



advice and support for older age

**Independent
Age**

Factsheet

Paying for maintenance and repairs in your home

Maintaining, improving, repairing and adapting your home can be expensive. This factsheet gives you information about any help and grants that may be available to help you when carrying out any maintenance, repairs and adaptations to your home.

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Independent Age provides advice to help people claim benefits, access social care and stay independent at home. Our local volunteers provide friendship visits and calls for lonely older people. To find out how Independent Age can help you, call us FREE on 0800 319 6789 or visit independentage.org



**LanguageLine
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The information in this factsheet applies to England only. If you're in Wales, contact Age Cymru (0800 022 3444, agecymru.org.uk) for information and advice. In Scotland, contact Age Scotland (0800 470 8090, agescotland.org.uk). In Northern Ireland, contact Age NI (0808 808 7575, ageni.org).

1. General maintenance of your home

Regular maintenance and getting repairs done early can save you money later on. Carry out regular home inspections, checking both the inside and outside of your property. Here are some of the areas you can easily check.

- **Central heating:** get your boiler and other gas appliances serviced every year by a Gas Safe registered engineer, or ask your landlord to do this if it's their responsibility. Find an engineer by contacting the Gas Safe Register (0800 408 5500, gassaferegister.co.uk). Check your radiators – if they aren't heating up fully or are heating unevenly, it may be that they need bleeding. This is when you release air trapped in the radiator by opening the valve at the top.
- **Electrics:** if you rent your home, your landlord should get your electrical wiring inspected by an electrician every five years. If you own your home, get an inspection every 10 years. If plugs are getting hot when plugged into a socket or there are sparks/ashes of light when the socket is switched on, call an electrician immediately.
- **Roof and gutters:** it is recommended that you get your gutters inspected and cleared once a year in the autumn. Get your roof inspected every two years, or if you notice any broken or missing tiles or damp patches on your ceiling. This could indicate a leak. If you have a chimney, get an inspection if you see any cracks or it starts leaning.
- **Damp:** check for signs of damp, such as puddles on the window sill, damp patches, peeling wallpaper, black spotty mildew, or water running down the walls. You will need to identify the cause before treating it, which may mean improving your ventilation or heating, changing the way you dry clothes or getting damp-proofing treatment from a professional.

Good to know

You may be eligible for a free gas safety check from your energy supplier. This is usually available to customers who are older or disabled and getting means-tested benefits. Contact your energy supplier directly to see if you can get a free check.

2. Getting help to carry out maintenance and repairs

Most of us need help with carrying out repairs or home improvements: either getting someone to do the work for you or getting independent advice on what you need to do and any legal requirements you have to meet.

Good to know

If you are renting your home, remember that your landlord must (by law) carry out and pay for any structural repairs to the property. This includes your roof, windows, walls, drains, guttering, heating systems (as long as you didn't install them), external doors, water pipes, electrical wiring and sanitation fittings such as the bath or sinks. If a structural problem has damaged decorations in the house, such as wallpaper, the landlord must also correct this damage. As a tenant, you are required to carry out small maintenance jobs such as unblocking toilets, replacing smoke alarm batteries and renewing bath sealant. If your landlord is refusing to carry out repairs in your home, give Independent Age a call on 0800 319 6789.

Organisations that may be able to help include:

Home Improvement Agencies (HIAs)

Home Improvement Agencies (HIAs) are not-for-profit organisations which help older or disabled home owners and private tenants to repair, improve and adapt their homes.

They may be able to help you by:

- assessing what work is needed
- writing specifications (detailed descriptions) for the work getting estimates from an approved list of contractors

- arranging for the work to be carried out
- arranging for a caseworker to visit you at home to help with any funding applications for grants

Good to know

Most HIAs charge for their technical support although advice or support from a case worker may be free. You may find that any grants or loans you're awarded can cover these charges.

Contact Foundations (0300 124 0315, findmyhia.org.uk) or your local council for details of your local HIA.

Handyperson schemes

Many councils and charities run schemes for older people to help with everyday maintenance tasks. These may be known as Small Repairs Schemes, Handyman schemes or Handyperson schemes. You could get help with:

- changing light-bulbs
- hanging curtains
- minor carpentry, such as putting up curtain rails and shelving
- plumbing work, such as repairing taps
- assessing your home for potential risks, such as trailing wires, uneven flooring, poor electrical wiring or overloaded sockets, and help with fixing them
- electrical work, such as fitting new sockets and changing plugs

You will usually have to pay for any materials but labour costs are often lower than you would otherwise pay. Ask about the costs before any work is done.

To do...

To find out details of local handyman schemes, contact your council's housing department or Foundations (0300 124 0315, findmyhia.org.uk). Your local Age UK may also have a handyman service to help with odd jobs and small repairs. To find out whether there is a handyman scheme in your local area and if you're eligible for help, contact Age UK (0800 169 6565, ageuk.org.uk).

Gardening schemes

Some community groups and charities provide free or low-cost gardening schemes. Volunteers may provide basic gardening work such as watering, pruning and weeding if you find it hard to look after your own garden. Your local Age UK (0800 169 6565, ageuk.org.uk) or Home Improvement Agency (call Foundations on 0300 124 0315, findmyhia.org.uk) may know of gardening schemes in your area.

Hiring a tradesperson privately

There are a few things to consider when employing a builder or other tradesperson to carry out maintenance and repairs.

Before hiring a builder

- If the work needs architectural plans, have them drawn up.
- Check if the work requires planning permission or needs to meet building regulations. Planning permission usually takes at least eight weeks to process.

When choosing a builder

- Ask friends and neighbours for recommendations or find a firm or tradesperson registered with TrustMark (0333 555 1234, trustmark.org.uk). TrustMark is a government-

backed scheme to help people find reliable and trustworthy tradespeople. Contact them or search their website to find someone in your area. Many councils also have their own trusted trading schemes for local businesses. Contact your council to find out if they have a scheme

- Don't employ builders who knock on your door and say they know what work needs to be done to your property. This is likely to be a scam – the work may be overpriced or unnecessary.
- Ask for references. Don't be afraid to check them by asking to visit previous clients with the builder.
- Check the building firm has public liability insurance. This ensures they could meet the costs of any compensation claims should things go wrong.
- Don't employ anyone who puts pressure on you to have the work done immediately. Always take time to consider your options or get further advice. A reputable builder won't force you to make an instant decision.

When getting a quote

- Ask for a quote rather than an estimate. A quotation is a promise to do work at a fixed price for the work. An estimate is the builder's best guess at the cost, meaning they can charge you more than this. Put together a full list of work for the contractor to give an accurate quote.
- Get at least three quotes from different companies before choosing one.

When agreeing the work

- Don't pay for the full price of the work upfront. You might need to pay for materials before the work begins, but

agree in writing on a payment schedule for the rest of the cost.

- If the contractor offers a warranty or guarantee for the work, check that it's underwritten by a larger company. This means that if the contractor goes out of business, you can still get any problems put right.
- For larger projects, you may want to employ a surveyor or architect to oversee the work. Your local Home Improvement Agency (Foundations, 0300 124 0315, findmyhia.org.uk) may also be able to help.
- Ask for a signed contract showing the costs, payment schedule, details of the work and the start and completion dates.

3. Help from your local council

Your council can offer different types of help with repairs and home improvements, including:

- grants or loans for repairs or home improvements such as electrical rewiring or roof repairs
- practical help such as handyman services or carrying out home surveys
- grants for work to make your house more energy-efficient, such as installing central heating, insulation, double glazing or draught proofing.

Each council has its own rules about the type of help that residents can get, for example you may need to be receiving certain means-tested benefits. They must have a policy on how they help with home improvements, and who is eligible, available for you to read. Call the council to find out more or have a look at their website.

Help with emergency or unexpected costs

If you're on a low income or receive certain benefits, you may be qualify for help from your local council or an interest-free Budgeting Loan.

Local welfare assistance schemes

Each council has a pot of money to help people on a low income who need help with emergency or unplanned costs. How they use this money is up to them. Each scheme is different, but might offer grants, vouchers or loans. It's worth contacting your local council to see if and how they could help. Or visit the Child Poverty Action Group (CPAG) website (cpag.org.uk/lwas) to use their interactive tool to find any local schemes.

Budgeting Loans

Budgeting Loans can help with the cost of unplanned expenses, including home maintenance or improvements. You may be eligible to apply if you or your partner receive Pension Credit or certain other means-tested benefits. Budgeting Loans are interest-free and you can repay them in instalments. You can apply by completing form SF500, which you can pick up from your local Jobcentre Plus office (gov.uk/contact-jobcentre-plus) or request by calling 0345 603 6967 or download from gov.uk/government/publications/budgeting-loan-claim-form.

If you receive Universal Credit, you'll need to apply for a Budgeting Advance instead.

For more information, see our factsheet **Local welfare assistance schemes and the Social Fund** (0800 319 6789, independentage.org).

Help from charities

Some charities can provide grants towards the cost of repairs and maintenance work to your home. Each charity has their own eligibility criteria and will usually only consider your application if you've tried other sources of help from the government or council.

To do...

For details of charities that may be able to provide financial help, contact Turn2Us (0808 802 2000, turn2us.org.uk). Read our factsheet **Grants from charities for people on a low income** (0800 319 6789, independentage.org) to find out more.

Disabled Facilities Grants

If you have a disability, you may be eligible for a Disabled Facilities Grant (DFG) from your council to pay for adaptations or facilities so you can live safely at home. For example, you could use it to:

- make it easier to get in and out of your home by installing handrails or ramps
- make your home safer by improving outdoor lighting
- move more independently around your home by installing a stairlift or widening doors for wheelchair access
- install a downstairs bathroom
- improve your heating system or install a suitable one if you don't have one
- make it safer or easier for you to use your garden.

You may be eligible for a grant if you're a home owner or tenant on a low income. The amount you'll get depends on your income and savings (and your partner's income and savings, if you have one). If you receive housing benefit, Pension Guarantee Credit or some other means-tested benefits you will not need to make a contribution out of your income or savings. The maximum grant available is £30,000.

Good to know

If you're a private tenant, your landlord will need to give their permission for the work.

To apply for a Disabled Facilities Grant, contact your council and ask for an application form. This form will ask for information about your property, finances and the work that needs to be done. You will usually also need to provide an estimate of the cost from at least two contractors.

You will need to have an assessment from an occupational therapist at the council who will recommend if the adaptation is necessary. An environmental health officer or building surveyor will also need to assess your property. You must apply for a grant before having any work done.

Good to know

As councils have limited budgets, it's a good idea to apply earlier in the financial year (April-June) when they may have more money available.

You should get a response within six months of your application date. If you do not have a decision by that point, ask the council for the reasons for the delay and request a decision. If you're unhappy with the decision, you can appeal through your council's appeal and complaints procedures.

For more information about Disabled Facilities Grants, see our factsheet **Adapting your home to stay independent** (0800 319 6789, independentage.org).

4. Keeping your home warm

There are grants available to help you keep warm and reduce your fuel costs, as well as other ways to keep your energy bills down.

Warm Home Discount Scheme

You may be eligible for a discount on your electricity bill if you receive the Guarantee Credit part of Pension Credit, or if you're on a low income or receive certain other means-tested benefits. Your energy supplier will also need to be part of the scheme.

If you qualify, a payment of £140 will be credited to your electricity account during the winter. If you have an electricity meter, you will receive the £140 credit on your key or meter. The discount won't affect any other benefits you may be eligible for.

To find out more, call the Warm Home Discount Scheme on 0345 603 9439 or visit gov.uk/the-warm-home-discount-scheme.

Help to improve your heating or insulation

You may be eligible for help with insulating and heating your home under the Energy Company Obligation (ECO) scheme. This government-funded scheme requires the biggest energy companies to help some customers make their homes more energy efficient.

You may be eligible for loft insulation, cavity wall insulation and/or a new boiler if you claim certain benefits, live in a particular area, and live in a home that is suitable for work. You also need to own your home or rent it privately.

To find out more and how to apply, call the Energy Saving Advice Service (0300 123 1234, est.org.uk). You don't have to be a customer of an energy company to apply to them for help.

Good to know

This scheme is only running until April 2017. It will then be replaced by a new scheme helping people in fuel poverty (those who spend more than 10% of their household income on fuel).

5. Paying for repairs and improvements yourself

Taking out a loan

If you want to borrow money to pay for home repairs, improvements or maintenance, you could take out a personal loan from your bank or building society. A personal loan is one that isn't secured against any asset such as your home. They're also known as unsecured loans.

The interest rate on a personal loan is usually fixed. Your repayments may be fixed amounts, which makes it easier to budget when you know how much you'll be paying back each month.

Contact the Money Advice Service (0300 500 5000, [moneyadviceservice.org.uk](https://www.moneyadviceservice.org.uk)) to find out more about personal loans.

Support for Mortgage Interest

If you are getting Pension Guarantee Credit or certain other means-tested benefits, you might qualify for Support for Mortgage Interest (SMI). This is help towards interest payments on your mortgage or on loans that you have taken out to carry out certain home repairs or improvements. It's usually paid directly to your lender. Find out more at [gov.uk/support-for-mortgage-interest](https://www.gov.uk/support-for-mortgage-interest).

Equity release

Equity release allows you to access the money tied up in your home without having to move. You don't pay any money back until your home is sold, either when you die or move into long-term care. There are two types of equity release:

- A lifetime mortgage, which lets you borrow money against the value of your home
- A home reversion scheme, which buys a share of your home for a cash payment.

You could use this money to pay for home maintenance and repairs. However, think very carefully whether equity release is your best option as it isn't suitable for everyone. Disadvantages include:

- you will get less than the full value of your home with a home reversion scheme
- the interest on a lifetime mortgage can grow very quickly, and will usually be a higher rate than on a normal mortgage
- the extra money may affect your entitlement to some benefits. It may also increase the amount you need to pay towards any home care provided by your council.

Contact your local Home Improvement Agency and see if you qualify for a Disabled Facilities Grant or other financial help before considering equity release.

It's important to get advice from an Independent Financial Advisor (IFA) who specialises in equity release. Search the database at unbiased.co.uk to find one. Make sure your IFA is a member of the Equity Release Council (0844 669 7085, equityreleasecouncil.com) directory. This means they have signed up to stricter rules, standards and regulation.

Find out more about equity release by contact the Money Advice Service (0300 500 5000, moneyadvice.service.org.uk/en/articles/equity-release)

6. Insurance for your house and home

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

Buildings insurance

If you own your own home, you'll need buildings insurance in case your home is damaged and needs repairs. Building insurance covers the structure of your home (the walls, roof and floor) and permanent fixtures and fittings such as your bathroom and kitchen. If you're renting, it's your landlord's responsibility to arrange this.

Contents insurance

Contents insurance covers you for loss, theft and damage to your belongings, including your furniture, electrical items, carpets, clothes, money and jewellery. Different policies offer different levels of cover – some include accidental damage or cover items you take outside your home such as laptops and cameras.

Choosing an insurance policy

When choosing or renewing your building and contents insurance, shop around for the best quote. Don't forget to read the small print to check for exclusions to their cover. If you're buying both, it's often cheaper to get a joint policy.

To do...

You can contact a free price comparison company, such as uSwitch (0800 051 5493, uswitch.com). Or you can contact insurance companies directly and get quotes from at least three or four before making a decision. Remember to check the details of each policy to see what is and isn't covered. Cheaper quotes may not give you all the cover you need.

Making a claim: excess payments

If you have to make a claim for loss or damage, against the insurance policy, you'll need to pay a minimum amount known as an 'excess payment'. For example, if you make a claim for £500 worth of damage to your roof and your excess payment is £300, you'll only get £200 from your insurer. Different policies will have different excess payments.

Will building work affect my insurance?

If building work increases the value of your property, you'll need to tell your insurer as this may change the cost of your policy. Let your insurer know before you carry out building work, particularly anything that may affect the security of your home such as installing scaffolding, or you may invalidate your insurance and any future claims.

7. Thinking of the future

If you're having work done to your home, it's worth thinking about your future needs to make sure you can stay living independently at home for as long as possible. For example:

- If your home needs rewiring, consider raising your sockets at the same time to avoid needing to bend as much to be able to reach them. You could also increase the number of sockets to reduce the likelihood of trailing wires.
- Think about increasing the number of lights in your home, particularly around staircases and along hallways. Good lighting can help you avoid trips and falls.
- If you are upgrading your heating system, look into ways to make your home more energy efficient. This will reduce heat loss and save money on your bills. For example, adding individual radiator thermostats means you can just heat the rooms you use. A timer can let you control when the water and heating switch on and off. You should also consider insulating your loft (or topping up your existing insulation) and draught proofing your windows and doors.
- If you are replacing your bathroom, consider adding features such as a walk-in shower that doesn't require you to step in and out. A bathroom or toilet on the ground floor may be useful if there comes a time when you struggle to use the stairs
- If you're replacing doors or windows, consider choosing UPVC ones. They are low maintenance so don't need repainting or varnishing, and the double glazing provides additional insulation against heat loss.

This factsheet has been put together by Independent Age's expert advisers. It is not a full explanation of the law and is aimed at people aged over 60.

If you need this information in an alternative format (such as large-print or audio cd), call us on 0800 319 6789 or email advice@independentage.org.

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We will use your feedback to help us plan for changes to our publications in the future. Thank you.

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If you have found this information helpful and would like to support our work, there are lots of ways you can help:

- get fit - run, walk or cycle in aid of Independent Age
- take part in our annual raffle
- donate in memory of a loved one
- remember Independent Age in your will and benefit from our Free Wills offer to supporters.

If you would like to donate or raise money in aid of Independent Age, please visit our website, email supporters@independentage.org or call our fundraising team on 020 7605 4288.