

in good repair

A guide for older and disabled people about organising home repairs and adaptations



Written and produced by the independent housing charity, Care & Repair England, in consultation with members of the Elders Council of Newcastle upon Tyne.

This guide has been written by Care & Repair England with help from the Older People and Carers Readers Group (a sub group of the Elders Council of Newcastle upon Tyne, which is supported by a Better Life in Later Life and the Carers Centre Newcastle).

This group has also produced a local supplement detailing services in Newcastle. The framework for this local supplement is freely available to other groups who might wish to produce a similar brochure for their area.

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A brochure of this size cannot cover everything about all aspects of building work, but it does include key information and should point you in the right direction to get more detailed help and advice.

This brochure was produced in 2004. It applies only to the situation in England. Every effort has been made to make sure that the information it contains is correct. However, things do change so it can be a good idea to check specific facts and seek expert advice for more complex situations. Care & Repair England cannot accept any responsibility for any errors or omissions.

The views in this guide are those of the authors and not necessarily those of the funders or associates. Photocopying or reproduction of this guide is not permitted without prior written notice.

Care & Repair England

Care & Repair England is a national charity established in 1986 to improve the housing and living conditions of older and disabled people. Its aim is to innovate, develop, promote and support housing policies and initiatives which enable older and disabled people to live independently in their homes for as long as they wish.

How to use this guide

You have decided that your home needs some repairs, alterations or adaptations. You may be wondering what to do next and who can give you reliable help and advice.

Below we show how this guide is set out so that you can go directly to the part which is most useful to you.

Can I get help with paying for repairs and adaptations?

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Can I get help with paying for repairs and adaptations?

When you have limited savings and a moderate income it can be difficult to meet the cost of maintaining your home.

There is no single national system of help for low income owner occupiers in this situation, so this section describes the range of possible ways to get help with the costs of repairs and adaptations.

Grants for repairs from the local authority

The local authority to which you pay your council tax is responsible for providing help with housing. The local authority may offer grants to owner occupiers and private tenants to help with the cost of repairs, but they do not have to do this. Some local authorities offer small grants for urgent work, some offer loans which are only paid back when your home is sold, some will refer you to private loan schemes. To find out what is available in your area, contact the local authority directly or a local advice centre should be able to give you information (see pages 15-18)

Grants for adaptations from the local authority

There is a grant called a mandatory *Disabled Facilities Grant* (DFG) which should be available from the local authority to which you pay your council tax. 'Mandatory' means that there are national rules about DFGs which the local authority has to follow and you have certain rights when claiming a grant.

- Anyone over 18 who is an owner-occupier, private tenant, council tenant, housing association tenant or a landlord with a disabled tenant can apply for a DFG.

“Putting in a level shower and stairlift has changed my life. I can go to bed when I feel like it and get up and wash whenever I want to – I no longer have to wait for someone to come to help me”

Mrs. A

- A DFG can cover the cost of adaptations to make a home more suitable for a disabled person. It can be given to help with;
 - *Getting in and out of the home*
 - *Making the home safe for the disabled person and others living with them*
 - *Access to the main family room*
 - *Access to or provision of a room for sleeping*
 - *Making access to or providing one or more rooms with a toilet, bath and /or shower and a wash hand basin or making it easier for the disabled person to use these*
 - *The provision of suitable facilities for the preparation and cooking of food*
 - *Installing a heating system that is suitable for the needs of the disabled person*
 - *Helping the disabled person to use a source of power, light or heat*
 - *Helping the disabled person to care for someone dependent on them who lives in the home*
- In deciding whether or not to give a DFG the local authority has to decide if an adaptation is '*reasonable and practical*', taking into account the age and condition of the home. They also ask social services to advise them whether or not an adaptation is '*necessary and appropriate*'.
- How much a grant would be depends upon your income and savings - you will have to fill in a form which asks you about these (including those of any partner or spouse).
- At the time of writing this guide the maximum DFG was £25,000.
- The local authority has to make a decision about your DFG application within 6 months, but they are allowed to delay payment of the grant for up to 12 months after the application was made.

The way to get a DFG is different in every area. First ask the local authority to explain the steps that you have to take to make a DFG application, or ask at an independent local advice centre (See pages 15-18).

Often the first step is a visit by an '*occupational therapist*'. This is a person who is knowledgeable about adaptations and equipment for disabled people. In some areas there is a long waiting list for this visit. If you feel that your case is particularly urgent it is important to let the occupational therapy services manager know this as they may have a priority system.

The local authority also has the *discretionary* power (ie. it can do something but does not have to) to give help with adaptations or to help a disabled person to move to more suitable accommodation.

The Disability Rights Handbook is a useful guide to DFGs and other rights for disabled people. Your library should have a copy or it can be obtained from Disability Alliance Tel: 020 7247 8776 (price £14).

Financial help for adaptations from social services

Social services departments have a duty (*under Section 2 of the Chronically Sick and Disabled Persons Act 1970*) to make arrangements for adaptations. This could mean that social services will help you to find the money for an adaptation or meet the cost of the work themselves if it cannot be found from any other source. Help is usually means tested and may be given as a loan, or increasingly people are being expected to use the equity in their home to meet costs.

Social services departments provide help with obtaining small items of equipment and with minor adaptations such as grab rails and hand rails – things which help disabled people manage at home independently.

The first step towards getting help with any of these is usually to contact the occupational therapy department at social services (*details should be in your local telephone directory*).

Can I get help with paying for repairs and adaptations?

Low cost services for small repairs and minor adaptations

“I feel so much better now that I know that there is someone I can turn to for little jobs and it won’t cost me a fortune”

Mrs. A, who uses the local Care & Repair Handyperson service

In some areas it is possible to get help from a home improvement agency, Age Concern group or social services with small essential repairs and adaptations. These organisations may employ their own ‘handyperson’ to do small jobs, or may use a group of builders or volunteers to do the work at well below the normal commercial cost. Look up how to contact these organisations in the Who can Help section on pages 15-18.

Help with repair costs through Pension Credit

People who can claim Pension Credit (income support/JSA if under 60) and have savings of less than £1,000 may be able to get some help with essential repairs from the “Social Fund”.

What is Pension Credit?

This is a new benefit for people over 60. The ‘guarantee credit’ tops up your income to a set amount (this replaces income support or Minimum Income Guarantee). There is also a savings part of Pension Credit for those 65+. To claim contact the Pension Credit line on 0800 991234 or contact any of the advice organisations listed in the Who Can Help section.

This is a **discretionary** fund (ie. you do not have a *right* to any help and it is up to the social fund officer to decide each case). The social fund officer can give a Social Fund Loan or Community Care Grant. One of the relevant reasons for which they are allowed to give a grant is to help someone stay at home rather than go into a care home by meeting the costs of minor structural repairs, essential home maintenance, decoration or refurbishment.

The Department for Works and Pensions is responsible for the social fund and to claim you have to fill in form SF500. A local advice agency should be able to help you with this.

Raising money for repairs through loans and equity release

Equity release involves borrowing money based on the value of your home. Many banks and building societies offer this type of loan, but if you are thinking about raising money in this way it is important that you seek independent financial advice.

To give you a general idea of what is possible we have outlined the five main types of equity release schemes.

A **Maturity** loan allows you to borrow a lump sum and then pay interest only on that amount. The original lump sum is repayable when the house is sold. It may be possible to obtain help to pay the interest on the loan through pension credit (see below).

With a **Rolled- up loan** interest is added onto the original loan. You then pay both the interest and the lump sum when the home is sold. There can be a snowball effect on the amount of the loan because you effectively have to pay interest on interest. Some schemes put a cap on the size to which the loan can grow. Others guarantee that you do not end up owing more money than your home is worth and that you will not be forced to sell your home to pay back the loan.

With a **Home Income Plan** you release a lump sum based on the value of your home and this money is then used to purchase an annuity that gives you a monthly income for life. Out of that monthly income you have to pay interest on the lump sum and insurance premium tax.

Home Reversion involves selling your home (or part of it) to a private company, usually for a fraction of its market value. In return you continue to live in the home rent free for as long as you wish, though in some cases you remain responsible for maintaining the home. You can use the proceeds of the sale in any way you wish.

Can I get help with paying for repairs and adaptations?

Shared Appreciation allows you to borrow a percentage of the value of your home. When the home is eventually sold the amount originally borrowed plus a percentage of the increase in its value is paid to the lender.

With all of these schemes, and others that are coming onto the market, there are risk factors which you need to take into account. These include; *interest rate changes, falls in property values, inflation, possible changes in your circumstances and possible loss of entitlement to welfare benefits*. This is why it is so important to consult an independent financial adviser who is properly registered under the Financial Services Act.

More information about Equity Release schemes is available from **Age Concern England's Factsheet Number 12: Raising an Income or Capital from your Home** (details on page 16)

Help with mortgage interest costs

If you take out a mortgage or loan for certain repairs, improvements or adaptations, it may be possible to get help with the interest payments through claiming Pension Credit. The conditions under which interest payments are met are limited. It is therefore a good idea to get independent advice from a Citizens Advice Bureau or other advice services listed on pages 15-18 before taking out a loan.

Help with the cost of heating systems and insulation

Householders who are over 60 and receiving Pension Credit, Council Tax Benefit or Housing Benefit can apply for a '*Warm Front Plus Grant*'.

This is a grant to help with the cost of insulation and central heating (installation or improvement but not repair). There is not an automatic entitlement to a grant because the amount of money available is fixed and there is often a waiting list. The people who undertake the work usually also give advice on general energy efficiency. Some also install security measures.

For more information ring the national Freephone number - 0800 952 0600

Charities and Trusts

There are national and local charities which may be able to help financially where no other options have been found to meet the cost of urgent building work. These include ex-services charities (some of whom offer low interest loans), ex-employees associations, religious organisations, special interest groups and so on. Some home improvement agencies can help with making applications to these, or libraries and Citizens Advice Bureaux may hold lists of possible charities to write to for help.

There is a national free, confidential Helpline (ACO on 01707 651777) which can put you in touch with the charities that are most likely to be able to help you. So that they can search their information faster, they ask that before you phone up you have the following information ready: *area of residence, place of birth, family background and responsibilities, any career and work history, any service in the armed forces, any religious affiliation or any past or present membership of a trade union or professional association.*

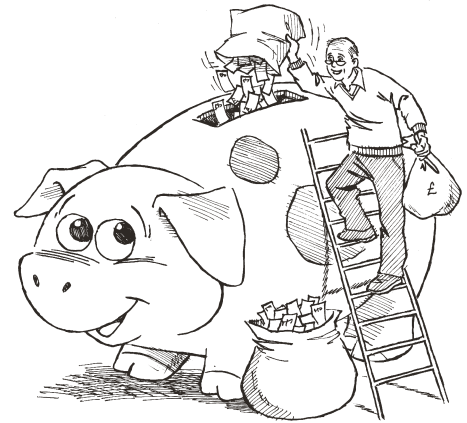
Insurance

It can be worth checking your home insurance policy to see if you are covered for some repairs. The sorts of damage that may be covered includes that resulting from storms, floods, falling trees, subsidence, landslides, break-in, water leaks, accidental breakage. You should contact the insurance company before organising the repairs.

Some insurers now offer help with emergency repairs. You pay a monthly premium and in the case of needing say, a plumber to fix a leaking pipe, they send a reputable tradesperson and meet the repair cost up to a certain amount. These are widely advertised in the press. It is important to check exactly what you are buying in terms of the amount of cover, eg. there may be exclusion clauses if the repair arises because you have not maintained your home.

“Even after the repairs were done, my carpets were in a terrible state and I kept tripping up. They (the Staying Put service) wrote to some charities and got me the money to replace these. My home is so much better now”

Can I get help with paying for repairs and adaptations?



Need more money?

There have been many recent changes to the welfare benefits that are available to older people. If you find that you have been paid less benefit than you should have been getting, it is sometimes possible for the extra payments to be backdated – this can give you a lump sum that could be helpful to pay for repairs.

Many independent advice agencies (details on pages 15-18) can do a free, confidential, independent check of your income to make sure that you are getting everything that you are entitled to.

“My income went up by £78 a week and I no longer have to pay council tax. You cannot imagine the difference that has made to me”



How do I organise the work and find a good builder?

On pages 15-18 we look at who can help you with this, but if you are going to organise the work yourself, below are suggested some 'steps to good building work'. We strongly recommend that where you are going ahead with larger scale works, you either read the more detailed guides recommended or employ a technical agent to assist you.

Step 1: *Be clear about the work that you want done*

More problems are caused by not being clear about exactly what work the builder is being asked to do than by anything else. Start by writing a 'schedule of works' – this is rather like a detailed shopping list of everything that needs to be done. It will not only enable you to get more accurate and comparable quotations for the work, but also act as a useful checklist to make sure that the work is completed properly. Often a drawing is attached to the schedule of works. This might be a simple sketch or, for major jobs, detailed technical plans for which you will need specialist help.

Step 2: *Get permission*

Some building work requires formal approvals. If you live in a conservation area or in a listed building you may need approval for even very minor works. In some cases you have to consult with your neighbours about proposed works. The local authority Planning Department or Building Control can advise you and provide the leaflets, 'Planning-a guide for householders' and 'Building Regulations explanatory booklet' (these can also be ordered free from ODPM; phone 0870 122 6236). It is also likely that you are obliged to tell your buildings insurer and mortgage company about proposed building work.

Step 3: *Find a good builder*

Despite scare stories about 'cowboy builders' it is worth remembering that there are far more good builders than bad, and with a little care you should be able to find the right one for you.

How do I organise the work and find a good builder?

“When the builder knocked on the door and said the roof was dangerous I was so worried I just agreed to them going ahead and paid them everything I had. They took all my savings, but the roof is not mended properly.”

Personal Recommendations

As obvious as it sounds, asking around amongst neighbours and friends for people that they would recommend is a useful starting point. However, whilst this may tell you who is pleasant and friendly, it does not always tell you much about the technical quality of their work and you still need to follow the other safeguards.

Local Lists and the Quality Mark Scheme

Some local council grant departments hold a list of builders who have completed grant work to a satisfactory standard. Some local Age Concerns or home improvement agencies (see page 15) hold a list of reputable tradespeople.

There is a national government backed scheme called ‘Quality Mark’. You can phone their Helpline (0845 300 80 40) or look on the website www.qualitymark.org.uk to obtain a list of local contractors who have been independently assessed and who will provide a proper quote, contract and warranty.



“He said he was from the water board and that there was something wrong with my water supply, so because he looked official I let him in. I felt so stupid when I later realised that my purse had gone.”

Trade Organisations

Many builders join specialist trade organisations. Some (but by no means all) of these offer protection schemes or help you to resolve disputes. Always check what the protection schemes actually offer and make sure that the builders' membership is current.

Well Established Firms

Look out for firms which have been in business for some time and which have permanent premises that you can visit. Beware of trade cards which only carry a telephone number, often only a mobile number. If you are undertaking larger works, take up trade references eg. contact builders merchants to check that the builder is ordering materials regularly and paying bills promptly. Also check that the builder has public liability insurance.

Look at Previous Jobs

Ask if you can see work that the builder has recently completed which is similar to your plans and ask the householder for their views.

Step 4: *Choose a builder*

Having written down the work you want doing and found a few possible builders who could undertake this, you need to get written **quotations** from them. A quotation is a fixed price for the job described in the schedule. Do not ask for an **estimate** as this does not tie the builder to the price in any way.

Compare the quotations and go for the one which is the best value. This is not always the lowest price as you have to balance cost with quality. Once you have decided upon the builder you want to do the work, agree a **basic contract** and go ahead with the work.

A BASIC CONTRACT

Put together the schedule of works, any drawings, the written quotation and notes of the following:

- *Agreed start and finish dates for the work (and any penalties for late completion)*
- *Any specific requirements eg. tidying up each day, starting work at a particular time*
- *Details of any warranty or guarantee scheme*
- *Details of the builders insurers (eg for public liability claims)*
- *Arrangements for agreeing any unforeseen extra work*
- *Agreed arrangements for paying eg. within so many days of completion of the work.*

This information forms the basis of a contract which should be signed by you and the builder. This can help in the case of a dispute.

Step 5: Completion

Once the work is completed and payment made, make sure you get a proper written receipt on headed paper plus copies of any warranty documents. Keep all of these papers together with the original contract papers.

It is normal for a builder to come back to put right any faults for at least 6 months after completion – this could be specified in the contract notes usually under the heading ‘the defects period’.

If problems arise after this time the builder is liable for the work for up to 6 years (excluding normal wear and tear). If things do go wrong, Consumer Advice (at the local authority) or a Citizens Advice Bureau should be able to advise you about legal options.

Knowledge is Power

The more you understand about buildings, the harder it is for builders to bamboozle you. There are some very good basic DIY guides available that clearly explain how buildings work - your local library is a good source of information.

The Government's Office of Fair Trading produce useful guides to organising building work. '*Need a Plumber or Builder..?*' available free of charge from 0870 6060321.

Upkeep is a London based charity which helps people to learn how to look after buildings. They have an exhibition showing how to maintain and adapt homes. There is also some general information about building maintenance on their website www.sbu.ac.uk/upkeep.



Think Ahead

- If your friends and neighbours are pleased with the work of a builder that they have just used, keep a note of the firm's name and number for future reference
- Fill in the card at the back of this brochure and keep it by the phone
- Go through the Getting your home ready for retirement section on page 19

Who can help me?

Getting building work done in your home can seem like a daunting task. Although most people find that once they get started it is not as difficult as they had imagined, it is helpful to know that there may be someone out there who can help and advise you.

The type of help available varies greatly from area to area but below we give some national contacts which can also tell you what is available in your area. Your local library, council and Citizens Advice Bureau should also be able to help.

Local Specialist Services

Home Improvement Agency

These local, not-for-profit services are often called *Staying Put* or *Care & Repair*. They help older, disabled and low income home owners and private tenants to repair, adapt or improve their homes. Some also run a small repairs or minor adaptations service to carry out jobs quickly and cheaply. The home improvement agency will usually send a caseworker to visit you at home to offer free advice about what needs to be done, how money might be found to pay for the work and explain how they can help with the building work. If you decide to go ahead with their help, they have a technically qualified person available who will specify the work, arrange for it to be done through approved builders and supervise to completion. There is often a charge for this technical work.

To find out if there is a service in your area contact: Foundations (01457 891909). Or look at www-foundations.uk.com or www.housingcare.org



Occupational Therapists (OT)

These professionals are trained in all areas of illness and disability and some develop specialist knowledge about building adaptations and equipment for disabled people. They are usually employed by social services and are the first people to contact to get information and advice about adaptations. Some are also employed by the health service and are linked to hospitals and GPs.

Because there is a national shortage of occupational therapists there are long waiting lists for a first visit in many areas. There are private OTs who advise on adaptations and equipment if you can afford this option. To find a local private OT contact the College of OTs (0800 389 4873) or www.otip.co.uk

Local Authority Grant Officers

They may also be called environmental health officers or housing improvement officers, but whatever their title, they should understand in detail the local authority's policy on grants. They will usually give help and advice with applying for any grants and some can provide technical help with the building work.

A-Z of Other Help

Age Concern - local

Some local Age Concern organisations hold a list of builders, run odd job or volunteer services and have general advisers who can give information about grants and money matters.

Age Concern England Information Line

This is a Freephone service offering information and fact sheets on issues affecting older people, including housing and finance. They can also refer you to local services. Tel: 0800 009966 Information and fact sheets are also available on their website: www.ageconcern.org.uk

Citizens Advice Bureaux

Local offices provide information and advice on all topics, including benefits and housing. Some can give specialist legal help through local solicitors. The national office can give details of local services. Tel: 020 7833 2181. Information can also be found on their website www.citizensadvice.org.uk

Disablement Information and Advice Lines and DIAL UK

Local DIALs are independent disability advice centres providing information and advice to disabled people and those working with disabled people. Local DIALs offer information but vary in the level of support services they can offer. DIAL UK (01302 310123) can give details of local services. www.dialuk.org.uk

Disabled Living Centres

Sometimes it can be helpful to be able to see and try out a range of equipment that is available to help people live independently. There are a number of disabled living centres where you can do just this and where expert staff can give free information and advice. To find your nearest centre contact: the Disabled Living Centres Council, Tel: 0161 834 1044 Text: 0161 839 0885 Fax: 0161 839 0802 email: dlcc@dlcc.org.uk www.dlcc.org.uk

Disability Law Service

This is a free service for people with mental, physical or sensory disabilities, their families, carers or friends. It helps people to understand their legal rights, suggests what they might do to improve their situation and where appropriate intervenes to represent them. Tel: 020 7791 9800

Elderly Accommodation Counsel

Provide information and advice by phone, post and email about housing options, including details about local care homes, other accommodation and care and support services.

Tel: 020 7820 1343 email: enquiries@e-a-c.demon.co.uk Comprehensive website giving details of local services www.housingcare.org.uk

Help the Aged Seniorline

This is a free telephone advice service offering advice or information on a wide range of issues including benefits and housing, but not on legal matters. They can also refer you to local services. Information available from their website. Tel: 0808 800 6565 www.seniorline@helptheaged.org.uk

Ricability

Ricability is an independent research charity that publishes impartial guides to a wide range of equipment and services which are of use to older and disabled people. For information about the guides which are available

Telephone: 020 7427 2460 Textphone: 020 7427 2469

email: mail@ricability.org.uk www.ricability.org.uk

Royal National Institute for the Blind (RNIB)

Provide information and advice for people with visual impairment.

Tel: 0845 766 9999 www.rnib.org.uk

Royal National Institute for Deaf People (RNID)

Provide information and advice for people with hearing impairment.

Tel: 0808 808 0123 (freephone) www.rnid.org.uk

Trading Standards Departments and Consumer Advice Centres

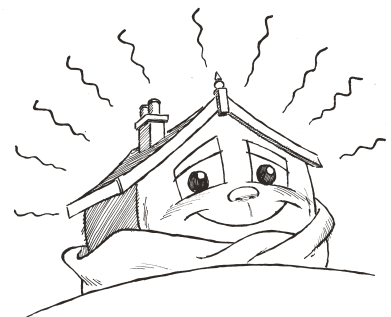
If you have problems with a builder and need advice on what legal action you can take, these departments may be able provide advice and information about the small claims court procedure and help with filling in forms. Contact them through your local authority.

Getting your home ready for retirement

If you are still fit and active, or have perhaps not long retired and have some savings available, it is worth thinking ahead about what you can do to your home to make it easier to look after in the long run. People do tend to concentrate on decorating their home and keeping up its appearance, but it is worth making sure that the basic services are in good order first.

Repairs

- If the wiring is old, consider re-wiring as this will then last you through retirement. It can be helpful to locate sockets at a higher level so that you can reach these without bending down. Add more sockets so that they are in all parts of a room to avoid trailing wires.
- Regular maintenance and painting of old woodwork is a lot of work and can be expensive if you can no longer do this yourself. Consider putting in new doors and windows. If you opt for UPVC windows, make sure that these are easy to operate – many have difficult catches for arthritic hands. And avoid doors with extra thresholds – a major tripping up hazard.
- Keeping warm when you spend more time at home is a real priority. Consider installing or upgrading a central heating system. Make sure that you have good insulation to keep that expensive heat in – see page 7 for more information.
- If the roof is showing any signs of ageing eg. frequently slipped slates or tiles or any sagging, then a new roof may be needed – this is a better investment whilst you can afford it rather than lots of patch repairs.



Adaptations

The most common adaptations that people ask for as they get older are bathroom adaptations and stair-lifts. So think about:

- Putting in a downstairs WC – and even a level access shower if you have the space.
- Putting in a shower, especially if you are upgrading your bathroom anyway.

Garden

If you have a garden looking after it can be a good way to keep fit and active. However, it can be useful to plan ahead for a lower maintenance garden – it is worth considering:

- Putting in raised flower beds - these are easier to reach if bending becomes difficult.
- Taking out fast growing shrubs and replacing these with slower growing plants.
- Replacing the lawn with paving, gravel or other low maintenance surface.

Regular Maintenance Checks

Dealing with a small repair promptly can avoid major damage to your home.

Keep an eye on:

Walls – make sure airbricks are kept clear and that earth or paving is at least 6 inches below floor level. Check for cracks and crumbling brickwork or mortar – maintain the pointing and any render to prevent damp patches developing.

Roof – look for missing/cracked slates or tiles and repair damage as soon as possible.

Guttering – regularly clear any blockages, replace cracked sections.

Pipes – check for any signs of leaks or dripping overflow pipes. Deal with these promptly because if they are left they can lead to major damage to timber and plasterwork.

Doors and Windows – check for missing sealant where they are fixed to the walls. Look out for any signs of rotting wood, missing putty or flaking paint.

Useful Information about Home Repairs and Emergencies

Be prepared for an emergency

- *Keep a torch by the bed, plus candles and matches in an easy to find place, in case of a power cut.*
- *Leave a spare key with a friend or neighbour so that you won't need to pay for a locksmith if you lock yourself out*
- *Make sure you know how to turn off:*

☐

Water

☐

Electricity

☐

Gas

Make a note here about where to find the water stopcock, fuse box and gas tap.

Gas Leak Tel: Water Supply Tel:

Electricity Supply Tel: Other:

USEFUL CONTACTS

Odd Job Service Tel: Plumber Tel:

Care & Repair/Staying Put Other:

KEEPING SAFE FROM ROGUE BUILDERS

- *If in doubt keep them out – never agree to building work being done by people who knock on your door saying your home needs repairs or offering 'bargain' prices*
- *Don't pay in cash – and don't pay before the work is finished*

Are you an older owner occupier who needs to organise repairs to your home?

Not sure how you are going to afford these?

Concerned about finding builders who will do a good job at a reasonable price?

Wondering if adaptations to your home would make it easier to live independently, but are not sure about the best way to find out about these?

**Then
in good repair
is for you.**

This guide aims to help older and disabled people to organise building work in their homes, either with help from others or on their own. It gives advice on deciding about the work that is necessary, employing a builder and finding the money to pay for the work. It also gives information about where to go for more help if this general advice is not enough.

It particularly aims to help older and disabled people who are living on low incomes in homes which they own, and for whom home repairs and adaptations can be especially difficult.

Copies of In Good Repair can be obtained from
Care & Repair England, Third Floor, Bridgford House,
Pavilion Road, West Bridgford, Nottingham, NG2 5GJ
Tel: 0115 982 1527
Email: info@careandrepair-england.org.uk

It can be downloaded from the website:
www.careandrepair-england.org.uk

Copies of this guide are also available to order on computer disc and in large print format.

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*This brochure is endorsed by Elderly Accommodation Counsel, a national charity which provides advice to older people on their housing options.
www.housingcare.org.uk*