

4 Home Repairs and Improvements

This Information Sheet is aimed at both homeowners and tenants. It looks at the financial and practical help available to help you repair, improve and adapt your home.

| Index | Page No |
|---|----------------|
| Repairs and improvements | 2 |
| Local Authority grants for homeowners in England and Wales | 2 |
| Housing Executive grants for homeowners in Northern Ireland | 5 |
| Local Authority grants for homeowners in Scotland | 6 |
| Adapting your home – advice for people with disabilities | 7 |
| Paying for adaptations in England, Wales and Northern Ireland | 7 |
| Paying for adaptations in Scotland | 9 |
| Other sources of financial help | 10 |
| Home Improvement Agencies | 12 |
| Private and Housing Association tenants | 13 |
| Council tenants | 15 |
| Arranging work privately | 17 |
| Trade associations | 20 |

Repairs and Improvements

There are lots of reasons why it is sensible to keep your home in good repair. Ignoring a leaking roof, or putting off the outside painting for another year can create expensive problems for the future. Also, homes in a state of disrepair can be much harder to heat causing high fuel bills. 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.

There is help available for older people who need to carry out repairs and improvements to their homes. Local authorities can give grants for both small and large repairs and in many areas there are Home Improvement Agencies which can help you apply for local authority grants and assist you through the whole process of getting the work done.

The help available does vary depending on whether you live in England, Wales, Scotland or Northern Ireland and whether you are a homeowner or a tenant. This information sheet looks at each situation separately.

Local Authority grants for homeowners in England and Wales

If you own your home, you may qualify for financial help towards the cost of repairs. There are two main types of grant which your local council can give for home repairs, 'Home Repair Assistance' and the 'Renovation Grant'.

Home Repair Assistance

Home Repair Assistance can be given for a wide range of small repairs, improvements and adaptations.

To qualify for Home Repair Assistance, the home must be your main residence and you must be responsible for the repairs. You must also meet **one** of the following conditions:

- you are aged 60 and over **or**
- you have a disability **or**
- you are the carer of an older or disabled person **or**
- you receive a means-tested benefit such as Minimum Income Guarantee (Income Support), Income-based Jobseekers Allowance, Working Family's Tax Credit, Council Tax Benefit, Housing Benefit or Disabled Person's Tax Credit

Some councils will prioritise applications using additional criteria. For example, they may operate their own means test or give priority to people living in a particular area. Your council should publish full details of any priority system they use.

You can apply for the full cost of the work up to a maximum of £5,000. The following list gives examples of the type of work you may want to apply for help with.

- repairing or replacing rotten windows and doors
- repairing or replacing leaking gutters
- renewing faulty electrics
- fixing new window and door locks
- installing stair rails and grab rails

Home Repairs Assistance cannot be paid for work already carried out. If the repairs are started before the grant has been approved, your application will be turned down.

To find out if your council gives Home Repairs Assistance grants, or to make an application, contact the housing or environmental health department of your council. If you would like further advice or help with the grant application, contact a local Home Improvement Agency (see page 12) or a local Citizens Advice Bureau.

Renovation grant

Renovation grants are available for more substantial repairs, for example:

- renewing your damp proof course
- renewing your roof

- treating extensive dry rot
- installing a bathroom (if you do not have one already)

Like the Home Repairs Assistance grant, it cannot be paid for work already carried out. If the repairs are started before the grant has been approved, your application will be turned down.

To qualify for a renovation grant, the home must be your main residence and you must be responsible for the repairs. You should be able to show that you have lived there for the last three years, though your council does have the power to ignore this if you are in need. You will also be asked to sign a certificate stating that you intend to stay in the home, through out the five year 'grant condition period'.

To apply for a Renovation Grant, contact the housing or environmental health department at your council and explain the problems you are having with your house. The council will then arrange to visit. Before a renovation grant can be offered the council must be satisfied that your home is in serious disrepair.

Once this has been established, they will draw up a list of repairs to be carried out. In most cases, you will not be able to pick and choose the repairs you want - you will have to carry out **all** the repairs suggested by the council.

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 the full grant. The council will inform you in writing of the result of the means-test and the amount of grant they award you will be the reasonable cost of the work minus the amount the council decides you can pay.

Housing Executive grants for homeowners in Northern Ireland

There are two different grants which your local housing executive can give for home repairs, 'Minor Works Assistance' and the 'Renovation Grant'.

Minor Works Assistance

This grant is very similar to the Home Repairs Assistance grant given in England and Wales and can be given for the same type of work (see page 3). It is primarily for people aged 60 and over who need to carry out repairs in order to 'stay put' in their homes. It can also be given to people who need to carry out small adaptations to enable an elderly relative to move in with them.

To qualify for Minor Works Assistance you must be getting a means-tested benefit such as Minimum Income Guarantee (Income Support) or Rate Rebate, and the work must be your responsibility. The limit of the grant is £1,080 for a single application and a maximum of £3,240 can be paid over a 3 year period. The grant cannot be paid for work already carried out. If you start the repairs before the grant is approved your application will be turned down. For more information, contact your local Housing Executive Grants Office.

Renovation grant

The renovation grant in Northern Ireland is very similar to the renovation grant in England and Wales. For details on the type of work you might get done with a renovation grant, and the qualifying rules, see the description of the renovation grant for people living in England and Wales on page 3. To apply for a renovation grant you need to contact your local Housing Executive Grants Office.

If you are unsure which grant to apply for, contact your local Housing Executive and ask for a preliminary enquiry form. This will ask for basic details about the problems you have with your home and will enable the Housing Executive to determine which is the most suitable grant for you.

You can find more information on the grants available for repairs and improvements in Northern Ireland in the booklet 'A Guide to Home

'Improvement Grants'. You should be able to get a copy from your local Housing Executive Grants Office.

Local Authority grants for homeowners in Scotland

There are three main types of grant available in Scotland for repairs and improvements: improvement grants, standard amenities grants and repair grants.

Improvement grant

To qualify for an improvement grant your home must be in serious disrepair and/or lack basic amenities such as a bath or toilet. You can usually only apply for up to 75 per cent of the cost of the necessary work, up to a maximum limit of £12,600. Unless an 'Improvement Order' has been served on your property, or you live in a 'Housing Action Area for Improvement', the grant is discretionary. This means the council does not have to offer this grant to you.

Standard Amenities grant

If your home lacks basic amenities such as a bath, toilet, kitchen sink or wash hand basin, your council has a legal duty to offer a grant towards the cost of installing these amenities. The grant is equal to 50 per cent of the cost of the work, up to a maximum limit set by the council. This limit varies depending on the amenities your home needs.

Repairs grant

If your home is in need of general repairs, you may be able to apply for a repairs grant. Your home must be in Council Tax band A, B, C, D, or E to qualify. You can apply for up to 50 per cent of the work, up to a maximum of £5,500. If your home is a pre-1914 tenement this maximum limit may be increased to £7,800.

For more details on these grants, Age Concern Scotland produce a useful fact sheet, 'Older home owners: financial help with improvements and repairs'. You can get this from Age Concern Scotland, 113 Rose Street, Edinburgh, EH2 3DT. Telephone: 0131 220 3345.

Adapting your home – advice for people with disabilities

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. 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 to meet your particular needs. You can ask your local social services department to arrange for an occupational therapist to visit. In addition, the **Disabled Living Foundation** and the **Centre for Accessible Environments** can both advise you on the sort of adaptations that might be possible. You can contact these organisations at the address below.

Centre for Accessible Environments
Nutmeg House
60 Gainsford Street
London
SE1 2NY
Telephone: 020 7357 8182
www.cae.org.uk

Disabled Living Foundation
380-384 Harrow Road
London
W9 2HU
Helpline: 0845 130 9177
www.dlf.org.uk

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

Whether you are a homeowner, tenant or you live with your relatives, you may qualify for financial help with the cost of adapting your home.

If you only need small-scale adaptations such as grab rails or a downstairs toilet, you may qualify for Home Repairs Assistance, see page 2. This can pay for work up to a maximum of £5,000. If you need more substantial adaptations you may qualify for a **disabled facilities grant**.

Disabled facilities grant

There are two types of disabled facilities grant:

- mandatory disabled facilities grant
- discretionary disabled facilities grant

Every local authority has a legal obligation to offer mandatory disabled facilities grant to those that need them. The mandatory disabled facilities grant is paid for essential adaptations which help you to move around your home more easily and which give you access to your kitchen, bathroom, bedroom and living room.

Examples of the type of work you might have carried out with a mandatory disabled facilities grant are as follows:

- installing a stair lift
- providing a toilet and shower downstairs
- installing a ramp and grab rails to the front door
- moving and adapting light switches and heating controls to make them easier to use
- widening doorways and installing ramps for wheelchair access

If the mandatory disabled facilities grant does not cover all the work you need, either because the cost exceeds the grant limit or you need adaptations which cannot be paid for under the mandatory disabled facilities grant, the local authority can offer you a **discretionary disabled facilities grant**.

This grant can be given for almost any adaptations which meet your accommodation, welfare or employment needs. However, the council does not have to offer you this grant.

How to apply for a disabled facilities grant

Applications for disabled facilities grants are processed by the housing department at your local council. Contact the housing department 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 12). Once the council has received your completed formal application form it must make a decision within 6 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 you want to apply for a disabled facilities grant and ask for an assessment of your needs.

Also, the council must 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.

The means-test should only take into account the income and savings of the person who needs the adaptations. So, for example, if you need the adaptations but your home is actually owned by your son or daughter, 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 their permission before any work is carried out).

Paying for adaptations if you live in Scotland

Whether you are a homeowner, tenant, or you live with your relatives you may qualify for financial assistance towards the cost of repairs.

The **improvement grant** can be given for some adaptations to your home. If you are unable to use your existing bathroom, you may be able to apply for a **standard amenity grant** towards the cost of installing an additional toilet and shower. See page 6 for more details on these grants.

Alternatively, you can apply to the local authority 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.

For more information, Age Concern Scotland produce a useful fact sheet, 'Older Home Owners: Sources of Financial help with improvements and repairs'. You can get this from Age Concern Scotland, 113 Rose Street, Edinburgh, EH2 3DT. Telephone: 0131 220 3345.

If you would like further advice and assistance with adapting your home, contact a local Home Improvement Agency. See page 12 for details.

Other sources of financial help

If you cannot get all the work you need carried out 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 given below.

Community Care Grants

Community Care Grants can be given for small repairs and maintenance costs as well as for internal redecoration and refurbishment. To qualify for a Community Care Grant you need to be receiving Minimum Income Guarantee (Income Support) and have less than £1000 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. You claim on form 'SF300' which is available from your local Benefits Agency (Social Security) office.

Each Benefits Agency office has a set amount of money to spend on Community Care Grants and are 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 to help with the cost of small repairs or adaptations, a benevolent society may be able to help.

There are many different benevolent societies which offer assistance to older people in need. For more information on the type of help they give and how to apply see Help the Aged's Information Sheet, 'Benevolent Societies'.

Interest-Only Loans

Interest-only loans are usually only available to older homeowners. 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 Minimum Income Guarantee (Income Support) you may be able to get some of the interest on the loan paid by the Department of Social Security.

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

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. A 'not for profit' organisation called Home Improvement Trust aims to make equity release plans more accessible to older home owners who need funds for repairs and adaptations.

To find out more about the Home Improvement Trust, contact:

The Home Improvement Trust
7 Mansfield Road
Nottingham
NG1 3FB

Freephone helpline: 0800 783 7569
Website: www.hitrust.org

For further information on these types of schemes see Help the Aged's Information Sheet, no 21 'Equity Release Plans'.

Before taking out any loan or mortgage on your property always get independent financial advice. For details of independent financial advisers in your area contact IFA Promotion at:

IFA Promotion
17-19 Emery Road
Brislington
Bristol BS4 5PF Telephone: 0800 085 3250
 Web site: www.ifap.org.uk

Home Improvement Agencies

Home Improvement Agencies are set up to help older homeowners 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. They can help you to decide what work you need to carry out to your home and give you advice on the financial help available. 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
Derbyshire
SK13 8HT
Phone: 01457 891 909
wwwFOUNDATIONS.uk.com

If you live in Wales contact:

Care and Repair Cymru

Norbury House
Norbury Road
Fairwater
Cardiff
CF5 3AS
Phone: 029 2057 6286
www.careandrepair.org.uk

If you live in Scotland contact:

Care and Repair Forum

Scotland
236 Clyde Street
Glasgow
G1 4JH.
Phone: 0141 221 9879
www.care-repair-scot.org.uk

If you live in N Ireland contact:

Fold Housing

3 Redburn Square
Hollywood
Co Down
BT18 9HZ
Phone: 028 90 428 314
www.foldgroup.co.uk

Private and Housing Association tenants

If you rent your home, most repairs are the legal responsibility of the landlord. Under the Landlord and Tenant Act 1985, if your tenancy began **after 24th October 1961**, your landlord is responsible for keeping in good repair the following:

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

If your tenancy began **before 24th October 1961**, your landlord's responsibilities mainly 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.

If you rent from a private landlord, check what type of tenancy you have before you ask your landlord to carry out any 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.

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 up to £50 under the ‘Right to Repair’ scheme. See page 15 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, it is still a good idea to 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 because 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

Under the Landlord and Tenant Act 1985, your council has the same responsibility for major repairs as a private landlord. See page 13 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. This scheme ensures that

repairs which affect your health, safety or security are done within a certain time limit. The time limit varies with the urgency of the repair. 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 your council fails to carry out repairs within the time limit, you may be awarded compensation of up to £50. To find out more about the 'Right to Repair' scheme contact the housing department at your council.

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

- Contact your tenants' association. They 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. They will be able to give you their name and address.
- As a last resort you can complain to the local government ombudsman. The ombudsman investigates cases of mis-management and unreasonable delay by local councils. Your local Citizen's Advice Bureau will be able to give you the address and telephone number of the local ombudsman. For more information you can get a free booklet called 'Complaint against the council? How to complain to the Local Government Ombudsman'. You can get this from your council, or by writing to: The Commission for Local Administration, 21 Queen Anne's Gate, London SW1H 9BU. Telephone: 0845 602 1983.

If you are a council tenant in Scotland contact the Scottish Public Services Ombudsman, 23 Walker Street, Edinburgh. EH3 7HX. Telephone: 0870 011 5378.

If you are in Wales contact The Local Government Ombudsman, Derwen House, Court Road, Bridgend CF31 1BN. Telephone: 01656 661325.

If you are a council tenant in Northern Ireland contact The Ombudsman, Freepost BEL1478, Belfast BT1 6BR. Telephone: 0800 34 34 24.

Arranging work privately

If you need to arrange work yourself, you may be worried about 'cowboy' builders. The next sections look 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 which only give a telephone number. If possible visit the premises yourself.
- 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 if you need electrical work, are they a member of the Electrical Contractors Association or National Inspection Council for Electrical Installation Contracting. **If the work involves moving or installing gas appliances, check they are registered with CORGI.** See pages 20-23 for details of trade associations.
- Ask to see recent customer references. Check they are genuine by contacting the customers yourself.

You may be approached at home by a builder who points out work that they could do to your home. They 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 them fix your roof. **Never** be pressurised into having work done like this - few reputable builders seek work in this way. For more information on how to deal with

doorstep traders see Help the Aged's free information sheet no 19, 'Beware of bogus callers.'

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.
- 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?
- When you need the work completed. Ask the builder to give you a date when they would be able to start the work, and when they would expect to finish.
- A statement to the effect that you expect the builder 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 they have priced for everything and whether they have included VAT (some small builders don't have to charge VAT).

Remember, the cheaper quotation is not always 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. In your acceptance letter state:

- a brief description of the work to be carried out with any special requirements.
- the price agreed
- the start date and completion date
- the agreed method of payment.

It is a good idea to ask the builder to sign 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 regards 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 builder has failed to meet these terms and you are unhappy with their work, you can take the following steps.

- Discuss the problem informally with the builder and give them time to put things right.

- If this produces no action, put your complaint in writing to the builder, keeping a copy of the letter for yourself. If you contact the builder 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 builder 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 builder still refuses to do anything, check whether they are a member of a trade association. If they are, contact the trade association and find out if they have a complaints procedure or an arbitration scheme. If they have, they 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 represents a selection of the main Trade Associations in the UK. Inclusion in this list does not constitute a recommendation.

Federation of Master Builders

| | |
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| England and Wales : | Telephone: 020 7242 7583 |
| Scotland: | Telephone: 0131 667 5888 |
| Northern Ireland: | Telephone: 028 7034 0999 |

The Federation of Master Builders can give you details of local members. They ask to see customer references before they allow a builder to become a member. There is a complaints procedure and, if both the client and builder agree, a complaint can be dealt with through their arbitration scheme.

Decorators Associations

England, Wales and Northern Ireland: Telephone: 024 7635 3776
Scotland: Telephone: 0131 343 3300

The British Decorators Association and Scottish Decorators Federation 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

England, Wales and Scotland: Telephone: 020 7403 7177
Northern Ireland: Telephone: 028 9087 7142

The Glass and Glazing Federation can provide you with details of members in your area. They insist their 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)

England, Wales, Scotland and Northern Ireland:
Telephone: 020 7564 2323

The NICEIC can give you details of local members. They set technical standards which must be met by their members. They regularly inspect member's work. If you find fault with the technical standard of work carried out by one of their members they will investigate, and if necessary will make sure it is put right.

Electrical Contractors Association

England, Wales and Northern Ireland: Telephone: 020 7313 4800
Scotland: Telephone: 0131 445 5577

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)

Telephone: 01256 372200

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

Telephone: 01206 306 200

The Confederation of Roofing Contractors provide lists of members in local areas. They inspect work before they allow contractors to become members and insist that all members follow a code of practice. All work carried out by members carry a 10 year guarantee back up scheme to protect you should the contractor cease trading during the guarantee period.

Institute of Plumbing

Telephone: 01708 472 791

The Institute of Plumbing is not strictly a trade association - it is a professional body which aims to improve the standard of plumbing. They do have members though and can supply you with a directory. They check the qualifications and competence of plumbers before they give them membership and will consider complaints made against their members. They operate a code of practice.

Association of Plumbing and Heating Contractors

Telephone: 0800 542 6060

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 if you have a complaint against one of their members.

Scottish and Northern Ireland Plumbing Employer's Federation (SNIPEF)

Telephone: 0131 225 2255

The Scottish and Northern Ireland Plumbing Employer's Federation can provide a directory of members. They check the qualifications of the owner or manager of the company applying for membership. They operate a code of fair trading as well as an arbitration scheme. In addition they operate a 'Guarantee of Domestic Work' scheme to ensure that work carried out by members is satisfactory.

For further information contact:

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

People with access to the Internet can download our information sheets and advice leaflets 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
- Community and residential care
- Housing options and adaptations
- Access to health and community services
- Equipment to assist independence
- Support for carers
- Agencies offering local practical help

Telephone: **0808 800 6565** Textphone (Minicom): **0800 26 96 26**
9am to 4pm, Monday to Friday. Your call will be free of charge.

If you are in **Northern Ireland**, call SeniorLine on **0808 808 7575**.

IS (NO) 4
March 2003 (TH)

Help the Aged is a registered charity No 272786 registered in England at the above address