



counsel + care   
for older people, their families and carers

factsheet

Information from Counsel and Care: 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 very expensive. It can also be a concern about how the work is funded, as well as finding a good quality workman. However, there is a wide range of help available in the community for home owners, private, council and housing association tenants, and people living in mobile homes and houseboats. This factsheet gives information about the help which may be available to you to help you carry out maintenance, repairs and adaptations to your home.

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

Counsel and Care is a national charity; however the creation of the Scottish Parliament, and the Welsh and Northern Ireland Assemblies means there are differences in the ways each region cares for and supports older people. The information in this factsheet applies essentially to England although there may be similarities with Scotland, Wales and Northern Ireland.

### **Further information**

In this factsheet the telephone number of any organisation mentioned has been provided. Counsel and Care also produce factsheet **24: Information – Other Useful Organisations** which lists the full contact details of other organisations and agencies which you may find useful.

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# 1 Help from your local council

For people on low incomes with limited savings there may be grants available from your local council to help you keep your home warm, dry and secure, and to pay for essential maintenance. There may also be other sources available from Government organisations and other local organisations which you can find more information about in section 3 of this factsheet.

## 1.1 Housing Grants for repairs from local councils

Since the introduction of the Regulatory Reform (Housing Assistance)(England and Wales) Order 2002, local councils no longer have to abide by a national programme of grants and can construct their own programme of assistance to home owners and private tenants. This assistance can include:

- Grants for energy-efficiency work, such as central heating, double glazing or draught proofing
- Grants for minor repairs, such as electrical rewiring or roof repairs
- Loans and equity release schemes are also included (see section 5, page 18) to cover costs of repairs to housing
- Practical help such as small repairs services or carrying out home surveys.

Each local council must have in place a policy directing their programme of assistance to home owners and private tenants and they should publish this information for the public.

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

In general, loans, equity release schemes, grants, or small repairs projects are aimed at home owners or private tenants on a low income. Each local council can set its own eligibility criteria which may require you to be in receipt of a benefit, such as Pension Guarantee Credit or Council Tax Benefit, or a disability allowance such as Attendance Allowance or Disability Living Allowance. However, other grants, such as Renovation Grants, may have a scale which means the local council's contribution towards the work and your own contribution will depend on your level of income.

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.

Local councils only have a legal duty to provide Disabled Facilities Grants, the remaining schemes are discretionary. Because of this, the grants and loan programmes available may vary considerably from council to council.

### **1.3 Who to contact for assistance**

If you would like to make an application for a grant, 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. They will be able to give you help and advice on the various grants or schemes run by the local council to help low income home owners and private tenants. In some areas, the officers may also be able to give you technical advice and support with the building work needed.

**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. Most areas now have a Home Improvement Agency. You can find your local HIA by contacting their governing body, Foundations (tel.: 01457 891909) or the Elderly Accommodation Counsel (tel.: 020 7820 1343). Your local council should also be able to provide you with information on your local service.

### 2.1 Technical and caseworker support

The HIA will be able to provide you with support from professional technically qualified officers. This technical 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 own 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 that will be charged to you 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 or special offers

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. These include:

- Warm Front Grants
- The Social Fund
- Cold Weather Payments and Winter Fuel Payments
- Special offers by energy suppliers
- Local initiatives
- Charities.

Counsel and Care's factsheet **4: Grants and Loans from the State for People on a Low Income (The Social Fund)** has details about Winter Fuel Payments, Cold Weather Payments and other Social Fund grants, which you may be eligible to apply for.

### 3.1 Warm Front Grants

Warm Front is a government-funded scheme set up to provide energy advice and grants to home owners and private tenants on a low income.

The Warm Front Grant provides a package of energy efficiency and heating measures up to the value of £2,700 (except where oil central

heating is installed or repaired where a maximum grant of £4,000 is available). See factsheet **4: Grants and Loans from the State for People on a Low Income (The Social Fund)** for details of the eligibility criteria and application process.

An organisation known as Eaga Partnership Ltd runs the scheme in most areas of England. For further information and advice, or to apply for a Warm Front Grant, call Eaga on 0800 316 2808. If you live in the **East Midlands, Yorkshire and Humber** regions, the scheme is run by Powergen, which can be contacted on 0800 952 1555.

Scotland, Wales and Northern Ireland have different schemes to England's Warm Front scheme, although they are all run by Eaga from their regional offices:

- In **Scotland**, it is the Warm Deal scheme (tel.: 0800 072 0150)
- In **Wales**, it is the Home Efficiency Scheme (tel.: 0800 316 2815)
- In **Northern Ireland**, it is the Warm Homes Scheme (tel.: 0800 181 667)

For all Eaga Partnership Schemes, you can also apply online at [www.eaga.co.uk](http://www.eaga.co.uk).

## 3.2 The Social Fund

The Social Fund is money provided by central Government to assist people with unplanned expenses that are difficult to meet from a low income. If you receive Pension Guarantee Credit, Council Tax Benefit

or Housing Benefit then you might be able to get a Community Care Grant or a Budgeting Loan to help with the costs of minor essential repairs, essential refurbishment or essential redecoration.

For more detailed information about the Social Fund, please refer to factsheet 4: **Grants and Loans from the State for People on a Low Income (The Social Fund)**.

### **3.3 Energy suppliers**

Under the Government's commitment to energy efficiency, energy suppliers are obliged to achieve targets to promote and achieve home energy efficiency. Energy suppliers, therefore, provide a range of offers to encourage home energy efficiency at a reduced cost. Depending on your power supplier and what offers they are currently promoting, you may be able to obtain insulation to cavity walls, lofts, water tanks and pipes, and draught-proofing at a reduced cost.

For further information, contact your energy supplier for advice. The Energy Saving Trust (tel.: 020 7222 0101) can advise you of all grants currently available and special offers offered by power suppliers.

### **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, including Counsel and Care. Each

charity has their own eligibility criteria for accepting applications. For further information, please refer to factsheet **21: Grants from Charities for People on a Low Income**.

### **3.5 Local sources**

There are often local sources of funding that are aimed at the welfare of a particular group in the local community. These sources are restricted in the help they can give by geographical boundaries, and may focus on helping a particular category of people, for example, older people or people of a certain religious faith. These organisations may be able to help with fitting spy-holes in front doors, paying for an annual service of your gas heater, or fitting external security lights. To find out more about local sources and what they may provide, contact your local Age Concern or Home Improvement Agency.

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

Many of us find it frustrating that the small jobs that we used to do with ease become difficult or take longer to do. Even work that we used to enjoy, such as gardening, can become overwhelming if our mobility or health deteriorate. For that reason, many local groups and local councils are providing support to older and disabled people to carry out odd jobs or maintain their garden.

### **4.1 Handy Van**

Help the Aged offers a national Handy Van service that covers much of England, Wales and Scotland. Handy Van is a home security service that can visit you at home and install security equipment, such as door chains, spy-holes, window locks and smoke detectors. The service is available for retired people over 60 who are not paying income tax and do not have disposable savings of more than £25,000 (excluding the value of a person's home). To find out whether you have a Handy Van scheme in your local area, contact Help the Aged (tel.: 0808 800 6565).

### **4.2 Small repairs and Handyman schemes**

Other schemes run by local councils or local voluntary organisations, such as Home Improvement Agencies, have a wider remit. Many schemes seek to offer a service to older people on a low income which provides that 'little bit of help' with everyday maintenance

tasks that might become difficult as we grow older. These schemes are usually referred to as Small Repairs Schemes, Handyman or Handyperson 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 handyperson 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. Where possible and if you wish, you can ask the handyperson to correct any hazards, such as sticking down rugs or installing additional telephone extension boxes to prevent trailing telephone wires. See also our factsheet **8: Health Difficulties: How to Cope with Changing Needs** for more information on preventing a fall in your home.

The Handyman service will usually charge for any items related to the work, and you may have to pay a small charge for labour costs, but these are usually highly subsidised. However, you should ensure you understand the cost of any work prior to its being carried out.

Handyman services are often run by local agencies, such as Age Concern (tel.: 0845 600 2001), Help the Aged (tel.: 0808 800 6565), and your local Home Improvement Agency (details will be available

in your local telephone directory). Your local council's Grant Office should also know of any schemes operating in your area.

### **4.3 Gardening projects**

There are now many regions that have gardening projects as the benefits to both physical and mental health are becoming better understood. Some projects offer basic gardening work, pruning, weeding, and so on, while others focus on adapting a garden to enable the older or disabled person to look after their own garden, such as raising flowerbeds and putting in pathways.

Like the Small Repair/Handyperson schemes there is no set charge for the work and it is likely to change from project to project. Again, your local Age Concern or Home Improvement Agency should know of any schemes running in your area.

### **4.4 Traditional 'Odd-job' people**

Traditionally it was common for people to employ an 'odd-job man' or woman 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 to your own family or property but also to your neighbours. If you are worried about this you may want to contact your local Citizens Advice Bureau (CAB) whose contact details you will find in your local telephone directory. You should

also consider obtaining suitable references and recommendations for the person's suitability and work before letting them undertake any jobs in your home.

## 5 Equity release and loans

Counsel and Care is not qualified to provide financial advice so the following information is only provided to give older people a basic understanding of the different types of equity release and loans available on the market. Before making any decision about releasing money from the value of your home it is very important to seek advice from an Independent Financial Adviser regulated by the IFA or a recognised organisation.

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. There are a number of different schemes on the market. However, you should be wary of money lenders other than banks or building societies as they may charge much higher rates of interest and it is advisable to seek advice from an Independent Financial Advisor or Mortgage Advisor and a solicitor before taking out a loan. Some examples of the types of loans 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 are taking 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 advisors**

Financial advisors can give you information and guidance about which schemes or loans will best meet your needs. You can approach Independent Financial Advisors directly, or find them through your bank/building society. If you are seeking your own financial advisor, you should make sure they are authorised by the Financial Services Authority (tel.: 0845 606 1234). Independent Financial Advisors should be able to offer products from a much wider range of companies, rather than advisers attached to companies who will only advise from their own range of products. Most Independent Financial Advisors will make a charge for their services. If you would like to find an Independent Financial Advisor in your area you can call IFA Promotion (tel.: 0800 085 3250).

Before entering into an 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. 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).

SHIP members must abide by a code of practice that ensures that your home is not repossessed and that you will not be allowed to fall into negative equity.

## **5.7 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. These can include:

- 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. Since October 2004 Independent Financial Advisors should offer you the option to pay their commission if you would prefer.

## **5.8 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 (IS), income based Job Seekers Allowance (JSA) or Pension Guarantee Credit that you receive.

However, the rules are complex and you should seek advice from a specialist benefit advisory agency 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: contents insurance; and building 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 property 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.

### **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.: 0845 606 1234).

## 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' trades people. 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.
- The Government is now funding Trust Mark, a body that seeks to provide a list of contractors carrying out a range of building work. This information is available on their website:

[www.trustmark.org.uk](http://www.trustmark.org.uk). You can also get information on how to find a builder from Consumer Direct, a Government-approved organisation, tel.: 08454 04 05 06.

- Check that the contractor belongs to an approved professional or trade organisation. Check with the organisation 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 and talk to the householder regarding their experiences.
- For larger works you can also request references from trades people who supply the builder such as building merchants. An indicator that the builder is financially sound is their ability to regularly order and pay for materials.
- Always ensure that any contractor has public liability insurance.
- Ensure that the builder has appropriate expertise in the area of work that you require them to undertake. An example would be an adaptation of a bathroom for a disabled person. Does the company understand those specific needs of that bathroom and how to install specialist equipment for disabled people?

## 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, cupboard.
- 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 every day, where materials and rubbish are to be stored, how long rubbish can be stored before disposal from the site.
  4. What to do in the event of 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 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.

The Office of Fair Trading also produces two leaflets that are very useful when thinking about carrying out work to your home:

1. 'Having Work done on your Home – a step-by-step Guide'.
2. 'Having Work done on your Home – Useful Contacts'.

You can download copies of the leaflets free-of-charge from their website or you can telephone with your request to 08457 22 44 99.

## 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.

### 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 after 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. You may wish to contact your local HIA for details of a reliable plumber to do this.

- **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 any patches of damp and what might be causing it.
- **Roof spaces:** ensure that checks are made 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, as well as checking for woodworm. Make sure all tanks are watertight and lagged, and the pipe work is not leaking. Also check that you have sufficient insulation (at least 4 inches or 10cms).

## **8.2 Thinking of the future**

You may find it useful to consider the future when mobility may be a problem and organise any work to reflect this. Many older people lose their ability to return home after being hospitalised after a fall, often within their home, and any work you do now may prevent unnecessary risks later. Examples might be:

- If your home needs rewiring, you may want to consider raising the sockets to avoid bending and also increasing the number of sockets. Increasing the number of sockets as well as the areas they are situated will lesson the potential hazard of trailing wires.
- You may also want to think about increasing the number of lights, particularly around staircases, and along halls.
- 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 also require more substantial heating. You may want to consider the additional needs and costs your heating system is likely to have to meet. It is also worth thinking of carrying out heat-efficiency measures to reduce heat loss or use of unnecessary heating, such as individual radiator thermostats, so 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 previous sections 1 and 3 on grants given out by various government and private bodies for central heating and insulation work.
- If you are replacing doors and/or windows, consider installing UPVC windows. These are low maintenance so will not require repainting/varnishing and the double glazing also provides additional insulation against heat loss.

Our advice workers can advise on a wide range of issues affecting older people, their relatives and carers. Counsel and Care produce a range of factsheets which can be downloaded from our website [www.counselandcare.org.uk](http://www.counselandcare.org.uk), or by calling 0845 300 7585.

This factsheet is not a full explanation of the law and is aimed at people over 60.

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