can. You may also be able to get help if you are not in hospital. You can get up to £350 worth of financial help.

You must be referred to the programme by a health professional. You cannot apply directly yourself. To get help, you have to be a home-owner. You must usually be aged 60 or over, and/or have a physical disability, and:

- be in hospital; or
- have recently been discharged from hospital; or
- want to carry on living independently at home.

The work to your home should be finished within 15 days of the day you were referred to the programme.

For more information contact Care and Repair Cymru, that runs the service. See page 15 for contact details.

Housing Executive grants in Northern Ireland

Your local Housing Executive grants office can give discretionary grants for home repairs to owner-occupiers and private tenants. The type of grant you can apply for depends on what work you need doing, your personal situation and

where you live. Housing association and Housing Executive tenants cannot apply for these grants; if you are in this situation, see page 15.

Home repair assistance grants are awarded to help with moderate repairs, adaptations or improvements. The maximum grant is £5,000 over three years depending on the type of work required. This grant covers things such as:

- repairs to the outside of your home: for example, a leaking roof or poor external walls; or
- health and safety improvements: for example, repairing electrical wiring or installing central heating.

Home repair assistance grants are aimed at helping people in most financial need and are normally available to those receiving certain benefits such as Pension Credit, Housing Benefit and Attendance Allowance. It is also possible to get a home repair assistance grant if you are over 60 and living in a Housing Executive target area.

Renovation grants are available for more substantial repairs to property which is at least 10 years old: for example, to renew your damp-proof course or install basic amenities like running water. You can apply for a grant if you own or are buying a house or flat, or if you are a tenant and have to carry out the work according to your tenancy agreement. The council will carry out a means test to assess how much (if anything) you can afford to pay towards the cost of the work. The maximum grant is £25,000. Arrangements have been made with some independent agencies outside the Housing Executive to provide assistance. Details are available from your local grants office.

There are **other discretionary grants** for special circumstances. If you are unsure which grant to apply for, contact your local Housing Executive grants office and ask for a preliminary enquiry form. This will ask for basic details about the problems you have with your home and will help the Housing Executive decide which is the most suitable grant for you.

If you apply for a grant you **must not** start work before the grant is approved by the Housing Executive otherwise your application will be turned down. For more information on housing grants, or to find out whether you are in a target area, contact your local Housing Executive grants office.

Housing grants in Scotland

In Scotland the local council can give grants for work to bring your home up to a certain standard, set by law. Three main types of grants are available:

- for work to bring your house up to the ‘tolerable standard’;
- to install ‘standard amenities’; and
- to carry out some types of work ‘beyond the tolerable standard’.

The owner of the house should usually apply for the grant but in some cases private tenants can apply, depending on the terms of their lease. Ask your council for more information. If you are a housing association or council tenant, see pages 15–19. If you are disabled you can apply for a grant even if you’re not the owner of the house or the tenant (see page 8).

Work to meet the tolerable standard

If your house is in serious disrepair: for example, if it is structurally unsound, has rising damp or is without proper lighting, heating or ventilation, it is considered to be below the tolerable standard. You may get a grant from your council to put this right.

Work to install standard amenities

You should get a grant if your home doesn’t have a fixed bath or shower, wash basin, sink (all with hot and cold water supply) or toilet.

Work beyond the basic tolerable standard

Your council may also give grants for other types of work in your home. For example, if you are disabled the council can give a grant to make your home suitable for your specific needs (even if you are not the owner of the house). Other examples of work for which you might be able to get a grant include installing mains-powered smoke detectors and replacing unsafe wiring or lead water pipes.

In most cases it is up to the council to decide whether or not to give you a grant, but there are certain types of work for which it must give a grant (within the limits of their budget). A minimum grant of 50 per cent of the total approved expense will be paid for installing standard amenities or additional standard amenities to meet particular needs for disabled people if the grant is approved. Grants are not available for routine repair and maintenance work, such as repainting window frames or replacing worn fixtures. Councils can give

discretionary grants for work to make a house suitable for a disabled person that costs up to £20,000 in total. They can apply to the Scottish Executive to go beyond this limit if there are good reasons for the extra cost. They may also raise the amount after work has started: for example, if other problems are found once the work is under way.

If you think that you might be entitled to a grant, contact your local council. It can give you more information about its local policy and an application form. The Scottish Housing Executive also produces a leaflet called *Housing Grants: an applicant's guide to improvement and repair grants for private housing*. You can get a copy from:

Scottish Government

Housing Market and Supply Division

1H (South) Victoria Quay

Edinburgh EH6 6QQ

Tel: 0131 244 5528

Web: www.scotland.gov.uk

If you want help from your local council to repair, improve or renovate your home, it is important that you **do not** carry out any work until the council has approved your grant application in writing.

For more details on these grants, see the Age Concern Scotland factsheet *Older home-owners: financial help with repairs and adaptations*. Advice for people who live in rented housing and need help with repairs or adaptations is in Age Concern Scotland's factsheets *Tenants rights*, and, *Private tenants' rights*. (At the time of writing – May 2008 – these factsheets were being updated but should be available again shortly.) You can get these factsheets from:

Age Concern Scotland

Causewayside House

160 Causewayside

Edinburgh EH9 1PR

Tel: 0845 125 9732

Web: www.ageconcernscotland.org.uk

Adapting your home – advice for disabled people

To live comfortably and safely at home it is important that you can move around it easily. If you are having difficulties using the stairs or cannot get to the bathroom without help, you might want to consider making some adaptations to your home. Adaptations can range from installing grab rails and stair rails to making a home suitable for someone who uses a wheelchair.

Certain adaptations work for disabled people is zero-rated for VAT when it is carried out on your private residence. Works include:

- building ramps and/or widening doorways and passages to make access easier for a disabled person;
- installing a lift between floors to make access easier, including the maintenance, repair and restoration of decorations; and
- work to bathrooms and toilets to make them easier to use by a disabled person and any items supplied in connection with this: for example, grab rails or a bath seat.

The supplier, that is, the person or firm carrying out the work, must be registered for VAT, and the disabled person must make a declaration claiming zero rating which the supplier keeps. For more information about zero rating and to obtain a declaration form, contact your local HM Revenue & Customs office. Its address and telephone number will be in your phone book.

Before you make any adaptations it is important to get expert advice. An **occupational therapist** can look at the difficulties you are having and suggest equipment and adaptations that could meet your particular needs. You can ask your local social services department to arrange for an occupational therapist to visit. In addition, the **Centre for Accessible Environments** and the **Disabled Living Foundation** can both advise you on the types of adaptation that might be possible. You can contact these organisations at the addresses below.

Centre for Accessible Environments

70 South Lambeth Road
London SW8 1RL
Tel: 020 7840 0125
Email: info@cae.org.uk
Web: www.cae.org.uk

Disabled Living Foundation

380–384 Harrow Road

London W9 2HU

Helpline: 0845 130 9177

Web: www.dlf.org.uk

Paying for adaptations if you live in England, Wales or Northern Ireland

Whether you are a home-owner, tenant or you live with your relatives, you may qualify for financial help with the cost of adapting your home. But remember, if you are applying for help from your local council to adapt your home, **don't carry out any work until your grant application has been approved**; if you do, your application will be turned down.

Disabled facilities grant

Every local council has a legal obligation to offer disabled facilities grants to people who need them. This grant is for essential adaptations which help you to move in and out of, and around, your home more easily and safely; and which give you access to your kitchen, bathroom, bedroom and living room.

The types of work you might have carried out with a disabled facilities grant include:

- installing a lift
- providing a toilet and shower downstairs
- installing a ramp and grab rails to the front door
- installing a ramp and grab rails to the back door
- moving and adapting light switches and heating controls to make them easier to use
- making it easier for you to prepare and cook food
- improving or providing a heating system which is suitable for your needs
- widening doorways
- installing ramps for wheelchair access inside the house if necessary
- improving access to your garden.

Who can apply for a disabled facilities grant

You can claim if you, or someone living in your home, are disabled and:

- you, or the person on whose behalf you are applying, are either the owner or tenant (including licensees) of the property; and
- you can show that you, or the person on whose behalf you are applying, intend to live in the property as your/their only or main home throughout the grant period – currently five years.

A landlord may apply on behalf of a disabled tenant. Some owners of caravans and houseboats are also eligible.

How to apply for a disabled facilities grant

Applications for disabled facilities grants are processed by the housing department at your local council (or your local Housing Executive grants office if you are in Northern Ireland). Contact the housing department (or grants office) and ask for an application form for a disabled facilities grant.

Often the council will have two application forms, an initial enquiry form and a formal application form. The initial enquiry form will ask for details of the adaptations you want carried out, and basic information about the disabled person who needs the adaptations. If your situation is urgent, you may be able to go straight to the formal application stage. The formal application form is quite complex and you may need help completing it. A local home improvement agency may be able to assist you. See page 15. Once the council has received your completed formal application form it must make a decision within six months.

Before the council will approve the grant, it must consult with the social services department to make sure the adaptations are necessary and appropriate. This will usually mean that social services will arrange for an occupational therapist to visit to assess what adaptations you need. To avoid delays, it is a good idea to contact social services as soon as you decide you want to apply for a disabled facilities grant. You should explain that you want to apply for a disabled facilities grant and ask for an assessment of your needs.

Council or housing association tenants may also apply for disabled facilities grants. The council may decide, in the case of one of its own properties, to pay for adaptations itself rather than through the disabled facilities grant system. In this case the work should be carried out on the same terms as if a disabled facilities grant had been awarded.

When a housing association tenant applies for a disabled facilities grant the council can take into account the fact that the housing association may be able

to fund the adaptations itself or with funding from the Housing Corporation. This does not mean it will automatically reject the disabled facilities grant application but it should make sure that the option of other available funding is looked into.

The council will carry out a means test to assess how much (if anything) you can afford to pay towards the cost of the work. If you are receiving any means-tested benefits, or rely mainly on your State Retirement Pension and have few savings, you are likely to qualify for a full disabled facilities grant. Certain benefits – including Disability Living Allowance and Attendance Allowance (and Working Tax Credit and Child Tax Credit, in England) – are generally ignored. The maximum disabled facilities grant is £30,000 in England and Wales and £25,000 in Northern Ireland. If the cost of the eligible work is more than the maximum grant, the council can use discretionary powers to increase the amount it will give.

The means test should take into account only the income and savings of the person who needs the adaptations and those of their spouse or partner. Capital is included in the means test. The first £6,000 of savings is disregarded. If you need the adaptations but your home is actually owned by your son or daughter or another relation, their income and savings will be ignored. Similarly, if you are a tenant, your landlord will not be expected to pay anything towards the cost of the work (but you will need to get the landlord's permission before any work is carried out).

If you are a tenant and your landlord applies for the disabled facilities grant instead of you, you will not be means-tested or asked to pay towards the adaptations yourself. Your landlord may ask you to guarantee that you will remain in the property for a specific length of time before agreeing to apply for the grant, but this could be worth it, especially if you have savings. Housing associations can also apply on your behalf in the same way.

If you are refused a disabled facilities grant, or are unhappy with the amount you have been awarded, you can appeal against the officer's decision. Ask your local council for its appeals and complaints procedure. If the grant is approved, the work should usually be completed within one year.

The Department for Communities and Local Government publish a guide called *Disabled Facilities Grants*. This guide is not available as a printed publication, it is only available for download. Web:

www.communities.gov.uk/publications/housing/disabledfacilitiesgrant

Other financial help for disabled people

Your council may give other grants or loans as an alternative to the disabled facilities grant, especially for small-scale adaptations. This can be a much quicker way of getting the work done. It can also provide extra money to top up a disabled facilities grant or to help you move house, if you and your council both agree this would be better than adapting your current home. But this help is discretionary – your council doesn't have to give it. Each council has its own policy on funding housing adaptations for disabled people. Ask to see a copy.

Help from social services

You may get some equipment and adaptations provided by your social services department, if it has assessed you as needing them. These will be things that help you to live at home or aid daily living: for example, grab rails. If you live in Wales or Northern Ireland, social services can charge for equipment and adaptations. But if you live in England, social services should pay for:

- community care equipment; and
- minor adaptations up to a cost of £1,000.

See our free advice leaflet, *Help in Your Home*, for more information about getting an assessment and help from social services.

Paying for adaptations if you live in Scotland

If you are disabled you may qualify for financial assistance towards the cost of adaptations. You can get grants for repairs and adaptations to properties in Scotland from your local council if you are an owner or private tenant. Details of these grants are set out in the Scottish Executive booklet *Housing Grants: an applicant's guide to improvement and repair grants*, which should be available from your local council.

Councils must give you a grant (within the limits of their budgets) for the following types of work:

- installing any standard amenities, where the house does not already have them. Standard amenities are:
 - a fixed bath or shower with a hot and cold water supply;
 - a wash-hand basin with a hot and cold water supply;
 - a sink with a hot and cold water supply; and
 - a toilet.

- installing any additional standard amenities which are needed because a disabled occupant cannot use the existing ones. For example, if you have a toilet upstairs but cannot easily climb the stairs, you can apply for a grant to install a ground-floor toilet.

The cost of making some adaptations may be met through the grants mentioned on pages 2–6. If the grant is approved it should meet at least 50 per cent of the agreed cost of the adaptation.

Alternatively, you can apply to your local council social work department for an assessment under the Disabled Persons (Services, Consultation and Representation) Act 1986. Whatever equipment or adaptations you are assessed as needing must be provided and grants up to 100 per cent of the cost can be awarded.

You can also get a discretionary improvement grant of up to £20,000, to make a house more suitable for the needs of a disabled person. If you get a grant the following applies for a period of five years after the payment of the grant:

- the house may be used only as a private dwelling (although parts may be used for another purpose: for example, for business);
- the house may not be used as a second or holiday home; and
- the house must, as far as possible, be kept in a good state of repair.

If the cost of the works exceeds the set grant limit and the local council considers that there are extraordinary reasons for this, it can apply to the Scottish Executive for an increase in the grant limit.

Any community care equipment that counts as personal care – for example, sound or movement light controls – must be provided free to people aged 65 and over.

For more information, Age Concern Scotland produces a useful factsheet, *Older home-owners – financial help with repairs and adaptations*. Advice for people who live in rented housing and need help with repairs or adaptations is in Age

Concern Scotland's factsheets *Tenants rights* and *Private tenants' rights*. (At the time of writing – May 2008 – these factsheets were being updated but should be available again shortly.) You can get these factsheets from:

Age Concern Scotland

Causewayside House

160 Causewayside

Edinburgh EH9 1PR

Helpline: 0845 125 9732

Web: www.ageconcernscotland.org.uk

If you would like further advice and assistance with adapting your home, contact a local home improvement agency. See page 15 for details.

Other sources of financial help

If you can't get all the work you need funded through a grant from your council, you may want to explore other sources of financial help. Some of the options which could be open to you are outlined below.

Community Care Grants

Community Care Grants can be given for minor essential repairs and improvements as well as for furniture and equipment. To qualify for a Community Care Grant you need to be receiving Pension Credit and have less than £1,000 in savings (or less than £500 if you and your partner are below 60 years of age). You will be expected to use anything you have over £1,000 (or £500) towards paying for what you need. However, you can't get a Community Care Grant for repairs to local council or housing association homes. You claim on form SF300, which is available from your local benefits office.

Payments are discretionary, which means you have no legal right to a grant. Each area has a set amount of money to spend on Community Care Grants and is unlikely to have enough money for all claims. If you are refused a Community Care Grant or you are awarded a grant but it is for less than the amount you asked for, you can ask for a review of the decision. If you are in this situation your local Citizens Advice Bureau can give you further advice.

Benevolent societies

If you can't get a grant from your council but are still in need of financial help towards the cost of small repairs or adaptations, a benevolent society may be able to help. There are many benevolent societies that offer assistance to older people in need. For more information on the type of help they give and how to apply see our information sheet no. 6, *Financial Help from Benevolent Societies*.

Equity release plans

Equity release plans involve mortgaging or selling part of your home in return for a cash lump sum or regular monthly income.

Interest-only loans

Interest-only loans are one type of equity release plan. They are usually available only to older home-owners. They allow you to borrow a sum of money to repair and improve your home without having to repay the capital. Instead, you pay a monthly interest charge and the amount you borrow is kept as a charge on your property. The sum you borrow does not have to be repaid until the house is sold or in the event of your death.

If you are in receipt of Pension Credit you may be able to get some of the interest on the loan paid by the Department for Work and Pensions.

Many banks and building societies offer this type of loan, so always shop around to see who can give you the best deal. Think carefully about whether you can afford the repayments.

Houseproud scheme

A not-for-profit organisation called the Home Improvement Trust aims to make equity release plans more accessible to older home-owners who need funds for repairs and adaptations. It does this through the **Houseproud scheme**, which is open to all home-owners aged 60 and over, as well as any household which includes a disabled person. For an information pack and video, contact the Home Improvement Trust, 7 Mansfield Road, Nottingham NG1 3FB; freephone: **0800 783 7569**; web: www.houseproud.org.uk

Home improvement agencies

Home improvement agencies help older home-owners and private tenants organise repairs, improvements and adaptations to their homes. They are often called **Care and Repair** or **Staying Put** and can help in a number of ways. These organisations can help you to decide what work you need to carry out to your home and give you advice on what financial help you can get. They can assist with grant applications, and supervise any work that is carried out.

The environmental health or housing department of your council, or a local Citizens Advice Bureau should be able to tell you if there is a home improvement agency in your area. Alternatively:

If you live in **England** contact:

Foundations

Bleaklow House, Howard Town Mill
Glossop SK13 8HT
Tel: 01457 891909
Web: www.foundations.uk.com

If you live in **Scotland** contact:

Care and Repair Forum Scotland

135 Buchanan Street, Suite 2.5
Glasgow G1 2JA
Tel: 0141 221 9879
Web: www.careandrepairsotland.co.uk

If you live in **Wales** contact:

Care and Repair Cymru

Norbury House, Norbury Road
Cardiff CF5 3AS
Tel: 029 2057 6286
Web: www.careandrepair.org.uk

If you live in **Northern Ireland**:

Fold

Fold House, 3–6 Redburn Square
Holywood, Co Down BT18 9HZ
Tel: 028 9042 8314
Web: www.foldgroup.co.uk

Private and housing association tenants

Note The Landlord and Tenant Act 1985 covers England and Wales; the Housing (Scotland) Act 1987 covers Scotland; and the Rent (Northern Ireland) Order 1978 covers Northern Ireland.

If you rent your home, most repairs are the legal responsibility of your landlord. The landlord is usually responsible for keeping the following in good repair:

- the roof, walls and windows

- the gutters and drains
- the water and gas pipes
- electric wiring
- sinks, toilets, baths and hand basins
- fixed heaters such as gas fires, and water heaters.

(However, if you live in England or Wales and your tenancy began **before 24 October 1961**, the landlord's responsibilities depend mainly on the tenancy agreement.)

Responsibility for other repairs and improvements will depend on your tenancy agreement. If you no longer have a copy of your tenancy agreement and are unsure who should carry out the repairs, seek advice from your local Citizens Advice Bureau or housing advice centre, or call **SeniorLine** on **0808 800 6565 (0808 808 7575 if you are in Northern Ireland)**.

If you rent from a private landlord, check what type of tenancy you have before asking your landlord to carry out repairs. Unfortunately, some landlords may want to avoid carrying out the repairs, and could decide to ask you to leave if you insist repairs are carried out.

If you have a 'regulated', 'assured' or 'protected' tenancy agreement, you should not need to worry about losing your home. Your landlord cannot end your tenancy agreement simply to avoid repairs.

If you are not sure what type of tenancy agreement you have and would like to check your rights to remain in your home, seek advice from your local Citizens Advice Bureau or housing advice centre, or call **SeniorLine** on **0808 800 6565 (0808 808 7575 if you are in Northern Ireland)**.

Housing association tenants usually have a **secure tenancy** and this means you do not need to worry about losing your home if you ask for repairs to be carried out. If the repairs are not carried out within a certain time limit, you may be eligible for compensation of up to £50 under the 'Right to Repair' scheme. See page 18 for more details.

Getting your landlord to carry out repairs

Once you are certain that your landlord is responsible for arranging the repairs, and you will not risk losing your home if you insist on having repairs done, you should take the following steps.

- Make a list of everything that needs repairing.
- Write to your landlord, keeping a copy of the letter for yourself. List all the repairs and give your landlord a time limit for replying – perhaps two weeks from the date you send the letter. Send the letter by recorded delivery or deliver it by hand. If the repairs are urgent you may want to contact your landlord by phone. If you do this, you should also write to your landlord to confirm what was said.
- If you do not get a reply within your time limit, write again, stating clearly why the repairs are their responsibility. A local Citizens Advice Bureau or housing advice centre may be able to help you with the wording of this letter. Again, give your landlord a time limit for replying.
- If this still produces no action, you may be considering withholding your rent to pay for the repairs yourself. In some circumstances this may be possible. However, it can be risky. Your landlord could take legal action against you, or ask you to leave on the grounds of non-payment of rent. Before you withhold any rent you should get advice from your local Citizens Advice Bureau or housing advice centre.
- Another option is to contact the environmental health department of your local council. If your home is in serious disrepair, the environmental health department has the power to serve a notice on your home. Once a notice has been served your landlord has a legal obligation to carry out the necessary repairs within a specified time limit. If your landlord still refuses to do anything, the council can arrange for the repairs to be done and charge your landlord for the cost of the work.
- As a last resort you may be able to take legal action yourself against your landlord. For more information on your legal options, contact your local Citizens Advice Bureau or housing advice centre.

Council tenants

Your council has the same responsibility for major repairs as a private landlord – see page 15 for details. Your council may also be responsible for additional repairs and these should be set out in your tenancy agreement.

When you ask the council to carry out repairs, do it in writing and keep a copy of the letter for yourself. If the repairs are urgent and you need to ring the council, follow up the request with a letter confirming what was said.

If your repair is urgent you may be able to ask for it to be carried out quickly under the 'Right to Repair' scheme. The scheme covers repairs to address certain small, urgent defects which are likely to affect your health, safety or security, providing the repair costs £250 or less. These are called 'qualifying repairs'.

The time limit varies with the urgency of the repair. For example, if your toilet won't flush, your council should repair it within one working day; if an extractor fan in your bathroom or kitchen breaks, it should be repaired within seven working days. If the council doesn't carry out your repair within the agreed timescale, you can insist that it employs an alternative contractor. If the second contractor doesn't complete the repair in time, the council will pay you compensation, although it may deduct any money you owe it from the payment.

Your council will have a full list of repairs which come under the scheme. It will be able to tell you if a repair you need is included in the scheme and how long it has to get the repair done. The council will also be able to tell you how it deals with repairs that aren't covered under this scheme.

To find out more about the 'Right to Repair' scheme contact the housing department at your local council.

How to get your repairs done

You should tell the council what repair needs to be done. The council may need to send someone to your home to check the problem first. If the repair comes under the 'Right to Repair' scheme, the council will tell a contractor to do it within the set time. The council will also send you a copy of the repair notice it sends to the contractor. The notice will show you:

- the name, address and telephone number of the contractor who will carry out the repair;
- the arrangements made for the contractor to carry out the repair (the date and time the contractor will come);
- what the repair is; and
- when the repair should be done by.

You must let the council know when someone can be at home to let the contractor in. You should also check their identity before you allow them into your home.

If you have problems getting your council to carry out repairs to your home, you can take the following steps.

- Contact your Tenants' Association. It may be able to put pressure on the council to carry out the repairs.
- Ask your local councillor to look into your complaint. Again, they may be able to put pressure on the council to carry out the repairs. If you are not sure who your local councillor is, ring your local council office. It will be able to give you their name and address.
- Make a formal complaint using the complaints procedure of your local council. Contact your local housing department for more information.

As a last resort you can complain to the ombudsman for your country. Ombudsmen investigate cases of mismanagement and unreasonable delay by local councils.

- In **England** contact your Local Government Ombudsman. For more information you can get a free booklet called *Complaint about the council? How to complain to the Local Government Ombudsman*. You can get this from your council; by contacting the Local Government Ombudsman Adviceline; tel: **0845 602 1983**; web: www.lgo.org.uk
- In **Wales** contact the Public Services Ombudsman for Wales, 1 Ffordd Yr Hen Gae, Pencoed, CF35 5LJ; tel: **0845 601 0987**; web: www.ombudsman-wales.org.uk
- In **Scotland** contact the Scottish Public Services Ombudsman, 4 Melville Street, Edinburgh EH3 7NS; tel: **0800 377 7330**; web: www.spsso.org.uk
- In **Northern Ireland** contact the Northern Ireland Ombudsman, Freepost BEL1478, Belfast BT1 6BR; tel: **0800 34 34 24**; web: www.ni-ombudsman.org.uk

Arranging work privately

If you need to arrange work yourself, you may be worried about ‘cowboy’ builders. This section looks at the steps you can take to reduce the chances of being conned; the standard of work you should expect; and the steps you can take if things go wrong.

Finding a reliable and competent builder

By far the best way to find a good builder is through a personal recommendation. If this is not possible, your local paper and telephone directory will have lots of adverts for builders. However, you do need to be cautious – anyone can set themselves up as a builder. The following checklist should help you separate the honest builders from the cowboys.

- Check the address of the premises they work from. Avoid builders who **only** give a telephone number. If possible, visit the premises yourself.
- Avoid builders who have **only** a mobile phone number.
- Ask them how long they have been in business. Try to use well established builders.
- Check whether they are a member of a relevant trade association. For example, ask, if you need electrical work, whether they are a member of the Electrical Contractors’ Association or National Inspection Council for Electrical Installation Contracting. **If the work involves repairing, moving or installing gas appliances, check that the contractor is registered with CORGI.** See pages 23–27 for details of trade associations.
- Ask to see recent customer references. Check that they are genuine by contacting the customers yourself.

You may be approached at home by a builder who points out work which he claims he could do to your home. He may even try to frighten you into having work done: for example, by telling you that the rain will pour in next time there is a storm unless you let him fix your roof. **Never** be pressurised into having work done like this – no reputable builder seeks work in this way. For more information on how to deal with doorstep traders see our free information sheet no. 19, *Buying Goods or Services at Home*.

Getting quotations

Always ask at least two or three different builders to give you a quotation. Write to each of the builders, keeping a copy of the letter for yourself. Your letter should include:

- a full description of the work to be done: ask for each item of work to be priced separately and ask them to indicate whether VAT is included
- a note of any special requirements you have: for example, if you are having electrical work carried out, do you want your light switches and sockets moved so that they are easier to reach? If you are having a window replaced, is it important that locks are fitted on the new window?
- the date by which you need the work completed: ask the builders to give you a date when they would be able to start the work, and when they would expect to finish
- a statement stating that you expect the builders to leave your home clean and tidy, taking any rubbish and unused materials away with them
- a request for details of how and when they wish to be paid: some builders will just ask for payment on completion while others may want a deposit to pay for materials.

Once you get all the quotations back, check them carefully. Compare each item of work separately. You should find that the prices given by the different builders are similar. If one is much cheaper, check that the builder has quoted for everything and whether VAT is included (some small builders don't have to charge VAT).

Remember, the cheapest quotation may not always be the best one to go for. The builder may be using cheap materials or may cut corners, leaving you with shoddy work. Beware of generous guarantees, too – the builder may go out of business long before the guarantee runs out.

Don't accept quotations which state that the work must be paid for in advance. It is best never to pay the whole sum in advance. If you are having a lot of work done it is reasonable to pay for each stage of work after it has been completed. When a builder asks for a deposit for materials, make sure you get the receipts, or even buy the materials yourself.

Accepting a quotation

Once you have decided which quotation to accept, put your acceptance in writing, keeping a copy of the letter for yourself. Your acceptance letter should include:

- a brief description of all the work to be carried out;
- the price agreed;
- any special requirements: for example, ensuring that all waste and unused building material is removed;
- the start date and completion date; and
- the agreed method of payment.

Ask the builder to sign and date your letter and return a copy to you to finalise the agreement.

Dealing with problems

The Supply of Goods and Services Act 1982 covers home improvements and sets out the standard of work you can expect from builders. The Act states that any goods supplied should be 'of satisfactory quality' and 'fit for any particular purpose made known to the supplier'. This means that if you told the builder that you needed to be able to open a particular window without standing on a chair, then you should be able to do this. Any goods should also be 'as described'. For example, if the kitchen cupboards fitted were described as solid wood by the builder, they should not turn out to be veneer.

With regard to the workmanship of the builder, the Act states that anyone providing a service should do so 'with reasonable care and skill', 'within a reasonable time', and 'for a reasonable charge'.

If you believe that your builders have failed to meet these terms and you are unhappy with their work, you can take the following steps.

- Discuss the problem informally with the builders and give them time to put things right.
- If this produces no action, put your complaint in writing to the builders, keeping a copy of the letter for yourself. If you contact the builders by telephone, follow the conversation up with a letter to confirm what was said.

- You may want to withhold payment at this stage. This could encourage the builders to put things right, but it could also lead to legal action being taken against you for non-payment. Before you withhold payment you should get advice from a Citizens Advice Bureau or consumer advice centre.
- If the builders are a member of a trade association, contact the trade association and find out if it has a complaints procedure or an arbitration scheme. If it has, it may be able to investigate and settle the dispute.
- As a last resort you may be able to take the builder to court. A Citizens Advice Bureau, consumer advice centre or the trading standards department at your local council will be able to give you more advice on this.

Trade associations

The following list is a selection of the main trade associations in the UK. Inclusion in this list does not constitute a recommendation.

Federation of Master Builders

England:	Tel: 020 7242 7583
Scotland:	Tel: 0131 442 8830
Wales:	Tel: 029 2057 7711
Northern Ireland:	Tel: 028 9068 4260

Web: www.findabuilder.co.uk

The Federation of Master Builders can give you details of local members. It asks to see customer references before it allows a builder to become a member. It has a complaints procedure and arbitration scheme.

Decorators' associations

UK: The Painting and Decorating Association
Tel: 024 7635 3776
Web: www.paintingdecoratingassociation.co.uk

Scotland: Scottish Decorators Federation
Tel: 01786 448838
Web: www.scottishdecorators.co.uk

These decorators' associations can supply you with details of local members. They examine the quality of work before they allow a decorator to become a member. All members have to abide by a code of practice and if you have a complaint there is an arbitration scheme.

Glass and Glazing Federation

For all UK countries: Tel: 0870 042 4255
Web: www.ggf.org.uk

The Glass and Glazing Federation can provide you with details of members in your area. It insists its members follow a code of ethical practice and offer a conciliation service and arbitration scheme if complaints are made against a member.

National Inspection Council for Electrical Installation Contracting (NICEIC)

All UK countries: Tel: 0870 013 0382
Web: www.niceic.com

The NICEIC can give you details of local members. It sets technical standards which must be met by its members. It regularly inspects members' work. It has a complaints resolution service and formal complaints procedure. If you find fault with the technical standard of work carried out by one of its members it will investigate, and if necessary will make sure it is put right.

Electrical contractors associations

Scotland: SELECT (Electrical Contractors' Association of Scotland)
Tel: 0131 445 5577
Web: www.select.org.uk

Rest of UK: Electrical Contractors' Association
Tel: 020 7313 4800
Web: www.eca.co.uk

The Electrical Contractors' Association and the Electrical Contractors' Association of Scotland both guarantee a minimum standard of work from their members. If you have a complaint against one of their members they will investigate.

Confederation of Registered Gas Installers (CORGI)

Tel: 0870 401 2311
Web: www.corgi-gas-safety.com

If you are having any work done which involves moving or installing gas appliances, the builders you employ must be registered with CORGI.

Check with CORGI that the builders you use have a current registration certificate. If you have a complaint about a CORGI member, CORGI will investigate and try to resolve the dispute within 28 days.

Confederation of Roofing Contractors

Tel: 01206 306600
Web: www.corc.co.uk

The Confederation of Roofing Contractors provides lists of members in local areas. It inspects work before it allows contractors to become members and insists that all members follow a code of practice. All work carried out by its members has a 10-year guarantee back-up scheme to protect you should the contractor cease trading during the guarantee period.

Institute of Plumbing and Heating Engineering

Tel: 01708 472791

Web: www.iphe.org.uk

The Institute of Plumbing and Heating Engineering is not strictly a trade association – it is a professional body which aims to improve the standard of plumbing and heating engineering. It does have members though and can supply you with a directory. It checks the qualifications and competence of plumbers before it gives them membership and will consider complaints made against its members. It operates a code of professional standards.

Association of Plumbing and Heating Contractors

Tel: 024 7647 0626

Web: www.aphc.co.uk

The Association of Plumbing and Heating Contractors covers England and Wales and can provide details of local members. All members' work is vetted before they are given membership and they have to abide by a code of fair trading. The Association operates an arbitration service and formal complaints procedure if you have a complaint against one of its members.

Scottish and Northern Ireland Plumbing Employers' Federation (SNIPEF)

Tel: 0131 225 2255

Web: www.snipef.org

The Scottish and Northern Ireland Plumbing Employers' Federation can provide a directory of members. It checks the qualifications of the owner or manager of the company applying for membership. It operates a code of fair trading as well as an arbitration scheme. In addition it operates a warranty scheme to ensure that work carried out by members is satisfactory.

HomePro

HomePro Ltd
Quadrant House
The Quadrant
Hoylake
Wirral
Merseyside CH47 2EE
Tel: 0870 7 34 43 44
Web: www.homepro.com

HomePro is the largest multi-trade association in the UK. It has an extensive directory of quality-ranked home improvement professionals. You can use its 'Find a Contractor' service to find vetted professionals in your area and see references provided by previous customers.

For further information contact:

Information Resources Team
Help the Aged
207–221 Pentonville Road
London N1 9UZ
Tel: 020 7278 1114

If you have access to the internet you can download our advice leaflets and information sheets by logging on to **www.helptheaged.org.uk**

SeniorLine is the free welfare rights advice and information service run by Help the Aged for older people and their carers. Trained advice workers offer free, confidential and impartial advice about:

- welfare and disability benefits
- care at home
- residential care
- housing options and adaptations
- access to health and community services.

Freephone: **0808 800 6565**

Textphone: **0800 26 96 26**

9am to 4pm, Monday to Friday

If you are in **Northern Ireland**, contact **Senior Line** on **0808 808 7575**.

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