

MONTHLY GATESHEAD HEALTH STAFF ADVICE BULLETIN

ISSUE 14: HOW TO PROTECT YOURSELF WHEN PLANNING HOME IMPROVEMENTS

If you're considering getting any work done around the house, it's important to protect yourself from rogue traders and ensure that the work you want to be done is completed to a high standard. In the UK, we have consumer laws in place to help protect homeowners in these situations. Here are some precautions to take before contracting with a trader to do home improvement done to your home.

1. Get multiple quotes.

Before you make a decision on who to hire, it's important to get quotes from several different traders. This will give you an idea of the average cost of the work you want done and can help you identify any traders who are charging an unreasonable amount. It might make you consider some alternatives, you hadn't first considered.

2. Check the trader's credentials.

It's important to make sure that the trader you hire is properly qualified and insured. Ask to see their credentials, such as their business registration and insurance certificates, and verify that they are up to date. This will help protect you if something goes wrong during the work.

3. Read reviews and check references.

Before you hire a trader, it's important to research their reputation. Look for reviews from previous customers, ask for references and check that they have a good track record of completing work to a high standard.

4. Get a written contract.

A written contract is an important document that outlines the terms of the work that will be done, including the cost, the timeline for completion, and any warranties or guarantees that are being offered. Make sure you fully understand the terms of the contract before you sign it and keep a copy for your records.

5. Know your rights.

Under UK consumer law, you have certain rights when it comes to home improvements. For example, you have the right to expect that the work will be completed to a reasonable standard and within a reasonable amount of time. If the work is not completed to a high standard or is not completed on time, you may be entitled to compensation.



The important date for these matters is the 1st October 2015. For agreements made before that date, you are protected by the Supply of Goods and Services Act 1982. After that date, it is the Consumer Rights Act 1985.

6. Be wary of doorstep traders.

Doorstep traders are individuals who cold-call at your home, offering to do work for a low price. While these traders may seem like a good deal, they are often unqualified and uninsured, and their work is often of poor quality. It's important to be wary of doorstep traders and to only hire traders who you have thoroughly researched and checked.

7. Don't pay upfront.

Never pay the full cost of the work upfront. Paying a deposit is acceptable, but it should be a reasonable amount and should not exceed 10% of the total cost of the work. This will help protect you if the trader fails to complete the work or if the work is not completed to a high standard.

8. Keep a record of the work.

It's important to keep a record of the work that is done, including photos, receipts, and any correspondence between you and the trader. This will help you if you need to make a complaint or seek compensation in the future.



For more information about how to tackle a trader who has not done work to the right standard, check out the Citizens Advice consumer advice pages – www.citizensadvice.org.uk/consumer

9. If they haven't done a good job...

If they have not completed the job with 'reasonable care and skill', you're legally entitled to either ask them to fix the problem (if they provided you with materials as well as the service) or to get a refund and stop them doing any more work (if they are just providing the service and you provided the materials)

10. If they don't complete the work on time...

You have to give the trader a second chance to finish the work, unless you made it clear that it was important that the work had to be finished by a certain date. Make it clear that this time, the work has to be finished by a certain date. It's a good idea to put it in writing - this will help make it feel more urgent.

11. If they've over-charged you...

If you agreed a price with the trader but you've been charged more, your rights depend on whether you were given a quote or an estimate. Check your paperwork if you're not sure what you were given. If you have a quote, they cannot charge more than they've quoted without good reason. If you were given an estimate and the final bill is a lot more than what you were expecting, you can dispute it.

12. If something isn't installed properly...

If you've had something installed at home and it's been done badly, you're entitled to get it fixed - or you might be able to get a refund. They may have breached the contract that was formed when they agreed to do the work. Check exactly what was agreed, if you can. Look through any paperwork that they've given you and remember that just like if #9, you may be entitled a reinstallation or refund.

Remember you can get in touch with your Citizens Advice Gateshead team for impartial advice, information, and guidance.

Email qestaffswa@citizensadvicegateshead.org.uk or call 0191 490 4231 and we'll be back in touch with you within 1 working day Monday to Friday.