



counsel + care   
for older people, their families and carers

guide

## Guide 29:

# Housing: how to pay for the maintenance of your home

For older people the cost of maintaining, repairing and adapting their home can be expensive. It can also be a concern about how the work is funded, as well as finding a good quality tradesperson. However, there is a wide range of help available in the community for home owners, private, council and housing association tenants. This guide gives information about the help which may be available to assist you in carrying out maintenance, repairs and adaptations to your home.

**The Counsel and Care advice service works with older people, their families and carers to get the best care and support. All the guides and factsheets we produce are available from our website: [www.counselandcare.org.uk](http://www.counselandcare.org.uk) or paper versions can be ordered by calling 020 7241 8522. You can call our advice line on 0845 300 7585 to arrange an appointment to speak to one of our experienced advisors.**



[www.counselandcare.org.uk](http://www.counselandcare.org.uk)  
ADVICE LINE: 0845 300 7585 (local call rate)

Your donations, legacies and payroll giving enable Counsel and Care to get the best care and support for older people, their families and carers

The Counsel and Care service is now part of Independent Age, a unique and growing charity providing information, advice and support for thousands of older people across the UK and the Republic of Ireland. Visit [www.independentage.org](http://www.independentage.org) for more information about Independent Age.

There are differences in the ways each country cares for and supports older people. The information in this guide applies essentially to England, although there may be similarities with countries in the rest of the UK.

We also produce five separate guides for both Scotland and Wales covering the needs assessment process; paying care home fees and making a formal complaint, which are the key areas where the policy and legislation differs significantly from England.

All of the guides we publish may be downloaded from [www.counselandcare.org.uk/advice-and-information](http://www.counselandcare.org.uk/advice-and-information)

or posted to you if you call our guide order line on [020 7241 8522](tel:02072418522).

This guide has the following sections:

<b>1</b>	<b>Help from your local council .....</b>	<b>5</b>
1.1	Who may be able to apply .....	5
1.2	Who to contact for assistance.....	6
<b>2</b>	<b>Home Improvement Agencies (HIAs) .....</b>	<b>7</b>
<b>3</b>	<b>Other areas of funding.....</b>	<b>8</b>
3.1	Warm Front Grants .....	8
3.2	The Social Fund.....	9
3.3	Energy suppliers.....	9
3.4	Charities.....	10
<b>4</b>	<b>Odd jobs, small repairs and gardening .....</b>	<b>11</b>
4.1	Small repairs and handyperson schemes .....	11
4.2	HandyVan.....	12
4.3	Gardening schemes .....	12
4.4	Hiring 'odd-job' people .....	12
<b>5</b>	<b>Equity release and loans.....</b>	<b>13</b>
5.1	Life-time mortgages.....	13
5.2	Capital and interest payment loans .....	14
5.3	Home reversion schemes.....	14
5.4	Financial advice.....	14
5.5	Home Improvement Trust (HIT) .....	15
5.6	Safe Home Income Provider (SHIP) .....	16
5.7	Financial Ombudsman Service.....	16
5.8	The costs involved in taking out a loan .....	16
5.9	Loans paid under Income Support or Pension Credit .....	17
<b>6</b>	<b>Insurance for your house and home .....</b>	<b>18</b>
6.1	What will it cover? .....	18
6.2	Excess payments.....	18

6.3	Building insurance .....	19
6.4	Will building work affect my insurance? .....	19
6.5	How to make an insurance claim .....	20
<b>7</b>	<b>Finding a good builder .....</b>	<b>22</b>
7.1	Things to remember .....	23
<b>8</b>	<b>General maintenance of your home .....</b>	<b>25</b>
8.1	Checking your home .....	25
8.2	Thinking of the future .....	27

# **1 Help from your local council**

Since the introduction of the 'Regulatory Reform (Housing Assistance)(England and Wales) Order 2002', local councils can establish their own local programme of housing assistance to home owners and private tenants. This assistance can include:

- Grants for energy-efficiency work, such as central heating, insulation, double glazing or draught proofing
- Grants for repairs, such as electrical rewiring or roof repairs
- Loans and equity release schemes to cover the costs of repairs
- Practical help such as small repairs services or carrying out home surveys.

Each local council must have in place a housing policy stating how they can help home owners and private tenants with repairs and home maintenance. The council should make this information available to residents. It may be available on their website or you can request this information by telephoning the council directly.

## **1.1 Who may be able to apply**

In general, loans, equity release schemes, grants, or small repairs projects from the council are aimed at home owners or private tenants on a low income. Each local council can set its own eligibility criteria. Councils may require you to be in receipt of certain benefits, such as Pension Guarantee Credit, Council Tax Benefit, or Attendance Allowance. However, other grants, such as Renovation Grants, may be awarded on a sliding scale depending on your income and savings.

Where grants are available to private tenants, the landlord will need to give their permission for the work. The grants will only cover work that is not the responsibility of the landlord, such as the provision of central heating or security work.

## **1.2 Who to contact for assistance**

If you would like to make an application for assistance, you should contact your local council and ask to speak to the Grants Officer, who may also be referred to as an Environmental Health Officer or Housing Improvement Officer. Such officers are usually situated in the Housing or Environmental Health departments of your local council. You will be able to find the contact details of your local council in the local telephone directory or on the council's website. The Grants Officer will be able to advise you on the various grants available from the local council and national grants decided by central government.

Tip: As local councils have limited resources for these grants, it is a good idea to apply early in the financial year (April-June) when they may have more funds available.

## 2 Home Improvement Agencies (HIAs)

Home Improvement Agencies (HIAs) are not-for-profit organisations set up to help older or disabled home owners and private tenants to pay for repairs, improvements and adaptations to their homes. You can find your local HIA in England by contacting Foundations (tel.: 08458 645 210; [www.foundations.uk.com](http://www.foundations.uk.com)). In Wales contact Care & Repair Cymru (tel.: 0300 111 3333; [www.careandrepair.org.uk](http://www.careandrepair.org.uk)). In Scotland contact Care & Repair Scotland (tel.: 0141 221 9879; [www.careandrepairsotland.co.uk](http://www.careandrepairsotland.co.uk)). In Northern Ireland contact Fold Housing Trust (tel.: 02890 428314; [www.foldgroup.co.uk](http://www.foldgroup.co.uk)). Alternatively, contact the Elderly Accommodation Counsel (tel.: 020 7820 1343, [www.housingcare.org](http://www.housingcare.org)). Your local council should also be able to provide you with information on your local service.

The HIA will be able to provide you with support from qualified professionals. This support can include help with assessing the work required, writing specifications for the work to be carried out, (specifications are detailed written descriptions of the work to be undertaken and may include plans of these works where necessary), obtaining estimates for the work from an approved list of contractors and arranging with the chosen contractor for the work to be carried out. You will also be allocated a caseworker who will visit you in your home and provide you with support with the application. Most HIAs charge for the technical support they provide, although the work carried out by the caseworker is free. They should state clearly any costs prior to the work going ahead. You may find that the grant or loan can be used to cover the agency's charges.

### **3 Other areas of funding**

In addition to the grants available from the local council, there are a range of grants and special offers available from other sources to help people keep warm and reduce their fuel costs in their homes.

#### **3.1 Warm Front Grants**

Warm Front Grants provide money to home owners and private tenants on a low income, who live in properties with poor insulation and/or without a working central heating system, to improve the heating and insulation of their homes.

The Warm Front Grant provides funding for improvements such as: loft insulation, draught proofing, cavity wall insulation and glass-fronted fire installation up to the value of £3,500 (or up to £6,000 where oil, low carbon or renewable technologies are recommended). You will not have to pay anything as long as the work does not cost more than the grant available. If the cost of the work is more than the grant available you will have to make a contribution to enable work to go ahead.

To qualify for Warm Front Grant you must either own your home or rent it from a private landlord. You also need to be in receipt of certain qualifying benefits such as Pension Credit.

To apply for a Warm Front grant contact Carillion (tel.:0800 316 2805; [enquiry@carillionplc.com](mailto:enquiry@carillionplc.com)) (formally known as Eaga) who administer the scheme in England. You can apply online at: <https://web.eagagroup.com/referrerEBS/createReferralPublic.pdo?referrer=WFPUB>

Scotland, Wales and Northern Ireland have different schemes:

- In Scotland, it is the Energy Assistance Package (tel.: 0800 512 012) administered by the Energy Saving Trust.
- In Wales, it is the Nest scheme (tel.: 0800 512 012; <http://nestwales.org.uk>)
- In Northern Ireland, it is the Warm Homes Scheme (tel.: 0800 988 059; [www.warm-homes.com](http://www.warm-homes.com)).

### **3.2 The Social Fund**

The Social Fund is money provided by the Government to assist people with unplanned expenses which are difficult to meet on a low income. It includes Winter Fuel Payments, Cold Weather Payments, Funeral Payments, Community Care Grants, Crisis Loans, and Budgeting Loans. You may have to receive certain benefits (such as Guarantee Pension Credit) or have income or savings below a certain level to qualify for financial help. For more information on the Social Fund, see our guide: **The Social Fund: Grants and Loans from the state** (guide number 4).

### **3.3 Energy suppliers**

All energy suppliers have to offer lower 'social tariffs' to their most vulnerable customers. You may qualify for a social tariff if you are over 60, on means tested benefits, chronically sick or are in 'fuel poverty' (you spend more than 10% of your income on energy costs). The discount can be worth £200-250 a year. For more information, contact your energy supplier or the Home Heat Helpline (tel.: 0800 33 66 99; [www.homeheathelpline.org.uk](http://www.homeheathelpline.org.uk)) who can liaise with your supplier on your behalf.

You could also consider changing your energy supplier. You can check if there is a cheaper supplier by contacting the following price comparison companies which have been accredited with the Consumer Focus Confidence Code: USwitch (tel.: 0800 051 5493; [www.uswitch.com](http://www.uswitch.com)), Energy Helpline (tel.: 0800 074 0745; [www.energyhelpline.com](http://www.energyhelpline.com)), Simply Switch (tel.: 0800 011 1395; [www.simplyswitch.com](http://www.simplyswitch.com)) or the Energy Shop (tel.: 0845 330 7247; [www.theenergystore.com](http://www.theenergystore.com)).

### **3.4 Charities**

Where there are no other options to help meet the cost of urgent building and maintenance work, some charities may be willing to help with the cost of works. Each charity has their own eligibility criteria for accepting applications for financial help. Some charities may only provide help to a particular category of people, for example, people from a particular geographical area, people who work or have worked in a particular trade, people who have served in the armed forces or people with a particular disability. To find details of charities that may be able to provide financial help, contact Turn2Us (tel.: 0808 802 2000; [www.turn2us.org.uk](http://www.turn2us.org.uk)) who have a database of such charities. You may also want to see our guide:

**Grants from charities for people on a low income** (guide number 21).

## **4 Odd jobs, small repairs and gardening**

As you get older, you may find that the small jobs that you used to do with ease become difficult or take longer to do. There are many local schemes that can provide support to older and disabled people to carry out odd jobs or maintain their garden.

### **4.1 Small repairs and handyman schemes**

Many councils and voluntary organisations run handyman schemes to older people to provide that 'little bit of help' with everyday maintenance tasks. These schemes are usually known as Small Repairs Schemes, Handyman or Handyman schemes. The schemes can carry out a range of jobs from changing light-bulbs or hanging curtains to minor carpentry, such as putting up curtain rails and shelving to plumbing work, such as repairing taps. Some schemes also carry out electrical work, such as fitting new sockets and changing plugs. However, they are unable to do large carpentry, plumbing or electrical work and may set limits on the amount of time a handyman is able to spend on a job. Some schemes will also carry out a safety report which assesses your home for potential hazards, for example, trailing wires or uneven flooring, poor electrical wiring or overloaded sockets. You can ask the handyman to correct any hazards, such as sticking down rugs or installing additional telephone extension boxes to prevent trailing telephone wires.

You will usually have to pay for any materials used but labour costs are often subsidised so costs are lower than you would otherwise pay. You should ensure you understand the costs of any work prior to its being carried out. To find out details of local handyman schemes, contact

your local council's housing department or Foundations (tel.: 08458 645 210; [www-foundations-uk-com](http://www-foundations-uk-com)).

#### **4.2 HandyVan**

Age UK offers a national 'HandyVan' service for people aged 60 and over across much of England and Wales. Qualified, police vetted HandyVan fitters can visit you at home and help with odd jobs and repairs, such as putting up shelves, installing fire alarms, fitting door chains, replacing light bulbs, and installing draught excluders etc. To find out whether you have a HandyVan scheme in your local area, contact Age UK (tel.: 0845 026 1055; [handyvan@ageuk.co.uk](mailto:handyvan@ageuk.co.uk)).

#### **4.3 Gardening schemes**

Many community groups and charities provide free or low cost gardening schemes. Volunteers can provide basic gardening work; watering, pruning, weeding etc to the gardens of older or disabled people if they are not able to look after their own garden. Your local Age UK or Age Concern (tel.: 0800 169 6565; [www-ageuk-org-uk](http://www-ageuk-org-uk)) may know of local gardening schemes running in your area.

#### **4.4 Hiring 'odd-job' people**

Traditionally it was common for people to employ an odd-job person to do small repairs and jobs around the house and garden. However, before employing an 'odd-job person' you may want to consider whether they have insurance to cover them or you if there is an accident. This is not just for your own family or property but also to your neighbours. You should also consider obtaining suitable references before letting them undertake any jobs in your home.

## **5 Equity release and loans**

Equity release may prove to be an alternative way of raising finance to pay for essential repairs and adaptations to your home. The basic principle of equity release is that you borrow money against the value of your property. You should be wary of money lenders other than banks or building societies as they may charge much higher rates of interest. It is advisable to seek advice from an Independent Financial Advisor or Mortgage Advisor and a solicitor before taking out a loan (see section 5.4). There are a number of different schemes on the market. Some examples of the types of loan available are set out below, but the market is constantly changing and additional types may also be available.

There are two main types of equity release, those that are referred to as 'life-time mortgages' and those referred to as 'home reversions'. Both types can provide either an income or a lump sum that can be used to pay for repairs, adaptations or improvements. The main difference between the two different types is that with 'life-time mortgages' you remain the owner of the property but take a loan out against the value of the property. With 'home reversion' schemes, you actually sell part or all of your property to either the reversion company itself or an investor that they provide.

### **5.1 Life-time mortgages**

These are mortgages which are taken out with your home as security. There are various types of mortgage available, providing either lump-sum amounts, or a monthly or annual payment. On some of these

mortgages you will be expected to pay an interest payment to the company, but this may not be the case for all of them.

## **5.2 Capital and interest payment loans**

These 'loans' are taken out for fixed terms and you pay back the interest as well as the capital. These are the standard style of loan and mortgages and the length of time to pay back the loans can vary.

In all types of equity release mortgages some lenders offer a 'no repossession guarantee'. However, you may be required to pay a higher level of interest rate with policies that include such guarantees.

## **5.3 Home reversion schemes**

Home reversion schemes work by either selling part or the whole of your property to a reversion company or a third party found by the reversion company. You will have the right to remain in the property for the remainder of your life or until you no longer need it. This right is usually given through a lease by paying a nominal rent. Please note though that some schemes link the sale price with the rent charged, which could mean that if the sale price of the interest in your property rises then the level of rent you will need to pay may increase. You will continue to be responsible for the maintenance of the property.

## **5.4 Financial advice**

Counsel and Care are not financial advisers. Before making any decision about releasing money from the value of your home it is important to seek advice from an Independent Financial Adviser (IFA) regulated by the Financial Services Authority (tel.: 0300 500 5000; [www.moneymadeclear.fsa.gov.uk](http://www.moneymadeclear.fsa.gov.uk)).

Financial advisors can give you information and guidance about which schemes or loans will best meet your needs. IFAs should be able to offer you products from a much wider range of companies, rather than advisers attached to companies who will only advise and sell from their own range of products. Most Independent Financial Advisors will make a charge for their services. You should be clear about any charges before receiving any financial advice from them. You can find a local Independent Financial Advisor by contacting Unbiased ([contact@unbiased.co.uk](mailto:contact@unbiased.co.uk); [www.unbiased.co.uk](http://www.unbiased.co.uk)).

Before entering into any kind of financial agreement be sure that you are aware of:

- The implications and responsibilities of what you are signing
- The costs involved entering into or withdrawing from a loan agreement
- That you fully understand the agreement
- That you are not rushed into the agreement
- That you are aware of the other options open to you and are happy that this is the correct product for you.

## **5.5 Home Improvement Trust (HIT)**

This is a not-for-profit organisation that has been set up to help older people and those with disabilities to raise effective and reliable equity release finances to pay for repairs, home improvements and adaptations to their homes. They work in partnership with Home Improvement Agencies, local councils, health councils and lending institutions. The HIT will arrange for you to see an Independent Financial Advisor to advise you free-of-charge on the equity release loan that will best suit you.

## **5.6 Safe Home Income Provider (SHIP)**

Whether you go through your local bank or an Independent Financial Advisor, you may want to ensure that the company you are borrowing from is a member of Safe Home Income Provider (SHIP) (tel.: 0844 669 7085; [www.ship-ltd.org](http://www.ship-ltd.org)). SHIP members must abide by its code of practice that ensures that you have the right to remain in your own home for life as long as it is your main residence. It also means customers of SHIP members will never owe more than the value of their home and no debt will ever be left to the estate. Your home will not repossessed and you will not be allowed to fall into negative equity. If you are unhappy with a company that is a SHIP member you can contact SHIP as well as make a complaint to the Financial Ombudsman Service (see section 5.7).

## **5.7 Financial Ombudsman Service**

If you are unhappy with the financial advice or product sold to you, you should first take up your complaint with them. However if you are still unhappy with the way your complaint has been dealt with, then you may want to make a complaint about the company to the Financial Ombudsman Service (tel.: 0800 023 4567; [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)). They provide a free, independent, impartial service, investigating complaints on a range of financial matters.

## **5.8 The costs involved in taking out a loan**

There are often costs involved in taking out a loan which you should consider when borrowing money against your property. For example:

- Legal costs: you will need to pay a solicitor to carry out legal work in relation to taking a loan against your property.

- Completion/arrangement fees: these are charges made by the lender for taking out the product.
- Valuation fees: if you are taking out a loan on the property then you will need to establish the present value of the property.
- You may be charged for early repayment of a loan and you should establish what this cost may be prior to entering into the loan agreement.

Your Independent Financial Advisor will probably receive a commission for any product they sell you or may charge a one-off fee. Your Independent Financial Advisors should offer you the option to pay their commission if you would prefer.

### **5.9 Loans paid under Income Support or Pension Credit**

In certain circumstances, part or all of the interest payable on loans can be paid by any Income Support, income-based Job Seekers Allowance or Pension Guarantee Credit that you receive. However, the rules are complex and you should seek advice from your local Citizens Advice Bureau (tel.: 08444 111 444; [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)) to find out if you would be eligible before committing yourself to a loan.

## **6 Insurance for your house and home**

There are two main types of home insurance: building insurance and contents insurance.

- Building insurance covers the structure of your home including fixtures and fittings, such as baths and fixed kitchen units.
- Contents insurance covers you for loss, theft and damage to your loose belongings, such as furniture. Contents insurance can be extended to cover clothes and jewellery as well as computers and electrical equipment.

### **6.1 What will it cover?**

Both insurances will usually cover you for damage to possessions from perils or risks to your home, such as fire, subsidence, storm and flood. However, it is always important to check the policy being offered to see what is covered and in what circumstances. If you live in a flood area you may find it difficult to get insurance for flood damage and it is important to ensure that this is included in the policy. If you have out-buildings, such as a garage or shed, you should also make sure your policy covers these.

### **6.2 Excess payments**

In a situation where you have to make a claim against the insurance policy, most policies will require the initial amount to be paid by you. For example, if you have a claim of £500 for damage to a roof, your contents insurer may require you to pay the first £100 before they will pay the remaining £400. This initial payment is referred to as an excess payment.

### **6.3 Building insurance**

Always check what the policy covers. In addition to the main structure of the building as well as fixtures and fittings, many policies may also cover things, such as:

- The cost of alternative temporary accommodation should the property be uninhabitable because of damage sustained.
- Liability insurance to cover you from any injury to a person or their possessions on your property.
- Underground pipes and cables – this usually covers accidental damage, but not wear and tear, to gas, electricity, oil, water and sewage pipes.
- Glass – accidental breakages to glass in doors, windows and skylights. This may also cover accidental breakages to washbasins and WCs

Tip: when renewing your home and contents insurance shop around and compare prices as you may not be automatically offered the best deal by your existing insurance company. Many people are under the mistaken impression that you will be rewarded for being loyal to a company. The easiest way to shop around for a good quote is use a comparison website such as [www.moneysupermarket.com](http://www.moneysupermarket.com), or invest the time to compare quotes from at least three of four different companies. Remember to check what is covered, as cheaper quotes may not give you the cover that you need.

### **6.4 Will building work affect my insurance?**

Building work may mean that the value of your property increases and this will need to be reflected in the insurance taken out on the property.

If you are carrying out building work to your home, you may invalidate your insurance and any claim if you do not inform your insurer. In particular, this is the case if you were to carry out work that may affect the security of your building, for example, scaffolding.

## **6.5 How to make an insurance claim**

If your property or/and possessions are damaged because of an accident or other insured risk, you should:

- Assess which insurance covers the damage. You may need to claim against both the contents and buildings insurance if both your property and possessions are damaged. If you are unsure about which policy to claim against, speak to your insurer. Many insurance companies run helplines for their policyholders and can provide you with useful information and support.
- Ask your insurance company, building society or insurance adviser for a claim form.
- You should complete and return the form as soon as possible enclosing, where available, estimates for the cost of repair or replacement of the damaged property.
- In some instances, you may find it difficult to get an estimate or quote straightaway, such as in the case of flooding across a local area where the demand on local building contractors may make it difficult to find a contractor. In these circumstances, you should send the claim form to the insurance company and tell them you will send estimates as quickly as possible.
- If temporary repairs are needed to prevent further damage, inform your insurance company before arranging for the work to be done, and keep any bills for this work. Many policies cover such work and may form part of your overall claim.

- You should keep any damaged items because the insurance company may want to see them. The insurance company may also wish to see evidence of ownership and the value of property lost or damaged. If possible, you should keep all receipts or professional valuations for such circumstances.
- As soon as the insurance company receives your estimates it will either pay your claim, arrange for a claims inspector to call, or send a loss adjuster to handle the whole claim.

If you would like advice or would like further information on insurance, you should contact the Financial Services Authority (tel.: 0300 500 5000; [www.fsa.gov.uk](http://www.fsa.gov.uk)).

## 7 Finding a good builder

The task of finding a good builder can sometimes feel overwhelming, particularly with many stories in the media about 'cowboy' or 'rogue' tradespeople. There are a few things you may wish to consider when employing a builder.

### **What to avoid:**

- Don't employ builders who say they have identified that work needs doing to your property and who pressure you to have the work done immediately.
- Be wary of contractors who have business cards with no address and can only be contacted by mobile phone.
- Don't accept the first quote that you receive. Obtain at least three quotes from companies that you feel you can trust.

### **Try to:**

- Ask around your friends and neighbours to see if they can recommend a builder who is reliable.
- See if your local council's Grants Office can provide you with a list of approved builders known to carry out work that has been successful under their grants programme.
- Use a TrustMark approved tradesperson. TrustMark (tel.: 01344 630 804; [www.trustmark.org.uk](http://www.trustmark.org.uk)) is a not-for-profit organisation that can provide details of local reputable tradespeople across the U.K. TrustMark registered firms are checked and monitored against recognised British or industry standards. Firms have signed up to their code of conduct which ensures that customers receive a good standard of workmanship

and that any complaint will be treated fairly if there is a problem. You can get further information on how to go about finding and instructing a builder from Citizens Advice Consumer Service (tel.: 08454 04 05 06) or your local trading standards office.

- Check that the contractor belongs to an approved professional or trade organisation. For example, Plumbers may belong to the Chartered Institute of Plumbing and Heating Engineering (CIPHE) or electricians may belong to the Electrical Contractors' Association (ECA). Check that their membership is still valid.
- Another option is to ask the builder if you can view a recent project they have undertaken which is similar to the one you are looking to carry out. Talk to the householder about their experiences.
- Ensure that any contractor has public liability insurance.

### **7.1 Things to remember**

- Always ask for a quotation rather than an estimate. A quotation is a written statement of the fixed price for the work, while an estimate is a professional judgement of the cost and can be altered by the builder once the work has started.
- If the contractor is offering a warranty or guarantee with the work, check that it is underwritten by a larger company. This ensures that if the contractor goes out of business before the end of the guarantee/warranty period, the guarantee/warranty is still valid.
- Put together a schedule of works for the contractor to quote against. This should be a full description of the works you want to take place, including positioning of any items, such as sinks and baths.

- Ensure that any building control or planning permission for the work has been obtained. A good contractor should be able to help you with planning permission.
- Make a contract for the work to be undertaken. This should include:
  1. The dates the work is to start and finish.
  2. The total cost of the work from start to finish, with breakdowns of all the work involved.
  3. Areas of particular concern, such as tidying up at the end of each day, where materials and rubbish are to be stored, and how long rubbish can be stored before disposal from the site.
  4. What to do in the event of any unforeseen additional work.
  5. What to do in the event of a dispute.
  6. Details of the contractor's insurance, for example, public liability insurance.
  7. Who is responsible for seeking building control and/or planning permission for the work.
  8. Details of any warranties or guarantees they provide.
  9. Agreement as to when payment should be made.

For larger work or if you do not feel comfortable overseeing the work, you may want to employ a surveyor or architect to oversee the work.

You may want to contact the Office of Fair Trading (tel.:084572 244 99; [www.oft.gov.uk](http://www.oft.gov.uk)). They have a number of information leaflets that may be helpful when thinking about carrying out work to your home.

## **8 General maintenance of your home**

It is important to keep your home in good repair. Carrying out repairs early on can save you a substantial amount of money later on.

### **8.1 Checking your home**

You may want to consider doing regular inspections on your home or after storms. Often you may not be aware that repairs need to be carried out until secondary damaged has occurred. Think about checking both the inside and outside of your property.

#### **Outside the house**

- Check your roof for any missing or cracked tiles. Check the cement fillets fixing the ridge tiles are not cracked, flaking or missing. If you have a flat roof you may want to check that the surface is not torn and that it is clear of debris. You do not have to get up onto the roof, but you or a family member can use a pair of binoculars to carry out the inspection.
- If you have a chimney, check the chimney pots to ensure they are not cracked or broken, that the brickwork and pointing is not worn or broken or missing. Check the flashing around where the chimney meets the roof.
- Check the gutters and downpipes to ensure that they are clear of debris and are not leaking.
- Check your waste and sewage pipes to ensure that they are not blocked or showing external signs of leaking.
- Check your windows and doors for rotting wood or damaged sealant.

- Check the air bricks to ensure that they are not blocked and that damp-proof courses have at least 6 inches or 150mm clearance underneath them to prevent water penetration.
- Ensure that the external brickwork is checked including pointing to make certain that they are not damaged, flaking or soft. Damaged pointing or brickwork can lead to water penetration. If you have a rendering to your brickwork, such as pebble dash, check that there are no cracks or missing rendering, and that the rendering does not drop below the damp-proof coursing.

### **Inside the house**

- Central heating: if you have a boiler you should have it serviced annually by a specialist. You should also check that your radiators are heating properly. If they are not heating up or are heating unevenly, it may be that they need 'bleeding'. This is when air gets trapped in the radiator and it can be released by opening the valve at the top of the radiator.
- Electrics: check that there are no damaged or loose cables. Check that plugs are not getting hot when plugged into a socket or that there are not sparks or flashes of light when the socket is switched on. If this is the case, you should call in an electrician to check your wiring immediately. It is advisable to have your electrical wiring checked every five years by an electrician.
- Floors: if you have wooden suspended floors, check for excessive springiness as this could be a sign of rot in the joists.
- Damp: check for signs of damp and what might be causing it.
- Roof spaces: Check for any light showing through the roof; this may indicate broken or damaged tiles. Check for signs of leaks on the roof lining or timbers, and check for any woodworm. Make

sure all tanks are watertight and lagged, and the pipe work is not leaking. Check you have sufficient insulation (at least 4 inches/ 10cms).

## **8.2 Thinking of the future**

It be useful to think about the future when mobility may be a problem and organise any work or repairs to your home to reflect this. Any work you do now may prevent unnecessary risks later on. For example:

- If your home needs rewiring, you may want to consider raising any sockets to avoid needing to bend as much to be able to reach them and also increasing the number of sockets to reduce the hazard of trailing wires.
- You may also want to think about increasing the number of lights, particularly around staircases and along halls. This will improve visibility and may help to avoid falls.
- If you are upgrading your heating system, remember once you retire you are likely to be at home more often and will need more heating than you presently use. Furthermore, those with reduced mobility require more substantial heating. You may want to consider carrying out heat-efficiency measures to reduce heat loss and tackling unnecessary heating. For example having individual radiator thermostats so that each room can be heated to its own temperature. You may also want to consider installing insulation in your roof and draught-proofing your windows and doors (see section 3.1).
- If you are replacing doors and/or windows, consider installing UPVC windows. They are low maintenance so will not require repainting/varnishing and the double glazing also provides additional insulation against heat loss.

This guide is not a full explanation of the law and is aimed at people aged over 60

The Counsel and Care service is now part of Independent Age. Independent Age is the operating name of the Royal United Kingdom Beneficent Association.

Registered address: 6 Avonmore Road, London W14 8RL

Registered charity number 210729

Tel.: **0845 300 7585**

Email: **advice@counselandcare.org.uk**

Website: **www.counselandcare.org.uk**

If you have found our advice useful, please consider making a donation or leaving a legacy in your will.

**As a charity we rely on donations**

© Counsel and Care April 2012