

Factsheet

Paying for home maintenance and repairs

Maintaining, improving, repairing and adapting your home can be expensive. This factsheet provides information about help and grants that may be available to you.



Call free on 0800 319 6789

Visit www.independentage.org

About Independent Age

Whatever happens as we get older, we all want to remain independent and live life on our own terms. That's why, as well as offering regular friendly contact and a strong campaigning voice, Independent Age can provide you and your family with clear, free and impartial advice on the issues that matter: care and support, money and benefits, health and mobility.

A charity founded over 150 years ago, we're independent so you can be.

The information in this factsheet applies to England only.

**If you're in Wales, contact Age Cymru
(0800 022 3444, ageuk.org.uk/cymru)
for information and advice.**

**In Scotland, contact Age Scotland
(0800 12 44 222, ageuk.org.uk/scotland).**

**In Northern Ireland, contact Age NI
(0808 808 7575, ageuk.org.uk/northern-ireland).**

In this factsheet, you'll find reference to our other free publications. You can order them by calling **0800 319 6789** or by visiting www.independentage.org/publications

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1. General maintenance of your home

Regular home 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 and gas safety

Get your boiler and other gas appliances serviced every year by a Gas Safe registered engineer. You can find an engineer by contacting the Gas Safe Register (**0800 408 5500**, [gassaferegister.co.uk](https://www.gassaferegister.co.uk)). If you're a tenant, it's your landlord's responsibility to do this. If they refuse, you can complain to your local council's environmental health department or complain online on the Health and Safety Executive's (HSE) website (extranet.hse.gov.uk/lfserver/external/lgsr1).

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. Uswitch has a guide to doing this on their website (uswitch.com/energy-saving/guides/how-to-bleed-a-radiator). If you're renting, your landlord must keep any space heaters, such as small electric or fan heaters, in good working order.

You may qualify for a free gas safety check from your energy supplier. This is usually available to customers who are older, disabled, have a hearing or visual impairment, or have a long-term illness, and are getting means-tested benefits. Contact your energy supplier directly to see if you can get a free check.

Landlords must ensure that gas safety checks are carried out each year on all gas appliances and flues they've provided. They must keep a record of the safety checks for at least two years and give a copy to existing tenants within 28 days of the check, and to new tenants before they move in.



To do

It's a good idea to buy a carbon monoxide alarm to alert you to the presence of carbon monoxide – a poisonous, invisible gas with no taste or smell. It can be produced by faulty gas appliances and solid-fuel appliances, such as an open fire or log-burning stove.

If you're a private tenant, your landlord must fit a carbon monoxide alarm in any room that contains a solid-fuel burning appliance. They must also install a smoke alarm on each floor and may have to provide specialist alarms if you request them – for example, vibrating or flashing alarms if you suffer from hearing loss. You should test your alarms regularly and, if they're not in working order, arrange to replace the batteries or the alarm itself with your landlord.

Your local fire and rescue service may be able to advise on fire prevention and may fit smoke alarms. Contact them to request a free Safe and Well visit (also known as a home fire safety check). You can find contact details of your local fire and rescue service in the phone directory or on the Chief Fire Officers Association website ([cfoa.org.uk](https://www.cfoa.org.uk)). See our **Home safety** guide for more information.

Electrics

If you rent, your landlord has a legal duty to keep all electrical equipment and wiring safe and in proper working order throughout your tenancy. 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 or flashes of light when the socket is switched on, this could be a sign of dangerous wiring. You should call an electrician immediately.

If you've complained to your landlord about a possible safety risk in electrical equipment but that hasn't resolved the problem, contact the environmental health department at your local council. You

can find your council's contact details in the phone book or on [gov.uk/find-local-council](https://www.gov.uk/find-local-council).

For advice about electrics, visit [electricalsafetyfirst.org.uk](https://www.electricalsafetyfirst.org.uk).

Roof and gutters

It's recommended that you get your gutters inspected and cleared once a year after the autumn leaves have fallen. Get your roof inspected every year, or if you notice any broken or missing tiles or damp patches on your ceiling. This could indicate a leak. Some contractors will do an inspection free of charge but you should ask about costs in advance.

If you have a chimney, you should get it swept at least once a year, depending on the type of fuel you burn, by a HETAS-approved chimney sweep (**01684 278170**, [hetas.co.uk](https://www.hetas.co.uk)). Get an inspection if you see any cracks or your chimney starts leaning.

If you're renting, your landlord is responsible for keeping the structure and exterior of the building in repair. This includes drains, gutters, external pipes and chimneys.

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'll 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.

If you rent, tell your landlord if you have a damp problem. They should arrange to carry out an inspection and do any necessary repairs, as well as fixing any damage. If your landlord doesn't fix the problem, you can contact environmental health or the housing standards department at your local council. They can assess your home and any risk to your health, and mediate with your landlord.

2. Getting help to carry out maintenance and repairs

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

If you're renting

If you're renting your home, remember that your landlord must carry out any structural repairs to the property unless you caused the damage. Your landlord may agree to carry out the work but can ask you to pay. Your landlord's responsibilities include repairs to 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 toilet, bath or sinks. If repair work carried out by your landlord has damaged decorations in the house, such as wallpaper, the landlord must also correct this damage.

As a tenant, it's your responsibility to carry out small maintenance jobs, such as changing light bulbs or fuses.

If your landlord is refusing to carry out repairs in your home, contact your local Citizens Advice (**0800 144 8848**, [citizensadvice.org.uk](https://www.citizensadvice.org.uk)).

If you're concerned about your safety, or worried that your landlord might try to evict you if you ask for repairs or complain about the state of your property, call Shelter on **0808 800 4444** for urgent advice and support.



Good to know

If your tenancy started on or after 20 March 2019, your landlord must make sure your home is fit to live in from the start of your tenancy until you leave.

Social housing tenants

Councils and housing associations should have a system for reporting repairs and you should receive information about this at the start of your tenancy. You should report any problems as soon as possible. Shelter has more information about how to report repairs at [england.shelter.org.uk/housing_advice/repairs/how_to_report_repairs_to_a_social_landlord](https://www.shelter.org.uk/housing_advice/repairs/how_to_report_repairs_to_a_social_landlord).

Right to Repair

If you're a council tenant, the council must fix small urgent problems in your home quickly if they could affect your health, safety or security. Contact your council's housing department to report a problem. You can find their details at [gov.uk/repair-council-property](https://www.gov.uk/repair-council-property) or on your rent statement.

Where to find help

Organisations that may be able to help you carry out maintenance and repairs include:

Home Improvement Agencies

Home Improvement Agencies (HIAs) are not-for-profit organisations that 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.

Council and housing association tenants are usually entitled to services through their landlords but some HIAs provide services to these tenants as well.



Good to know

Most HIAs offer free initial advice, but if you decide to go ahead with work with their assistance, they will probably charge a fee. 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, HIAs and charities run schemes for older people to help with everyday maintenance tasks. These may be known as small repairs schemes or handyperson schemes. You could get help with:

- changing light bulbs
- hanging curtains
- minor carpentry, such as putting up curtain rails and shelving
- assembling flat pack furniture
- 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 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 one available in your area and if you qualify 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 HIA (call Foundations on **0300 124 0315**, findmyhia.org.uk) may know of gardening schemes in your area.

If you're a council tenant and unable to maintain your garden – for example, because of age or disability – your council may offer help with garden maintenance. You can find their contact details on your rent statement, in the phone book or at gov.uk/garden-maintenance-council-tenants.

If you want to carry on gardening yourself but need some help with certain tasks, there are various aids available such as easy-grip or long-reach forks and trowels. Thrive is a charity that supports people with disabilities to keep gardening. Contact them for advice and information (**0118 988 5688**, carryongardening.org.uk).

3. 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. You can look for an architect on the Architects' Register (**020 7589 5861**, [architects-register.org.uk](https://www.architects-register.org.uk)).
- Check if the work requires planning permission or needs to meet building regulations. Planning permission usually takes at least eight weeks to process. You can find more information about planning permission, including which local council to contact, at [planningportal.co.uk](https://www.planningportal.co.uk)
- You may need to hire a surveyor or architect to help you apply for building regulations approval or planning permission. If you would struggle to pay for this, the Chartered Surveyor's Voluntary Scheme provides free advice. You can apply through your local Citizens Advice (**0800 144 8848**, [citizensadvice.org.uk](https://www.citizensadvice.org.uk)).
- If you're a leaseholder, check your lease to see if you need permission from the freeholder before carrying out work. You may want to contact Leasehold Advisory Service (**020 7832 2500**, www.lease-advice.org) if you need more information.

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](https://www.trustmark.org.uk)). Many councils also have their own trusted trading schemes for local businesses, such as Buy With Confidence (**01392 383 430**, [buywithconfidence.gov.uk/home](https://www.buywithconfidence.gov.uk/home)). Contact your council to find out if they operate 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. If they're legitimate, they won't mind you asking for time to consider and get a second opinion and quotes from other builders.
- 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 more advice. A reputable builder won't force you to make an instant decision.

When getting a quote

- Ask for a written quote rather than an estimate. A quotation is a promise to do work at a fixed price. 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 written quotes from different companies before choosing one. Be wary of contractors who won't put anything in writing.
- Check whether the quote includes the cost of materials.

When agreeing the work

- Don't pay for the full price of the work upfront. If you need to pay for materials before the work begins, you could offer to buy them yourself so you own them if anything goes wrong.

- Agree on a payment schedule in writing.
- Pay by credit card rather than cash for extra protection. You may be able to get your money back if something goes wrong. Make sure you get receipts, whichever method you choose to pay with.
- 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 sorted out.
- For larger projects, you may want to employ a surveyor or architect to oversee the work. Your local Home Improvement Agency (**0300 124 0315**, [findmyhia.org.uk](https://www.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. Citizens Advice has more information about what your contract should include ([citizensadvice.org.uk/consumer/getting-home-improvements-done/before-you-get-building-work-done](https://www.citizensadvice.org.uk/consumer/getting-home-improvements-done/before-you-get-building-work-done)). Contact the Citizens Advice consumer helpline on **0808 223 1133** if you need advice.

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, and make sure you're covered during the work. Otherwise, you may invalidate your insurance and any future claims.

Your insurer may want to know what contractor you're using and what insurance they have. They may suggest that you take out joint insurance with the contractor.

4. Help from your local council and the DWP

Your council can choose to offer different types of help with repairs and home improvements. This could include:

- 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 qualifies, available for you to read. Call your local council to find out more or check their website ([gov.uk/find-local-council](https://www.gov.uk/find-local-council)). Your local Citizens Advice may also have a copy of this ([0800 144 8848](tel:08001448848), citizensadvice.org.uk).

Help with emergency or unexpected costs

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

Local welfare assistance schemes

Some councils have local welfare assistance schemes, designed to help people on a low income who need help with emergency or unplanned costs. Each scheme is different but might offer white goods, grants, vouchers or furniture. It may be worth contacting your local council to see if and how they could help.

Budgeting Loans

Budgeting Loans can help with the cost of unplanned expenses, including home maintenance or improvements. You may be able to apply if you have been receiving Pension Credit or certain other means-tested benefits for the past six months. Budgeting Loans are interest-free and repayments are taken automatically from your benefits in regular instalments.

You can apply online ([gov.uk/budgeting-help-benefits/how-to-apply](https://www.gov.uk/budgeting-help-benefits/how-to-apply)) or by completing form SF500, which you can pick up from your local Jobcentre Plus office ([gov.uk/contact-jobcentre-plus](https://www.gov.uk/contact-jobcentre-plus)), request by calling the Social Fund on **0800 169 0140** or download from [gov.uk/government/publications/budgeting-loan-claim-form](https://www.gov.uk/government/publications/budgeting-loan-claim-form).

If you receive Universal Credit, you'll need to apply for a Budgeting Advance instead. Contact Citizens Advice to find out more (**0800 144 8848**, [citizensadvice.org.uk](https://www.citizensadvice.org.uk)).

For more information, see our free factsheet **Extra help with essential costs if you're on a low income**.

Help from charities

Some charities can provide grants towards the cost of home repairs and maintenance. 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 and been turned down.

For example, Macmillan Cancer Support offers grants to help with any extra costs that living with cancer may bring. Macmillan Grants can be used for things such as energy bills and home adaptations. For more information, call them on **0808 808 00 00** or visit [macmillan.org.uk/cancer-information-and-support/get-help/financial-help/macmillan-grants](https://www.macmillan.org.uk/cancer-information-and-support/get-help/financial-help/macmillan-grants).

For details of charities that may be able to provide financial help, contact Turn2Us (**0808 802 2000**, [turn2us.org.uk](https://www.turn2us.org.uk)). Read our factsheet

Extra help with essential costs if you're on a low income 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.

The council will need to be satisfied that the adaptations are necessary and appropriate. They will also consider if it is reasonable and possible to do the work to your home.

You may qualify for a grant if you're a homeowner 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), so you may have to pay towards the cost of the work on your property. If you receive Housing Benefit, Guarantee Pension Credit or certain other means-tested benefits, you won't need to make a contribution out of your income or savings.

The maximum grant available is £30,000, although the council can top this up by giving you other help with home improvements (see above). Apply for a grant to get it approved before starting any work on your home.



Good to know

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

How to apply

To apply for a DFG, 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 may be able to get help making the application from your local Citizens Advice (**0800 144 8848**, [citizensadvice.org.uk](https://www.citizensadvice.org.uk)) or Home Improvement Agency (**0300 124 0315**, [findmyhia.org.uk](https://www.findmyhia.org.uk)).

You'll need to have an assessment from the occupational therapy team at the council. They will recommend if the adaptation is both necessary and appropriate for your needs. An environmental health officer or building surveyor will also need to assess your property. You'll also have to make sure that you get any necessary planning permission or building approval. See chapter 3 for information about getting planning permission.

You must get a response from the council within six months of your application date. If you don't have a decision by that point, ask the council for the reasons for the delay and request a decision. If you're unhappy with a delay or the decision, you can challenge the council through their complaints procedure or seek legal advice from Citizens Advice (**0800 144 8848**, [citizensadvice.org.uk](https://www.citizensadvice.org.uk)).

For more information about DFGs, see our factsheet **Adapting your home to stay independent**. This also has information on smaller aids and adaptations. If you've been assessed as needing an adaptation or equipment that each costs less than £1,000 to buy and install, the council must provide this free of charge. To find out more, call our Helpline on **0800 319 6789** to arrange to speak to an adviser.

5. Help to improve your heating or insulation

You may qualify for help with insulating and heating your home under the Energy Company Obligation (ECO) scheme.

This government scheme requires energy companies to help customers make their homes more energy efficient, for example, by providing help to install loft or wall insulation.

If you receive certain benefits, are in fuel poverty or living on a low income and are vulnerable to the effects of living in a cold home, you may be able to get help to repair or replace your window glazing or heating system.

You may need to own your home or have the permission of your landlord if you rent it privately. If you're a social housing tenant, speak to your landlord about how they can help you improve your energy efficiency.

The energy company will decide what they will fund and what installer they work with. You may be asked to contribute to the cost of installing the energy efficiency measure, so shop around for the best deal.

To find out more, contact Simple Energy Advice (**0800 444 202**, simpleenergyadvice.org.uk/pages/energy-company-obligation).

You can also contact any of the relevant energy suppliers to see if they may be able to help you. Their contact details are on the Simple Energy Advice website. You don't have to be a customer of an energy company to apply to them for help. The initial assessment is free.

Your local council can also refer you to any of the energy suppliers so you can receive help under the scheme.

Visit Simple Energy Advice to find out about other energy saving measures and whether you qualify for local and national grants (**0800 444 202**, simpleenergyadvice.org.uk).



Good to know

Private landlords can't grant new tenancies or renew tenancies for properties with an Energy Performance Certificate (EPC) rating below band E, unless a relevant exemption applies. They must make energy efficiency improvements at their own cost. This also applies to existing tenancies from 1 April 2020.

6. Paying for repairs and improvements yourself

You might be considering taking out a personal loan or equity release to pay for home repairs. You should always get professional financial advice before making a decision.

Support for Mortgage Interest

If you're getting Pension Credit or certain other means-tested benefits, you might qualify for a Support for Mortgage Interest (SMI) loan. This can help towards interest payments on your mortgage or loans that you've taken out to carry out certain home repairs or improvements. It's usually paid directly to your lender. You'll have to repay it when your home is sold. Find out more at [gov.uk/support-for-mortgage-interest](https://www.gov.uk/support-for-mortgage-interest) or call the Pension Service on **0800 731 0469**.



Good to know

If you're thinking of accepting an SMI loan, it's a good idea to get independent advice first. Contact the Society of Later Life Advisers (**0333 2020 454**, [societyoflaterlifeadvisers.co.uk](https://www.societyoflaterlifeadvisers.co.uk)) or Unbiased (**0800 023 6868**, [unbiased.co.uk](https://www.unbiased.co.uk)).

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 if you 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, where you sell all or part of your home for a cash payment.

You can receive the money as a lump sum, regular payments or a combination of both.

You could use this money to pay for home maintenance and repairs. However, there are usually better options than equity release.

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 (**0300 124 0315**, [findmyhia.org.uk](https://www.findmyhia.org.uk)) to 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 adviser (IFA) who specialises in equity release. Contact the Society of Later Life Advisers (**0333 2020 454**, [societyoflaterlifeadvisers.co.uk](https://www.societyoflaterlifeadvisers.co.uk)) or search the database at [unbiased.co.uk](https://www.unbiased.co.uk) to find one. Make sure your IFA is a member of the Equity Release Council (**0300 012 0239**, [equityreleasecouncil.com](https://www.equityreleasecouncil.com)). This means they have signed up to stricter rules, standards and regulation.

To find out more about equity release, contact the Money Advice Service (**0800 138 7777**, [moneyadviceservice.org.uk/en/articles/equity-release](https://www.moneyadviceservice.org.uk/en/articles/equity-release)).

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're 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're 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 in case 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.

Our factsheet **Adapting your home to stay independent** has more information on the types of home adaptations you can make to help with your everyday life.

8. Key points to remember and contacts

What to check in your home

Use this list as a quick reminder of the areas of your home you should regularly check:

- central heating – get your boiler serviced every year and bleed radiators when necessary
- gas appliances – get gas appliances, such as gas fires and gas cookers, serviced every year by a Gas Safe registered engineer
- electrics – check to see if plugs are getting hot when plugged into a socket, or if there are sparks or flashes of light when the socket is switched on, as you should call an electrician immediately. If you own your house, you should get your wiring checked by a registered electrician every 10 years
- damp and mould growth – check for signs of damp, such as puddles on the window sill, black spotty mildew, peeling wallpaper or water running down the walls. Identify the cause before treating it, as it may be a problem with ventilation and condensation
- plumbing – check for dripping and leaking, as even a minor leak in a water or waste pipe can cause significant damage. A sudden lack of water pressure could also indicate a problem
- gutters – get your gutters cleared once a year, at the beginning of winter
- roof – get your roof inspected in the spring, or if you notice any missing tiles or damp patches on your ceiling
- chimneys – your chimney should be swept at least once a year, depending on the type of fuel you use.

Useful contacts

If you need help with carrying out home maintenance and repairs, you can:

- find trusted tradespeople and businesses with TrustMark (**0333 555 1234**, [trustmark.org.uk](https://www.trustmark.org.uk)) or Buy With Confidence (**0139 238 3430**, [buywithconfidence.gov.uk](https://www.buywithconfidence.gov.uk))
- find a Gas Safe registered engineer on the Gas Safe Register (**0800 408 5500**, [gassaferegister.co.uk](https://www.gasaferegister.co.uk))
- find a HETAS-approved chimney sweep (**01684 278170**, [hetas.co.uk](https://www.hetas.co.uk))
- find the contact of your local fire and rescue service on the Chief Fire Officers Association website ([cfoa.org.uk](https://www.cfoa.org.uk))
- get advice and help with home maintenance from your local Home Improvement Agency (**0300 124 0315**, [findmyhia.org.uk](https://www.findmyhia.org.uk)).

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Thank you

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