

Home Repairs and Improvements

Top tips for consumers

March 2012

OFT1409

© **Crown copyright 2012**

You may reuse this information (not including logos) free of charge in any format or medium, under the terms of the Open Government Licence. To view this licence, visit www.nationalarchives.gov.uk/doc/open-government-licence or write to the Information Policy Team, The National Archives, Kew, London TW9 4DU, or email: psi@nationalarchives.gsi.gov.uk.

Any enquiries regarding this publication should be sent to us at: Marketing, Office of Fair Trading, Fleetbank House, 2-6 Salisbury Square, London EC4Y 8JX, or email: marketing@oft.gsi.gov.uk.

This publication is also available from our website at: www.oft.gov.uk.

CONTENTS

<i>Chapter/Annexe</i>	<i>Page</i>
1 Introduction	4
2 Top tips	5

1 INTRODUCTION

- 1.1 Having home improvement work done in your home can be a stressful, costly business, especially if it all goes wrong. Here's a helpful summary so follow our top tips to help avoid some of the pitfalls. More detailed information can be found on the Office of Fair Trading website www.offt.gov.uk/OFTwork/markets-work/othermarketwork/home-repairs/

2 TOP TIPS

2.1 Before work starts: 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.

2.2 Budgeting, quotes and specifications: Top Tips

- Make a detailed list of everything you would like to have included, 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.

2.3 **Finding a 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.

2.4 **Contractual information: 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.

2.5 **During work: 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.

2.6 **Finishing work: 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.

2.7 **Tidying up and snagging: 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 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.

2.8 **Post completion: 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.