

# **Guide to home improvements projects**

**Top tips for anyone about to have some work done in their home**

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This publication is also available from our website at: [www.oft.gov.uk](http://www.oft.gov.uk).

[www.buywithconfidence.gov.uk](http://www.buywithconfidence.gov.uk)

[www.trustmark.org.uk](http://www.trustmark.org.uk)

[www.tradingstandards.gov.uk](http://www.tradingstandards.gov.uk)

[www.traderregister.org.uk](http://www.traderregister.org.uk)

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Having home improvement work done in your home can be a stressful, costly business, especially if it all goes wrong. Follow our top tips to help avoid some of the pitfalls.

## **1 BEFORE WORK STARTS**

- 1.1 **Depending on the work you want to have done in your home, you may need to involve a number of different specialists and organisations like local authority planning and building control departments.**
- 1.2 For example, if you are planning to fit a new kitchen, as well as contacting kitchen designers you might want to contact kitchen fitters, plumbers and electricians. Think too about whether you would like just one person to sort it out for you or if you can manage a number of different people as may be required.

### **Local authorities and planning permission**

- 1.3 Depending on the type of work involved, you may need to contact your local authority Building Control and Planning Departments to obtain planning permission before any major building work starts on your home. If you fail to obtain planning permission where required you will be breaking the law. You may also need an architect, surveyor or structural engineer as well as a builder, electrician or plumber.
- 1.4 If the work is carried out under a permitted allowance [for these you do not need to obtain planning permission because they meet a set volume size to which you can build on your home] or for smaller projects you may not need planning permission. Do involve your local authority building regulations department to make sure that all relevant safety guidelines are met. See paragraph 1.7 for contact details.
- 1.5 People who live in a conservation area, or in a listed property that has special architectural or historic interest, will be restricted in respect of the changes that can be made to the appearance of their home. You will need to contact a conservation officer or your local council, if your home is in either category.

### **Your neighbours**

- 1.6 If your home has adjoining or shared wall(s) you will need to seek your neighbours' agreement for the work you are planning. To do this, you should complete a Party Wall etc. Act 1996 notice [see link at the end of chapter for more detail], and give this to your neighbours for them to read and sign. This allows them to review your plan and either object or accept it.

### **Top tips**

- Don't forget to contact your Local Authority Planning and Building Control Departments as necessary.
- If you have adjoining or shared walls give your neighbours a Party Wall Notice.
- If your home is listed or you live in a conservation area, check if there are any restrictions on what changes you can make.

### **Next steps**

- 1.7 Check if you need planning permissions and how to make an application

[www.planningportal.gov.uk/permission/](http://www.planningportal.gov.uk/permission/)

### **More information**

[www.direct.gov.uk/en/HomeAndCommunity/Planning/PlanningPermission/index.htm](http://www.direct.gov.uk/en/HomeAndCommunity/Planning/PlanningPermission/index.htm)

[www.communities.gov.uk/publications/planningandbuilding/partywall](http://www.communities.gov.uk/publications/planningandbuilding/partywall)

[www.english-heritage.org.uk/professional/protection/process/national-heritage-list-for-england/](http://www.english-heritage.org.uk/professional/protection/process/national-heritage-list-for-england/)

## **2 BUDGETING, QUOTES AND SPECIFICATIONS**

- 2.1 **It is very important to have an idea of what you can afford and how much money you have available, so you can decide how much work you can have done and whether you need to borrow. When you have worked out the total amount of money you have available, you can start budgeting for your project. Do bear in mind what is realistic and practical to achieve with your budget.**
- 2.2 Write a list of your requirements. Be clear whether you want to buy materials and fittings or if you want the trader to do this. Give as much information as you can to help the trader give you a more accurate cost.
- 2.3 Approach several traders and ask for a written and itemised quote. It is good practice to obtain at least three quotes.
- 2.4 Getting quotes will give you a realistic guide to how much the work is likely to cost it will also help you plan for the work and look at ways to raise money, if you need to.
- 2.5 Itemised quotes help you to compare what different traders charge for each part of the work. They will also help you to decide which part you can remove if the costs are higher than your budget allows. Do check that traders are estimating a similar time period to complete the job and check that the quote includes everything in your list.
- 2.6 Quotes should include V.A.T. If it is not mentioned, check whether it is included and write down the final amount you will be asked to pay.
- 2.7 Agree with the trader if you want the quote to include costs for materials and hire of equipment and check that this has been clearly shown in the quote.

### **Contingency**

- 2.8 It is difficult to plan for every eventuality and projects can come across unexpected problems that only become apparent when the project is underway. For example, the condition of the ground and the soil for building an extension will only be known when you start digging the foundations. If the soil is of poor quality and not suitable to build on directly the foundations may need to be reinforced. This can be a costly process and something which you had probably not planned for.

- 2.9 To avoid running out of money when unexpected problems arise you could put some money aside, perhaps around 10 per cent or 15 per cent of the total project value to pay for anything that has not been planned for.

### **Credit**

- 2.10 If you plan to borrow money and take out a loan, the bank will explain what their requirements are to lend you the money. For example, if you are seeking a loan for a loft conversion, it could mean that it is a condition of the agreement that you must complete the work on your home to build a loft conversion. The bank could ask that you use certified traders and you may need to provide proof that the work has been done.
- 2.11 When you take out credit, consider the full cost including the interest. Consider all the available credit options, such as your bank, overdraft, credit cards, short-term or long term loans because some options will be more costly than others.
- 2.12 A cooling off period is likely to apply if you take out credit. This is a set period of time from when the credit agreement was agreed, during which you have the right to cancel.

### **Insurance**

- 2.13 Notify your home insurance provider to make them aware that you are having work done to your home because it could affect the terms of your policy. Failure to do so could void your policy, if something did go wrong.
- 2.14 Your insurance provider may want to know if your trader has public liability insurance. This is a policy that covers your trader for any relevant insured risks that may occur during works.

### **Buying materials and fittings**

- 2.15 Agree with your trader who will be responsible for buying materials and fittings and making sure they arrive on time.
- 2.16 If your trader is purchasing the items you must provide clear information about exactly which items you want including the colour and size. Make sure your trader gives you the paperwork for warranties or guarantees and keep these in a safe place.



- 2.17 You could decide that you want to buy the items. Before purchasing, check with your trader if you need to buy any extra parts and when the trader needs each item to be delivered. Don't forget to check the suitability of the parts with your trader. For example, before buying a power shower get your trader to check that your boiler is capable of supplying hot water at the right pressure.
- 2.18 Shop around and research prices from different suppliers before purchasing items.

### **Top Tips**

- Make a detailed list of everything you would like to have include, this will help when you ask for quotations.
- Compare quotes item by item and not just by the overall cost of the job.
- Check that V.A.T. is included in the final cost.
- Set aside some money for unexpected problems.
- If you are thinking about taking out a loan or using another form of credit to pay for the work, consider the full cost of the credit including the interest.
- If you take out a loan or another form of credit to pay for the work, check the requirements of the agreement.
- A cooling off period may apply if you take out credit. This is a set period of time from when the credit agreement was agreed, during which you have the right to cancel.
- Include costs for labour and parts in your overall budget.
- When purchasing items shop around and check online.
- Agree who will purchase items and be responsible for making sure they arrive on time.

### **More information**

[www.direct.gov.uk/en/Governmentcitizensandrights/Consumerrights/Howtocomplainaboutgoodsandservices/DG\\_196229](http://www.direct.gov.uk/en/Governmentcitizensandrights/Consumerrights/Howtocomplainaboutgoodsandservices/DG_196229)[www.direct.gov.uk/en/Governmentcitizensandrights/Consumerrights/Situationsthatcanchangeyourconsumerrights/DG\\_194562](http://www.direct.gov.uk/en/Governmentcitizensandrights/Consumerrights/Situationsthatcanchangeyourconsumerrights/DG_194562)

[www.direct.gov.uk/en/Governmentcitizensandrights/Consumerrights/Situationsthatcanchangeyourconsumerrights/DG\\_194562](http://www.direct.gov.uk/en/Governmentcitizensandrights/Consumerrights/Situationsthatcanchangeyourconsumerrights/DG_194562)

[www.tradingstandards.gov.uk/advice/advice-business-ftbusum8.cfm](http://www.tradingstandards.gov.uk/advice/advice-business-ftbusum8.cfm)

[www.businesslink.gov.uk/bdotg/action/ruDetail?itemId=1080964923&type=REGUPDATE](http://www.businesslink.gov.uk/bdotg/action/ruDetail?itemId=1080964923&type=REGUPDATE)

[www.hants.gov.uk/tradingstandards/tradingstandards-businessadvice/tradingstandards-cancellation.htm](http://www.hants.gov.uk/tradingstandards/tradingstandards-businessadvice/tradingstandards-cancellation.htm)

### 3 FINDING A SUPPLIER

- 3.1 **Using a good quality trader will help ensure that the work goes smoothly. Finding one is not necessarily straightforward. There are a couple of things to look out for when making your decision. Certain trades such as electricians and gas engineers must be certified and registered to make sure that they meet safety standards. Be wary about using traders who cold calls at your door. Make sure that you have checked the trader's work history and quality of work and get everything you have agreed in writing.**
- 3.2 To help you, we have detailed below things to think about when you choose your trader and what to look out for to avoid problems later on
- 3.3 Many trades, including builders, gas engineers and electricians, can be members of a trade association. To qualify as a registered member, the trader may need to meet certain criteria, demonstrate high quality standards of work and pay an annual subscription. When disputes do occur between a customer and trader the trade association may help to resolve them. Find out more about the scheme and if they would be able to help you if you have a problem.
- 3.4 Some local authorities run approved trader schemes. Check your local authority website to see if your council runs scheme for your local community  
[http://www.offt.gov.uk/OFTwork/consumer-protection/consumer\\_initiatives/trader/laatsn](http://www.offt.gov.uk/OFTwork/consumer-protection/consumer_initiatives/trader/laatsn). You could also visit [www.trustmark.org.uk](http://www.trustmark.org.uk)
- 3.5 Ask family and friends locally for details of traders they have used recently and have been happy with their work. You still need to carry out your own checks and to get quotes to make sure that you can work together. Ask to see examples of their work and if appropriate visit their previous clients to check that their work meets the standards you are looking for and that there were no issues during the work.
- 3.6 If you search online to find a trader you may come across online directories listing lots of traders. Do check trader details and ask questions before you invite them into your home to give you a quote. If there are ratings and feedback listed check these out but beware that these sometimes do not tell the whole story. Use the website feedback option to leave any comments you have and be honest.

## **Competent Persons Scheme**

- 3.7 'Competent persons' are certified traders who meet required safety standards set out by the government and industry bodies. Depending on the work you are having done to your home you may be required by law to use a competent person.
- 3.8 Competent persons are covered for areas of work such as gas, electrics and plumbing. Please end of chapter for more details.

## **Timing**

- 3.9 When you have an idea of your likely start date for the project, spend time looking for a trader. Good traders can be busy and booked for months in advance, so factor this in.

## **Doorstep selling**

- 3.10 Be careful about using someone who comes to your door cold calling. There are legitimate doorstep traders, but there is a risk that you may feel pressured into buying something you do not want or that is not good value for money. You may have less of a chance to shop around to compare prices or to check out the trader.

## **Trader checks**

- 3.11 The paperwork your trader provides is a good indication of how well established they are. It should include full contact details for the trader and the company, including a postal address. If the company is a limited company you can check the account details and financial standing with Companies House. If the paperwork shows the trader is a member of a Local Authority approved trader scheme or if they are a member of trade association or similar you can go on the relevant website and check details. You should carry out these checks before you make any decisions on whether to use any particular trader.

## **Top tips**

- Carry out checks to find a good trader – this will stop most problems straight away.
- Check your local authority Trading Standards website for details of approved trader schemes such as Buy With Confidence or Trusted Trader or other similar schemes or use the TrustMark website to find registered traders.

- Check online for websites with a feedback option to rate traders, but be wary of relying completely on the reports.
- Be clear about whether you need building regulations certificates for any of the work you are doing, for example electrical, windows and water.
- Be prepared, look for a trader well in advance of when you would like the project to start.
- Be careful about using anyone who comes to your door cold calling.

### **More information**

[www.buywithconfidence.gov.uk](http://www.buywithconfidence.gov.uk)

[www.oft.gov.uk/laatsn](http://www.oft.gov.uk/laatsn)

[www.traderregister.org.uk/website\\_selection.php](http://www.traderregister.org.uk/website_selection.php)

[www.trustmark.org.uk](http://www.trustmark.org.uk)

[www.oft.gov.uk/OFTwork/consumer-protection/consumer\\_initiatives/trader/laatsn](http://www.oft.gov.uk/OFTwork/consumer-protection/consumer_initiatives/trader/laatsn)

[www.oft.gov.uk](http://www.oft.gov.uk) and search for 'OFT1117' for the guidance on 'Buying on the doorstep'

[www.companieshouse.gov.uk/](http://www.companieshouse.gov.uk/)

[www.communities.gov.uk/planningandbuilding/buildingregulations/competentpersonsschemes/](http://www.communities.gov.uk/planningandbuilding/buildingregulations/competentpersonsschemes/)

## **4 CONTRACTUAL INFORMATION**

- 4.1 **A written contract with your trader protects you and the trader. It is a legally binding document. Read through it carefully and make sure it covers everything you have agreed with the trader, including any quotation in writing.**

### **Written quotes**

- 4.2 Always ask for quotes in writing and get them broken down as much as possible. Be clear on exactly what work you need to get done and that the cost provided covers the entire specification.
- 4.3 Have a chat early on to discuss the technical requirements with your trader. He can then advise you on the best approach for the proposed work. If there are a number of alternatives suggested, don't be afraid to ask the trader to quote against them all. You can then choose the best option according to your budget and needs.
- 4.4 Even if your supplier or trader has been recommended to you by a colleague, friend or neighbour you should still do all the same and necessary checks as if you were sourcing a trader yourself with no knowledge of their work history - so still ask for an itemised quote and the necessary company paperwork. Ask to see examples of their work and if appropriate visit their previous clients to check that their work meets the standards you are looking for and that there were no issues during the work.

### **House rules**

- 4.5 Having workmen in your home can be stressful. Establish clear working times, a start and end date to the project, with some ground house rules to make the process easier. For example, is it alright for them to use your bathroom or for longer projects you might wish to hire a porta-loo. Consider whether you would allow smoking in your house. Disruption can also be caused if the work you are having done involves loss of services, such as electricity, gas or water or if you cannot use your bathroom or kitchen. In these instances it needs to be clear how long this will last and what you need to do during these periods.

### **Schedule of works**

- 4.6 You may want to ask for a timetable for the sequence of work. This will show the different areas of work involved and the time each part will take to complete. This is called a planned schedule of works. Discuss with your trader what will happen if the timetable slips and what

provisions will be in place to get the project back on track. The trader could decide to work weekends, a longer working day or bring more people on board.

- 4.7 It is not unusual for traders to take on multiple projects at any one time. Ask your trader how many projects he has committed to. This will give you a realistic idea if the project will be completed by the date mentioned. If he has over committed and taken on too many projects, this will affect the quality of the work. This will also allow you to check if the work will be carried out by the trader and his workers or if any of it will be sub-contracted. If a sub-contractor is used, ask your trader who you will pay and who will sort out any problems.

### **Skip and scaffolding**

- 4.8 Discuss with your trader whether a skip is required for waste removal and who will be responsible for ordering and paying for it. If a skip is not required ask the trader how he will dispose of any waste and where it will be stored in between collection dates.
- 4.9 Similarly if scaffolding is required make it clear who is responsible for organising and paying for it and how long the scaffolding will be present. How will the trader ensure your house is secure?

### **Delays**

- 4.10 Delays to work can cause problems, both financially and to your planned work schedule. A delay in one area of the project may impact on other areas. Before work starts, clarify who is responsible for which area and agree who would pay for any delay. This will avoid disputes if a delay does occur.

### **Payments**

- 4.11 There are a few options you can discuss with your trader on how to make payments for the work. You could make staged payments, where you make a deposit payment up front, followed by interim payments at specific stages of work completion. This helps protect you by allowing you to pay as the work is carried out.
- 4.12 Some traders accept a deposit payment in advance of work starting, with the entire remaining payment to be paid on completion. Deposits may be needed to buy materials up front. Ask your trader how the deposit will be protected and what would happen if he goes out of business. Ask whether they offer insurance-backed warranties.

- 4.13 The payment arrangements need take into account your cash flow and finances - be realistic.
- 4.14 If you decide to cancel at the last minute, the trader may have rights to reclaim costs for what they have already spent, such as materials or parts specifically purchased for their project.

### **Warranty**

- 4.15 The trader may offer an extended warranty for his work and the goods that he fitted. This can vary from three months upwards. It is best to check the warranty period being offered and how to make contact if anything does go wrong during the period and how will it be fixed and in what time period.
- 4.16 Don't forget that you have statutory rights under the Sale of Goods Act 1979 and Supply of Goods and Services Act 1982. This means that all work should be carried out to a satisfactory quality and all good provided as part of the contract need to be of satisfactory quality. Your rights can be added to or extended by warranties sold by suppliers or your trader, but remember you need to be clear about the additional costs and what extra benefits you will receive for purchasing a warranty or guarantee.
- 4.17 Some traders offer retention. This is based on a percentage, which could possibly range between two per cent to five per cent of the total project value. This amount is paid after the warranty period has come to an end.

### **Complaints procedure**

- 4.18 Ask for the company's complaints procedure to be provided in writing if it has not already been given to you. If your trader belongs to a trade association, the complaints procedure may be covered under that membership.

### **Health and Safety**

- 4.19 Health and Safety issues should also be highlighted at the start of the project. For example, certain areas of your home may not be accessible until the project is completed.

### **Top tips**

- Obtain written quotations and ask for them to be broken down so that you can see the price of work and materials for each item.



- Produce a list or specification of what work you would like to have done.
- Discuss delays, who is responsible if there are delays and who pays.
- Discuss and clarify house rules for example no smoking in the house, or no muddy boots.
- Check if you will be given a timetable for the work.
- Agree how payments will be made.
- Check if there any health and safety aspects you need to be aware of.

## **5 DURING WORK**

- 5.1 When work starts it can disrupt your normal routine and can put strain on relationships. Communication between everyone is important to make sure you all understand each other and to manage work stages.**
- 5.2 Check with the trader who you should contact if there's a problem, for example, something happens which prevents them from accessing the project. Let them have your contact details in case they need to contact you urgently.
- 5.3 Arrange for scheduled, on-site and regular meetings to have discussions on the progress of the work and talk through anything that you want to query may have gone wrong.
- 5.4 It is always best to raise anything that doesn't look as you expected it would, whilst the work is actually being done and as soon as possible with your trader. If problems are picked up early they are usually easier and less costly to correct. If an issue is raised at the end of the project or when the particular work has been completed, it can have greater cost involved to put it right and a knock-on effect on other parts of the build.
- 5.5 If you agreed to make staged payments when key pieces of work are completed, then before making any payment check that the work you are paying for has been done to your satisfaction. And if the costs are higher than what was agreed, ask the trader to explain. The trader should discuss and agree with you before making any changes, especially if it increases the price.
- 5.6 You should keep up payments but you may be able to withhold a reasonable amount to cover having the work put right if there is a problem. Be careful about withholding payments if you have signed a credit agreement and make sure you contact the credit company if something has gone wrong.
- 5.7 Depending on the size of your project, your local authority building control department may need to be involved at key stages of the development. It is best to check with your trader that this has been done and that the work has met their satisfactory sign off.
- 5.8 There are advice bodies you can contact, such as your local authority Trading Standards Services, Industry Trade Associations and Citizens Advice, for guidance on tackling problems as they arise.

### **Top tips**

- Agree a single point of contact for the project.
- Have regular on site meetings.
- Raise any issues as they arise, don't wait for the end of the project.
- Check that you are actually paying for the work that has been completed.
- Check that your local authority Building Control Department has signed off key stages of the work, if they are required to.

### **More information**

[www.adviceguide.org.uk/index/your\\_world/consumer\\_affairs/buying\\_services\\_your\\_rights.htm](http://www.adviceguide.org.uk/index/your_world/consumer_affairs/buying_services_your_rights.htm)

## **6 FINISHING WORK**

- 6.1 **When the project is nearing the end it is important to understand when the exact cut-off is from your trader's perspective so that you are both clear on when this will be and what the process is from this point onwards.**
- 6.2 Clarify what you would consider to be the end of the project. Make this clear at the very start and put this in writing so everyone knows.
- 6.3 Be clear about when you will be required to make the final payment and what it covers.
- 6.4 If the work is incomplete or has not been done to a reasonable standard, you have a legal right to withhold a certain amount of money until the problem is put right. The amount which you are entitled to hold back will depend on how much work is left to be done, or how serious the problem is – it should be fair and proportionate to the situation. If the trader returns to finish the work and you are happy that they have put the problem right, they should then be paid in full. If you think you have been caused financial loss because of the delays or faults with the work, you may not be obliged to pay the full amount - discuss this with the trader, and consider taking further advice (see link below).
- 6.5 If you are not happy with the work, ask the trader to come to inspect the work to resolve the issues. Have a family member or colleague along with you so you feel comfortable talking about these issues. It is most important to stay calm. Ask to speak with a senior representative or manager and check what the complaints procedure is if the issue is not resolved or speak with Citizens Advice.

### **Top tips**

- Clarify what you would consider to be the end of the project. Make this clear at the very start and put this in writing so everyone knows.
- Be clear about when you will be required to make the final payment and what it covers.
- Remember that you are entitled to withhold a reasonable amount of money to ensure problems are put right.

More information

[www.direct.gov.uk/en/Governmentcitizensandrights/Consumerrights/Yourconsumerrightswhenbuyinggoodsandservices/DG\\_194653](https://www.direct.gov.uk/en/Governmentcitizensandrights/Consumerrights/Yourconsumerrightswhenbuyinggoodsandservices/DG_194653)

## **7 TIDYING UP AND SNAGGING**

- 7.1 **Snagging is referred to items that have been completed but are not quite right and require minor work to correct.**
- 7.2 Keep a list of snags that are outstanding and discuss when they will be dealt with at your regular catch-up meetings with your trader.
- 7.3 You can get advice about your rights and how to deal with the trader if they appear reluctant to talk to you from Citizens Advice.

### **Top tips**

- Clarify at the start what marks the end of the project and make a note of this.
- Have a clear idea of when the final payment is due.
- You have a right to withhold a reasonable amount of money if work has not been done to satisfactory standards and quality.
- Keep a running list of items that are outstanding to form your snag list.
- You can get advice about your rights and how to deal with the trader if they appear reluctant to talk to you from Citizens Advice.

### **More information**

[www.adviceguide.org.uk/index/your\\_world/consumer\\_affairs/buying\\_services\\_your\\_rights.htm](http://www.adviceguide.org.uk/index/your_world/consumer_affairs/buying_services_your_rights.htm)

## **8 POST COMPLETION**

- 8.1 **The project does not come to a finish once the trader has left. There could still be actions that you may need to take before you are happy with the results of the work.**
- 8.2 Make sure you have the correct contact details for your trader, such as his registered company address, site address, mobile, landline, email or website details in case anything goes wrong later.
- 8.3 Check with your trader to ensure you have been given copies or the originals of any additional paperwork such as electrical guarantees, FENSA window paperwork or building control paperwork. You may need these at a later date when selling your home or to rent it.
- 8.4 Check with your trader that all receipts, instructions and guarantees for the items or parts that your trader has purchased and fitted have been handed over to you.
- 8.5 You may have additional rights under guarantees/warranties or from a credit supplier if something goes wrong. Be aware though, that if your trader ceases trading, any personal guarantee will also end at that time. If possible, try to get an insurance-backed guarantee.
- 8.6 If an appliance goes wrong, check if you need to contact the trader who purchased the item on your behalf or the supplier where you bought the item online or if you need to contact the manufacturer direct.

### Top tips

- Have the correct forwarding details for your trader.
- Make sure that you have paperwork for items purchased by the trader and certificates for work, instructions and warranties.