



Colchester

HOME MAINTENANCE GUIDE

FOREWORD

This guide aims to give practical help and advice about how to maintain, and carry out simple repairs to, your home.

DIY is not easy. Hopefully this guide will give you the confidence to tackle basic home repairs, and alert you to the danger of taking on too much before getting professional help. However, the more work, especially preventive, you can do yourself, the more money you will save in the long run.

Wherever possible a contact number has been given, but if you are in any doubt, please contact Colchester Borough Council's **Customer Service Centre on Colchester (01206) 282222**.

Acknowledgement

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COLCHESTER BOROUGH COUNCIL

HOME MAINTENANCE GUIDE

AWARENESS -WHY?

Your home is probably the biggest investment you will ever make. It needs to be looked after and maintained. There are several things, which could happen if you don't carry out routine checks and repairs:

- Your house could deteriorate resulting in unhealthy or dangerous living conditions
- You could damage adjoining buildings, for which you may be liable
- Your house could lose some of its value
- The area you live in could deteriorate gradually

In this booklet you will find advice on:

- How to check your home
- How to maintain your home
- How to choose and employ contractors
- What to do when you need to make an insurance claim
- What to do if you find something wrong with your contractor's work
- Where to go for extra help and advice
- What to do in an emergency

HOW TO CHECK YOUR HOUSE

Inspecting your home regularly could help you to spot a problem before it causes serious damage. Such problems can often be put right cheaply but, if left, could end up being expensive.

INSPECT THE OUTSIDE

Chimney Pots

Are they leaning or broken? If so, they may need replacing, or the mortar holding them in place may need renewing.

Chimney

Is it leaning or are there any damaged bricks? If so, it may be dangerous. Bricks may need replacing or repointing. It could even need rebuilding.

Flashings

This is the lead sheeting around chimney stacks, and wherever your roof and brickwork meet. They prevent water getting in at the edge of slates or tiles. Have they slipped or are they missing? If so, you should call a roofer to give you an estimate for sorting out any problems and keeping water out.

Tiles or Slates

Are there any slipped, missing, or broken tiles or slates? If so, they need to be replaced or put back in place. Call a roofer.

Roof Timbers

Does the roof appear to sag? If so, one or more roof timbers may need replacing, or the roof need strengthening.

Gutters & Drainpipes

Are they leaking, damaged or overflowing? Even a small leak will damage bricks, rot wood and cause damp if it is not quickly repaired.

Overflow

If water is coming from these it means that a water pipe, tank or toilet cistern ball valve is not working properly. Repair it quickly before any damage or dampness is caused.

Bricks & Mortar Joints

Are brick faces or the mortar joints between bricks eroded or crumbling? Poor brickwork may allow water to penetrate. The mortar joints may need re-pointing, or the brickwork replaced or rendered.

Cracks in the Walls

If cracks suddenly appear in mortar joints or bricks or become much worse, get advice or ask a surveyor or structural engineer to have a look. Look in the Yellow Pages under Structural Engineers, or go to www.Yell.com.

Timber Doors

Wood will rot if it is not properly protected with paint or stain. Check whether the paint is cracked, loose or peeling.

Airbricks

These help stop wooden floors rotting by allowing air to circulate underneath. Do not block them with soil or paving, and make sure they are clear and clean -see 'Timber Floors'.

Damp Proof Course

Most houses have a waterproof layer to stop [rising damp](#). Make sure that earth and paving are kept six inches (150mm) below this, or your house may become damp.

Gullies

Have they got grids on the top, are all the waste pipes pouring properly into them and are they emptying properly?

INSIDE THE HOUSE

Timber Floors

Are parts of the ground floor floors more springy or bouncy, especially nearer walls? This may mean rotten joint ends and some joists may need replacing. See also 'Airbricks'. Rot may be dry rot -call a specialist quickly. They should be a member of the British Wood Preserving and

Damp Proofing Association (www.bwpda.co.uk). See the Yellow Pages under Woodworm and Dry Rot Control or go to www.Yell.com

Floorboards

Are there floorboards with areas of tiny holes in them? This may mean the presence of woodworm and treatment may be needed. Are there any loose or broken floorboards?

Skirting Boards

Rotting skirting boards on the ground floor may indicate [rising damp](#) or rot spreading from floor timbers. Woodworm may also affect skirtings.

Electrics

Do switches spark or crackle when turned on or off? Are there any burn marks on sockets or plugs? Are any sockets, switches or light fittings loose, broken or cracked? Are all cables and plugs wired securely without any cracks, splits or coloured wires visible? Do fuses blow, or light bulbs only last a very short time? If yes, call an approved electrician (www.niceic.org.uk) or (www.elecsa.org.uk) or (www.napit.org.uk) or (www.eca.co.uk) or go to www.Yell.com

Gas Appliances

All gas appliances should be checked once a year by a registered gas fitter to make sure they are safe. Only use a registered **GasSafe** engineer. See www.gassaferegister.co.uk.

Burn marks on heating elements, or on walls behind or to the sides of gas fires, and flames, which are more yellow than the normal range yellow, may indicate a problem. This should be checked and put right immediately by an approved **GasSafe** registered gas fitter.

Plumbing

Are taps dripping, or supply or waste pipes leaking? Repairs at an early stage could be quite cheap but, if left, faults could develop which will be expensive to put right. What may appear to be a leaking cold water pipe may be no more than condensation. Dry out and warm the wet area of the pipe. If there is a leak, water should re-appear immediately.

Stairs & Handrails

Are there any loose or broken steps and are all handrails, banister rails and spindles fixed securely?

Internal Doors

Are all hinges secured tightly to the doorframe and door?

Central Heating

See **Gas Appliances** -Are there any radiators which are cold at the top or which don't get as warm as the others? If yes, then the radiators may need "[Bleeding](#)".

Plasterwork

Areas where wallpaper keeps coming off, or where there is crumbling plaster, may indicate dampness. Long straight cracks parallel to external walls in ceilings or diagonal cracks to walls, which start in a top corner, may indicate a structural problem. If these appear suddenly, consult

a surveyor or structural engineer. Look in the Yellow Pages under Structural Engineers, or go to www.Yell.com

You could do some of these repairs yourself. Decide:

- Can I do the work myself?
- If so, how and what tools do I need?
- Do I need to employ a builder or specialist?
- How can I pay for the work?
- Can I claim for the work from my house building insurance?

DAMP -CAUSES AND CURES

There are three ways water can get into the fabric of your house and start to cause damage:

Rising Damp

When water from the ground gets into solid walls or floors and finds a way through your Damp Proof Course (DPC) the result will be rising damp. The DPC in your walls may be either:

• Blue Brick

In older houses there are two courses of darker bricks that are waterproof. With age these bricks let water through into the ordinary bricks above, and then out through your plaster.

• Slate or Plastic

This is a barrier fixed firmly in the mortar between two courses of bricks. The mortar joint will be wider for this joint than the others. This type of DPC should not cause a problem unless the wall is affected by movement.

• Chemical

You will see a line of holes in your wall. This is where a chemical has been injected into bricks above an old blue brick DPC. The chemical fills all the voids in the bricks and stops water getting through. When a specialist contractor injects a chemical DPC, a ten-year guarantee is normally issued.

• Solid Floors

Whilst modern floors have a plastic sheet beneath the concrete to prevent water coming through, older floors do not. Where old floors still have their original quarry tiles the joints between the tiles may have broken down to allow damp through from the ground.

Rising damp to most ground floor walls probably means that a chemical DPC is required. If it appears in only one wall or to a small area, then water may be finding a way around the DPC. This could be through soil piled against a wall, paving raised above the DPC, or rendering which covers the DPC. In these cases, removing the route the water takes should cure the problem.

Dampness through old quarry tiled floors will usually require their replacement with a new concrete floor complete with a plastic sheet Damp Proof Membrane (DPM).

Penetrating damp

This is where water gets into the building from outside. You will see a damp patch a bit like a stain from a spilt drink, and it indicates that a repair is needed. This may be to the roof, flashings, gutters, rainwater pipes, waste pipes, window sills, brickwork or pointing.

Condensation

This is where water vapour in the air in the house condenses on a cold surface. It normally appears on windows in the early morning and then evaporates harmlessly as the house warms. While it may appear on toilet cisterns and cold water pipes, it is normally only a problem when water vapour condenses on cold walls, and black mould begins to appear. A wall may be cold and attract condensation for several reasons:

- walls to the back addition of older houses are more exposed and so may be colder
- it may only be a 4 inch (100mm) thick brick wall, especially where an old external toilet or coal house has been demolished or incorporated into the main house
- it may be facing north
- the room may be unheated
- a leak to a gutter or pipe may make part of a wall colder

WATER VAPOUR

This is created by normal, everyday activities in your home, such as washing, cooking, bathing, drying clothes, burning fuel, and even breathing. The average family produces 20 pints of moisture every day. You can reduce this by:

- keeping lids on pans when cooking,
- drying clothes outside, or have a pipe taking the tumble dryer's moisture outside,
- running the cold water for a bath before running the hot water,
- not using liquid paraffin or bottled gas room heaters

VENTILATION

This is the normal escape route for moist air. As the air in your house circulates, it is drawn outside through open windows, doors, extractor fans, airbricks and chimneys and is replaced by fresh air. If this exchange of air is prevented the air in the house will become saturated and will condense on the nearest cold surface. To allow air to circulate and be exchanged for fresh air you should consider some of these:

- Fit extractor fans to bathrooms and kitchens. Humidistat controlled units will automatically come on as necessary.
- Open windows.
- Keep bathroom and kitchen doors shut to prevent moist air circulating to the rest of the house.
- Avoid still air pockets -areas between furniture and external walls and behind curtains may trap air which will condense as temperatures drop.
- Move furniture away from these walls for an hour or so as often as you can and don't leave heavy curtains closed during the day.

HEATING

Warm air can hold more moisture than cold air so if your house is heated you are less likely to suffer from condensation. Warm air cooling in the night will still result in condensation, especially on windows during cold and wet weather. Most of this will evaporate as heating is turned on again in the morning, and the windows opened.

Insulating your House

Loft insulation, wall insulation and double-glazing will mean you keep the heat in your house longer, walls are warmer and the chances of damaging condensation are greatly reduced. The Council's **Warm Homes** project provides advice on saving energy, and referrals for grants for insulation. Mel Rundle, the Warm Homes project officer, can be contacted on **Colchester (01206) 282541**, or by email at melanie.rundle@colchester.gov.uk

REPAIRS AND MAINTENANCE -DIY, BUILDER, TRADESMAN OR SPECIALIST?

Whether to do a job yourself or call in someone else will depend on your physical ability, technical know-how, time available, personal finance, availability of tools and, in many cases, how comfortable you feel at the top of a ladder!

Chimney, Pots, Flashings, Tiles or Slates and Roof Timbers

Scaffolding may be required and it is easy to cause more damage -best left to a builder.

Gutters and Downpipes, Bricks and Mortar Joints and Painting Upper Storey Windows

Do it yourself if you are comfortable on a ladder or you can hire a tower scaffold. If not, leave it to the professionals.

Airbricks, Ground Floor Windows and Door Painting, Maintaining Gulleys and Waste Pipes, Reducing Earth and Paving to 6 Inches (150mm) Below the DPC

Do it yourself -see [page 13](#).

Cracks in External Walls, Structural Cracks to Wall or Ceiling Plaster

Consult a surveyor or structural engineer before you do anything else.

Chemical Damp Proof Course, Dry Rot Treatment and Woodworm Treatment

Consult specialist companies. Always get two reports and quotations. See the British Wood Preserving and Damp Proofing Association (www.bwpda.co.uk)

Electrical Work

If in doubt consult registered electricians and get two reports and quotations before agreeing work should start. Go to (www.niceic.org.uk) or (www.elecsa.org.uk) or (www.napit.org.uk) or (www.eca.co.uk)

Gas Appliances Including Fires, Heaters and Gas Central Heating

It is advisable to have gas appliances checked annually. This must be carried out by an appropriately registered person. Only use a registered **GasSafe** engineer. See www.gassaferegister.co.uk. Get two quotations for any work you need to have carried out.

Internal Joinery Including Floors, Skirtings, Stairs, Handrails and Internal Doors

Except for minor jobs these should be left to a builder unless you have some experience.

Repair and Maintenance of Taps, Pipe Joints, Wastes

Do it yourself -see [page 17](#).

PAINTING

External woodwork such as window frames, doors and fascia boards need painting or staining every three years to stop them rotting. Rain, frost and sunshine all combine to damage paint and let water into the wood.

The materials you need are easily available, but even employing a painter is much cheaper than having to replace rotten woodwork. Do not paint wood when it is likely to rain. The best time to paint a house is early or late summer.

What you need to do is:

Wash

Wash down the woodwork with warm water containing a small amount of washing up liquid, and rinse with clean water, and allow to dry.

Rub

Rub down the woodwork with sandpaper wrapped around a small block of wood. Make sure that you remove all loose paint.

Paint Stripper

If the paint comes off in long strips or is cracked, you should use paint remover to get down to bare wood. Details of how to use it will be on the bottle or tin. Then use a rag dipped in white spirit or turpentine to wipe the area down. **Remember to protect your eyes and skin.**

Filling

Scrape out any areas of rotten wood. Softened wood can be strengthened by painting with wood hardener such as 'Ronseal' wood hardener. Fill any holes or cracks with putty or wood filler.

Prime

Use wood primer paint to paint any areas of bare wood.

Undercoat

Paint throughout with undercoat paint and when it is dry, sandpaper lightly so that you just scratch the surface of the undercoat.

Top coat

Apply two coats of gloss paint remembering not to put too much paint on the brush. Use special exterior 'microporous' paint outside as this will last longer.

Brush Care

To save brushes from hardening when you take a break, put them in cold water. When you want to use them again, wipe off the water and rub the brush on some old newspaper. When you have finished all your painting, wash your brushes in white spirit, turpentine, or a proprietary brush cleaning fluid, followed by a rinse in warm water and washing up liquid. Do not dispose of white spirit

turpentine or brush cleaning fluid through your drains. Put it in a sealed container and bin it.

Sealing

The gap between the side of windows and doors, and the wall can be filled to stop water getting in. You can do this by buying tubes of 'mastic' which you apply with a cheap and simple 'mastic gun'. When dry, it is a bit like rubber.

TOOLS, EQUIPMENT AND MATERIALS

- Sandpaper and sanding block
- Paint remover -if there are bad areas of paint
- Paint brush for applying remover -do not use the same brush for painting
- Paint scraper -useful for scraping off loose or flaking paint
- White spirit or turpentine
- Wood Hardener, and Wood Filler or putty -if there is rot, holes or cracks
- Primer paint -if there is bare wood
- Undercoat
- Gloss paint -microporous for outside
- Paint brushes -half inch ones are generally best for windows and doors
- Ladder or tower scaffold for reaching upper windows.
- Hiring a tower scaffold will be cheaper than getting a painter to do the work and safer than working from a ladder.
- Masking tape -to tape newspaper to glass and prevent splashes.
- Mastic gun and mastic -if you need to seal around windows and doors.

GUTTERS AND DOWNPipes

Repair leaking gutters before rainwater causes extensive damage to bricks, rots windows and causes damp. Most gutter leaks are caused by one of four problems -blockages, holes or cracks in them, leaking, or sagging.

Blockages

Use a small brush and clean along the gutter. You may find it easier to have a bucket tied to the ladder to put any waste in. Putting a piece of gauze or chicken wire over the downpipe inlet should stop leaves getting into the downpipe. Flush blocked downpipes out with a hose.

Holes or Cracks

These can be repaired provided they are not too large. On plastic, use a plastic sealing compound, while on cast iron use a metal putty or fibreglass. Examples of such products are 'Marley Sealtite', 'Aquaseal 88', 'Sylglass Waterproofing Tape' and 'Mangers Stop-That-Leak' aerosol spray.

Leaking Joints

Joints between lengths of guttering can sometimes leak because the rubber seal is worn or has dirt underneath. To clean under or to change the seal in plastic guttering you need to unclip the gutter. With some types of gutter you buy new seals but with others you replace the joints.

Sagging

If the gutter is sagging, or sloping the wrong way, water will not flow to the downpipe properly. You will need to re-position the brackets or fit extra. As there are different ways of fixing them, look to see how the others have been done.

SINKS AND GULLEYS

To carry water away underground there are gulleys and drains. They take water from gutters, sinks, baths, showers, wash basins, and the waste from the toilet.

Gulleys

To keep your gulleys and drains working properly, make sure that there are metal or plastic grates over the gulleys, that the grates are not blocked with leaves, and that once every three months you put three large cups of washing soda crystals or half a bottle of strong bleach down the gulleys. Leave it overnight and then rinse by pouring down some buckets of water. Do not breathe in any fumes given off from the bleach or crystals, and protect your skin.

Blocked Sinks

To clear a blocked sink, block the overflow with a cloth, then, holding the cloth in place push a plunger up and down quickly over the plughole. Alternatively, use a thin wire to dislodge the obstruction. If this does not work, unscrew the cleaning eye or plastic fitting under the sink and clean the pipe with wire from both sides. There are proprietary blockage cleaners on the market e.g. 'Mr Muscle'.

DRAINS & SEWERS

All wastewater from your home is carried away underground by drains and sewers.

Who is responsible?

You are normally responsible for all drains that serve your property. This means keeping them clean and in good repair. Neither the Council nor Anglian Water is responsible for private drains. Your responsibility does not stop at the boundary of your property. Drains which serve your property only are usually your responsibility until they connect with a main sewer in the road. So too are sewers built after 1937, although this responsibility is also shared with the owners of other properties using the sewer.

An exception to this rule is any shared sewer built before 1937 to take waste from more than one property. Anglian Water is normally responsible for most of these older shared sewers and will unblock or repair them free of charge. If you need to report a problem with a sewer of this type then telephone **Anglian Water** on **08457 145145**.

Ways to keep drains clear

Most drainage problems are caused by simple blockages in the pipes. Occasionally more serious problems can be caused by damaged pipes, and these are more expensive to put right. Many blockages are caused by people flushing large items such as nappies down the toilet. Oil and fat from cooking also causes problems if it is poured down the sink or an outside gulley, because the fat becomes solid in the drain and blocks the pipe. You should bag and bin all these things.

Tree roots can also block drains. Roots cause clay soil to shrink in places and drains running through it may crack allowing roots to grow into them.

When you plant trees make sure the minimum planting distance from any drainage is equal to the expected height of the tree when fully grown.

Finally, remember that in addition to large bulky items, never use a drain to dispose of any inflammable material or liquid.

Blocked Drains

Nearly all blocked drains can be cleared using drain rods. Unless you can get hold of a set of rods, and you are sure you know what you are doing, it is best to call out a plumber or drainage contractor. Look in the Yellow Pages under "Drain and Pipe Cleaning", or go to www.Yell.com

The cost of clearing a simple blockage can vary significantly. Ask the price before you agree any work and check whether there will be any call out charge. It is advisable to gain at least three quotes before calling a company out.

Sometimes rodding isn't enough and drains need to be cleared using high pressure jetting equipment which can get through blockages, where rodding fails. It can also scour solidified fat from the drains. However, jetting is expensive and prices may vary considerably. Remember that a good set of rods will normally do the job, and should be cheaper.

REPAIRING BRICK WALLS

Mortar joints hold bricks together and stop rain getting in. If they are soft, crumbling, cracked or badly worn, they need to be repaired to prevent damp, and to strengthen the wall.

Racking Out Joints

Use a plugging chisel and club hammer to clean out the mortar to a depth of half to three quarters of an inch (12-18mm) from about a square yard or metre of wall at a time. Brush the wall down to remove dust.

Mixing Mortar

Measure out one part cement, one part lime and six parts sand in any clean container. You can buy these from a builder's merchant or a large DIY store. Mix the dry materials first, and slowly add water whilst still mixing, until a firm smooth mortar is produced.

Pointing

Wet the wall by flicking water onto it, and then force the mortar into the joints. Wait until the mortar is a little stiff and then rub a piece of rough cloth along the joint until it is smooth and level with the bricks. Brush off any waste from the bricks when it is dry.

Damaged Bricks

If the outer face of the brick is damaged it is best to replace it as it may cause damp. Before starting, make sure you have a replacement of the correct size as older bricks are larger than modern ones. Some builder's merchants may have a stock of these; otherwise you will have to find someone who is knocking down an old wall. To take a brick out, remove the mortar around it to a depth of 4 inches (110mm) and then try to dislodge or break it. Alternatively you can do a temporary repair by carefully spreading render over its surface. Mix the render the same as mortar but using one part cement to four parts sand, and no lime.

If there are long, vertical cracks in the brickwork, especially if they also appear inside the property, then you may have settlement. You should contact your insurers, immediately.

Airbricks

If you have timber floors on the ground floor it is very important that air is allowed underneath to help prevent the wood from rotting. To do this you should have airbricks on the outside walls, near the ground. These should not be blocked by paving or earth and can be kept clear by poking with a stick.

PATHS, YARDS AND STEPS

About a million accidents a year result from people falling, with about 8% of these being on outside paths, yards and steps. Check that paths, yards and steps are level and in good repair. Algae and moss can make surfaces slippery and should be cleaned off by scrubbing down with a detergent. During icy weather treat all paved areas which will be walked on, with grit or salt to prevent any slips or painful falls.

GLAZING

Sooner or later you might need to replace a pane of broken glass in a door or window. This is not a difficult job. Note: The Building Regulations require any repair or replacement to have a U-value of 2 or greater. For further information contact **Planning and Building Control** on **01206 282436**; email your enquiry to building.control@colchester.gov.uk or visit the website at <http://www.colchester.gov.uk/planning>

Remove Broken Glass -Wear gloves and protect your eyes.

Put some adhesive tape, such as 'Sellotape', over the broken glass and then break away the glass from the top, going down slowly, using a hammer or heavy tool. When you have broken the glass, take out the old putty and any pieces of glass still on the edges by using a chisel or heavy knife. If the putty is very hard, tap the chisel or knife gently with a hammer. Next, take out the putty on the inside of the frame. This is putty against which the glass rests. Lastly, take out any nails or sprigs that are in the frame and save them if they are in good condition.

Measure the Frame

Now measure the inside of the frame. This is called the rebate. Use a steel tape to measure the height and width but then take $\frac{1}{8}$ inch (3mm) off both measurements to give you the right size for the replacement glass.

Paint the Rebate

Give one coat of wood paint or primer to the inside of the frame where the glass goes.

Check Glass Size

When you have the new piece of glass, check that it is the right size by a trial fitting. Take the glass out and then get the putty ready.

Type of Putty

Apart from glass, you will need a tub of putty, and some panel-pins or sprigs if you were unable to save the old ones. The type of putty will depend on whether you have a wood or metal frame. For instance, a hardwood frame that is stained may need mastic, but if you are not sure, ask when you buy the glass. Take a small piece of the old putty or mastic with you to help identify it.

Fitting the Glass

Take the putty and roll it in your hands quickly. It is easier to use if it is taken from the bottom of the tub. Put it on a piece of newspaper and roll it with a knife for a few seconds to take out some of the oil. To stop the putty sticking to your hands, wet them slightly. When you have rolled the putty, press it into the rebate using just enough for the new glass to rest against. Now put the glass into the rebate and press it gently around the edges.

Next put a little putty on each panel pin or sprig and press it into the rebate just in front of the glass. Placing a hammer against the glass, slide it carefully to knock in the pin just enough to hold the glass in place. Now take the rest of the putty and press it into position on the outside of the glass and rebate. Remember to use the putty from the bottom of the tub, and treat it as before.

Finishing

Using the putty on other windows as an example, try to get yours to match the angle and depth. Use a knife to smooth it off and get it to an arrow shape in the corner. Then take off any squeezed out putty on the inside of the glass. Lastly, let the putty dry and go hard for about two weeks before painting.

SERVICES -WATER, GAS, ELECTRICITY, HEATING

TURN IT OFF – BEFORE WORKING ON ANY OF YOUR SERVICES MAKE SURE THEY ARE TURNED OFF

WATER

To turn your water supply off you need to find the main stop tap (stop cock) that controls the cold water supply from the mains into your home. This is usually under the kitchen sink, under the stairs, in a cupboard near the front door or in the cellar. If you cannot find it, then ask a plumber, or phone **Anglian Water** on **08457 145145**. If you have a leak or burst pipe; or need to change a washer on a tap or deal with a faulty ball valve, you should turn off the water supply. Depending upon the type of system you have, you may need to switch off your water heating or central heating before you turn your water off. If in doubt switch it off.

GAS

Next to your meter is a square peg with a handle on it. This is where you turn the gas supply to your house on and off. If you smell gas:

- Do not light a match or cigarette, or turn any electrical appliance on or off. It may be the last thing you do!
- Check that the smell is not from an unlit fire, heater, cooker or boiler. If all appliances are switched off and the **smell persists**:
- Turn the gas supply off immediately
- Open all windows
- Call **British Gas** on their 24 hour emergency number **0800 111999**

When you turn the gas on again, you may need to re-light any pilot lights to a cooker, fire or boiler.

A suitably registered person must carry out any work to your gas pipes or appliances. **Do not attempt this work yourself.** Only use a registered **GasSafe** engineer. See www.gassaferegister.co.uk.

ELECTRICITY

The main electricity supply to your house can be turned off at the switch positioned either on the consumer unit, or in a separate switch box nearby. The consumer unit is the box holding the fuses for your electrical system.

For your own safety you **must** turn your supply off if you are doing any work to the electrical system, changing a main fuse or fuse wire, or if you have a burst water pipe. Water getting on to electric wires or in sockets can cause a short circuit or fire.

Don't overload your system by using adapters for two or three plugs.

If you have had a burst or leaking pipe then make sure that all sockets and plugs are free of water before you turn the supply back on. If you have had a flood you may need to unscrew the cover of any affected sockets to make sure they are dry inside.

Changing a Plug – Always remove the plug from the socket before exposing any of the cables or terminals.

Check that the cable on your appliance is in good condition and not cut or twisted.

There will usually be two or three pieces of flex showing.

BROWN = LIVE

BLUE = NEUTRAL

GREEN and YELLOW = EARTH

If you can't see the flex, cut back the white, black or orange outer cable until you can, but be careful not to cut the flex. Cut away half an inch (12mm) of the plastic flex covering to expose the wire underneath. Twist the exposed wire and double it back.

Put the cable under the cord grip and unscrew the terminals. Fit the flex wires as follows: **E**

GREEN and YELLOW (OR GREEN) = Earth -furthest from the grip

BROWN or RED = Live -nearest the fuse N BLUE or

BLACK = Neutral -nearest to the grip

Put the ends of the wires into the terminal holes and tighten the screws. Fit a correctly rated fuse, screw down the cord grip and screw the cover back on.

Fuses

See that the fuse in the plug is the correct rating for the appliance:

- **3 AMP** For lamps, radios, TVs, and other low power items under 720W.
- **13 AMP** For heaters, vacuum cleaners, kettles and higher power items over 720 W.

For a portable hand tool socket fit an **RCD** adaptor.

The fuse is a wire big enough to carry the amount of electricity used by each appliance. If it becomes overloaded it will break and disconnect the power to your appliances. It may also break after a long period of use.

If an electrical item suddenly stops working:

- Check that all wires are correctly fitted
- Fit a new fuse of the correct rating

If it's still not working try the appliance in another socket. If this does not work, or if the new fuse blows quite quickly, it indicates there is a problem with the appliance, which you should have repaired, or renew.

House wiring

Any work to an electrical installation should be carried out by a competent person, however, you may be able to do some simple tasks yourself. These may include changing a cracked or broken socket or switch, or changing a broken pull switch in the bathroom. If you do this remember: **turn off the electricity supply before doing any work**. Make a sketch and notes of the position and wiring of everything when you have taken the cover off. This will help you when wiring the new socket or switch, or enable you to put everything back correctly if you are unable to fit the new one.

IF IN DOUBT -CALL AN ELECTRICIAN

Remember:

- Do not overload sockets
- Check cables for cuts and break
- Do not extend a cable -buy a new one of the correct length
- Unplug non-essential equipment before going to bed.

WATER

There should be a separate stop tap next to your hot water cylinder or multi-point water heater. Remember to turn off the water heater before turning off the hot water supply from it.

Changing a Tap Washer

If water leaks from the spout, this usually means the washer needs replacing. If water appears around the spindle, the packing probably needs renewing. To do this:

- Turn off the water supply at the main stop tap (stop cock)
- Turn on the tap to drain water from pipes
- You now need to get at the tap body

There are two basic types of tap; the **old 'rising spindle'** type and the **modern tap**:

- On the **older type** you need to turn the nut between the turning handle top piece and the spout. Do this using a spanner whilst holding the spout in place with a block of wood.
- On more **modern taps**, prise off the hot/cold marker and undo the retaining screw. You will then be able to pull off the 'shroud'.
- Remove the old washer. Some are push-on washers over a centre point and need prising off. Others are held on with a small nut or screw that may need loosening.
- New washers should be the same size and shape as the old one, but remember that the old one may have changed shape and spread slightly over the years.
- If there is writing on one side of the new washer, fit it with the writing side up or the smooth side down.
- Put the tap back together.
- If on an older type of tap the leak continues, it may be that the brass has become porous. In this case the tap should be replaced.

Overflowing Cisterns

If your toilet or water tank overflow pipe is dripping, this means that the ball valve in the cistern needs adjusting. When the cistern is full the water level should be below the overflow outlet. If the overflow pipe is leaking the 'ball' is sitting too high in the cistern. There should be a nut on the end of the arm farthest from the ball, which you can adjust to make the ball sit lower in the cistern. If there is no nut it may be an old type of ball valve. You should be able to bend the arm down slightly to make the ball sit lower in the cistern.

Burst of Leaking Pipes

These can cause a lot of damage over a short period of time and so must be dealt with immediately. Leaks or bursts can happen because of frost, or strained or corroded pipework.

When you detect a leak or burst:

- Find out exactly where it is happening
- Turn off the water supply
- Turn on all the cold water taps to drain the system

If the leak continues after water has stopped flowing from the taps, this could mean that the pipe is part of the central heating pipework. To empty the system use the drain off valve, this is usually near the boiler. Before using the valve, make sure that the boiler is switched off and that all electrical switches for the central heating controls are off.

Attach a hose to the pipe on the valve and run it to a sink, bath or toilet. Turn the square peg on the valve to the left. This will open the valve and let the water drain away. You should use a spanner to do this, but you can use pliers if you are careful.

Once you have drained the leaking or burst pipe you can make a temporary repair. On pipes you can use a pipe clamp. On joints and fittings use plastic putty or tape.

Unless you know how to cut and join new lengths of pipe or how to completely refill a central heating system, you should call a plumber to make a permanent repair. When turning on your water supply after a temporary repair, do not turn the stop tap fully on immediately. This will prevent the full pressure of the system causing more damage.

Central Heating

In summer switch your heating system on from time to time. This will stop the pump from jamming and should ensure that it works properly in the winter. If you have radiators which are cold at the top and hot at the bottom it means they have air in them which needs removing. This is known as "**Bleeding**".

To do this:

- Put a radiator key, which has a square notch on it, into a slot in the top of the radiator and turn it to your left until you hear a hissing noise.
- When you get water coming from the valve turn the key to the right to shut it.

It is a good idea to have your system checked and serviced every year by a **GasSafe or Capita** registered plumber. An expert should also deal with any major problems.

INSULATION -PREVENTING BURST PIPES

Pipes burst when water in them freezes and expands. When it thaws the water comes pouring out and can cause extensive damage. Pipes most likely to freeze are those in your loft, in an outside toilet, or a toilet or bathroom at the back of your kitchen.

Pipes -lag all pipes, including overflow pipes, which are likely to freeze. You can insulate pipes with foam tubes which are cut along their length so that they can be fitted around the pipes, and then taped to hold them in place. If pipes in the loft are covered with loft insulation they should not need any more protection.

Tanks -You can lag water tanks in the loft with pieces of loft insulation quilt tied or taped around the tank to hold it in place. Insulate the cover also. If your water tank does not have a cover you should consider replacing it with a new one. **Don't** put insulation under the water tank.

LOFT INSULATION

Rolls of loft insulation material should be placed between the joints in your roof space and a second layer laid at 90 degrees over the rafters. The rolls come in varying thicknesses and a total of 10 to 11 inches (250mm to 275mm) will meet current Building Regulation standards and should prevent excessive heat losses through your roof -and save you money! Leave a gap where the rafters and ceiling joists meet, as the timbers at the edge of your roof need ventilation to prevent rotting. Don't forget to insulate your roof access trap door and fit some draught-proofing strip to the frame. When working in the roof space, be careful to tread only on the timbers, and mind your head too! **Planning and Building Control on Colchester (01206) 282436** can advise you of other materials available and the thickness required to provide adequate insulation.

DOOR AND WINDOW LOCKS AND HINGES

Occasionally oil all locks and hinges to keep the moving parts working smoothly, and to prevent stresses and squeaks. Do this with 'WD40' or a similar spray lubricant. Screws to hinges may occasionally work loose and need tightening, although if this happens regularly it could be that the screw is too small or that the frame has split slightly. Repair minor splits with wood filler, ensuring that the screw hole is also filled. Then re-hang the door or window using the correct size screw. More extensive splits may require part of the frame to be replaced or the hinges re-sited.

PLASTER

You can repair small areas of damaged plaster with fillers such as 'Polyfilla'. Remove loose plaster and clean the area before filling. You can fill minor cracks, but wider cracks should have a quarter to half an inch of plaster (6 – 12mm) either side of the crack, cut away before filling. Put the filler on with a filler knife and, when dry, sand down to a smooth finish using medium then fine sandpaper.

WALLPAPERING

Once you have a smooth, even wall you are almost ready for wallpapering. If you have areas of new plaster or filler you may need to 'size' the walls before papering. You can buy packets of sizing at a DIY store.

Mix it with water, brush on to the walls and leave to dry. When papering, start from one of the window recesses and work your way around the room.

FLOORBOARDS

Floorboards are often loosened by the work of electricians or plumbers. When they remove nails in order to lift a board they often enlarge the nail hole in the board, or split it. You may need to re-nail the board where the timber is good, or at the next joist which will be about 18 inches (450mm) across.

If you cannot get a good nail fixing you may need to fill the holes and cracks with wood filler and then screw the board to the joist. Take care not to nail or screw into any cables or pipes which may run under the floorboards.

DO IT YOURSELF HAZARDS

Don't forget the dangers to yourself and others when you tackle those DIY jobs!

This booklet is designed to help you properly plan your work. It isn't a complete safety manual there are always risks -but you can minimise them by taking a few simple precautions. Don't turn your DIY into D.Y.I. -Doing Yourself Injury!

Hand Tools

Always use the right tool for the job -it's safer and you'll get better results. Give each one a quick check before you use it, mend broken tools right away or get another. Don't be tempted to do a temporary repair -a loose hammer head could fly off in use!

Power Tools

If hiring tools, only go to a company that gives out safety notes and testing reports with their equipment. Ask to be shown how the tool should be used.

If buying, look for the **BEAB** quality kitemark and the appropriate British Standard number.

- Read the maker's notes on how to use the tool safely.
- Before use, check the power flex and make sure that it is fitted with the right fuse.
- Use a Residual Current Device (**RCD**) for extra protection.
- Wear suitable protective clothing, goggles or plugs.
- Switch off after use and don't leave it on the floor.
- **NEVER USE POWER TOOLS IN DAMP OR WET CONDITIONS**

Blow Lamps

Remember that the lamp has liquefied Petroleum Gas under pressure inside. A small leak will produce a large amount of gas, which can burn or explode. Change cylinders outside and check for leaks, particularly at the hose, using washing up liquid. Remember that the blow lamp stays hot for quite a long time after use.

Ladders

- Only use a ladder on a firm level surface -ideally with someone at the bottom to steady it.
- Lash it at the top if possible. The best rule to follow to set it at the safest angle is one foot out (300mm) for every four feet (1200mm) up.
- If you are going onto the roof, attach yourself to a secure object by means of a safety harness.
- Don't carry too much up a ladder, and never overreach -just move the ladder to a new position.

- Stepladders must be properly braced.
- Think about your shoes before you step onto the ladder, if they easily slip, change them.

Chemicals

Many commonly used chemicals are harmful. Paints, glues, cleaners, thinners, preservatives, strippers and lubricants are poisonous. Always keep them firmly sealed in their original containers and follow the manufacturer's advice carefully, particularly about mixing with other chemicals.

- Don't smoke near chemicals.
- Watch out for fumes.
- Keep chemicals off your hands by wearing gloves, or wash them immediately after use.
- Keep all chemicals where children can't get them.

Wood and Glass

Wear thick gloves to avoid splinters and cuts. Always protect your eyes with safety glasses when working with glass, or when sawing, drilling, or sanding wood.

When carrying glass wear sturdy shoes and criss-cross masking tape over it. The tape will help to hold it together.

Replace any low-level glass with safety glazing -it is much stronger and breaks more safely.

Asbestos Cement

It is very hard to identify asbestos, but if you suspect that you are living with asbestos:

- Don't panic. Leave it alone, it's safe unless it's damaged or disturbed.
- Never sand, drill or saw asbestos materials.
- Always seek professional advice before thinking of removing asbestos materials.
- Do not attempt to remove asbestos lagging, spray coatings or insulation board by yourself. These materials can only be safely removed by a licensed contractor. See Yellow pages or go to www.Yell.com.
- Sometimes it will be necessary to take a sample, for example to identify the type of asbestos. Only employ a suitably trained person to take a sample, or to carry out a survey of the premises. See Yellow pages or go to www.Yell.com.

EMPLOYING A BUILDER

How much care you take over the selection of a firm to carry out work for you will depend on the size of the job and how urgent it is. Whatever the size of job always:

- Write down a full description of exactly what you want doing.
- Obtain at least two written quotations for the work. A quotation is a fixed price as opposed to an estimate which is a calculation of how much the work is likely to cost.
- Check whether VAT is included, or to be added.
- Check that the builders are qualified for and capable of carrying out the work. See '[FINDING A BUILDER](#)'.
- Find out how long they will take and when they can do the work. Get this in writing.
- Ask about guarantees. See '[GUARANTEES](#)'.

For larger or more complex work you may need to:

- Employ an architect or surveyor to specify and supervise the work
- Ask builders for examples of previous work and go and have a look. Talk to the builder's previous clients to check that they are satisfied.
- If a builder claims to be a member of **GasSafe** (www.gassaferegister.co.uk) for gas work; **IEE** (www.iee.org) for electrical work; or any professional or trade organisation, check their membership with the organisation. If you find a builder who is making false qualification or membership claims, report them to Essex Trading Standards (www.tradingstandards.gov.uk).
- Agree with your chosen builder, a written contract which covers the price, the extent of the work, working arrangements, start and completion dates, guarantees, quality, payment arrangements, the use of power, builder's insurance and what happens if extra or unforeseen work is required.
- Never employ someone who calls at your home uninvited, without first getting a second opinion and an alternative quote. Uninvited callers may try to persuade you that something which needs urgent attention is wrong with your house. They may say that they can do the job quickly and cheaply for cash.

Never pay anyone until you are satisfied that the job has been done properly, and never trust the 'expert opinion' of someone who calls uninvited.

FINDING A BUILDER

Use builders recommended by friends or relatives, or find them through professional bodies or trade organisations, for example:

- **Federation of Master Builders** -see Yellow Pages or www.Yell.com under **Builders**, or go to www.fmb.org.uk
- **Guild of Master Craftsmen** -see Yellow Pages or www.Yell.com under **Builders**, or go to www.guildmc.com
- **Glass & Glazing Federation -GGF** -see Yellow Pages or www.Yell.com under **Double Glazing**, or go to www.ggf.co.uk
- **Plastic Window Federation** -go to www.pwfed.co.uk/home.htm
- **Electrical Contractors Association** -see Yellow Pages or www.Yell.com under **Electricians**, or go to www.eca.co.uk
- **ELECSA Ltd** – go to www.elecsa.org.uk
- **NAPIT Registration** – go to www.napit.org.uk
- **Energy Saving Trust** – go to www.energysavingtrust.org.uk
- **NICEIC** -see Yellow Pages or www.Yell.com under **Electricians**, or go to www.niceic.org.uk
- **Capita** – go to www.capita.co.uk
- **GasSafe** - go to www.gassaferegister.co.uk
- **British Decorators Association** 32 Coton Rd, Nuneaton, Warwickshire CV11 STW. Tel: 024 7635 3776, or go to www.paintingdecoratingassociation.co.uk
- **National Federation of Painting and Decorating Contractors** – go to www.ascinfo.co.uk/9/company/03/58/97/company_9.html
- **Institute of Plumbing and Heating Engineers**-see Yellow Pages or www.Yell.com under **Plumbers**, or see www.iphe.org.uk/consumer/index.html
- **National Federation of Roofing Contractors** -see Yellow Pages or www.Yell.com under **Roofing**, or see www.nfrc.co.uk
- **British Wood Preserving and Damp Proofing Association** -Go to www.bwpda.co.uk

Membership of these organisations can mean different things, from simple random checks of member's work; to passing certain levels of qualification; to offering insurance under written guarantees; to an arbitration service in disputes. Find out what extra protection you are getting before you employ anyone.

GETTING A QUOTE

- Once you have arrived at a shortlist of builders to ask for a quote, contact them and ask them to visit.
- Write down exactly what you want doing and, where appropriate, take your own measurements such as plastering, ceilings, floors etc. Note how quickly the builders respond and whether they arrive on time or not.
- Note how carefully they inspect or survey for the work required. Did they take any measurements? Did they look for the possible routes of cables or pipes which may be in the way and need moving? Did they take the time to really find out what you want or what the problem might be?
- Ask them when you can expect the quote to be sent and note whether it arrives on time or not.
- Ask how long the job will take and how soon, after your agreement, they can start work.
- Ask whether the work will be guaranteed, for how long and whether the guarantees are insurance underwritten to remedy defects in the event of the builder going out of business.
- All these factors will help you decide whether you have confidence in a builder to carry out the work quickly and efficiently with as little risk as possible of things going wrong. If you do not have confidence in any of the builders you have selected, then find someone else. This may take more time but your peace of mind is worth it in the end.
- The final piece of the selection process is the price. If you feel the quote is too high, it may be worth talking to the builder to see if there are any ways that costs can be cut. There may be a cheaper, if less satisfactory way of doing a job. You may have to forego those gold plated taps in favour of plain plastic ones!

BEFORE WORK STARTS

Meet your builder again and agree:

- Start and finish dates and which areas of the house need clearing of furniture, carpets and curtains.
- The condition of any fixtures and fittings and surfaces which should be left undisturbed. If the builder damages anything he should carry out all the necessary repairs.
- The times of the day work can be carried out and whether the builder can work weekends or not. NOTE – if your builder starts early; finishes late; or works at weekends or Bank Holidays, then you should make sure that the works will not cause a noise nuisance to your neighbours.
- When payment is to be made and how. On larger jobs, the builder may request 'interim' or 'stage' payments for items of work which have been fully completed. You may retain 5% of the total cost for 3 to 6 months to ensure that he returns to remedy any defects which become apparent after you have moved back in.
- The completion date and your costs which the builder should pay if your house is not ready to move back into by then, for example if you are paying rent. Note that if you order extra work it is reasonable to expect the completion date to be extended without penalty.
- What to do if you require extra work or something unforeseen happens. Always get a price in writing for extra work, before it is carried out. Make sure instructions to carry out extra work are in writing.
- Who pays for power used during the work? If the builder is paying, make sure you both read the meter when work starts and when it is complete.
- If you have to move out or no one will be at home while the work is in progress, check whether your house and contents insurances are still valid. If they are not valid, check that the builder's insurance will give you adequate cover.
- Write down all these agreements and both you and the builder sign it. **THIS IS YOUR CONTRACT.**

ONCE WORK STARTS

Unless you have agreed otherwise, it will generally be your responsibility to move any carpets, curtains or furniture. Remember your builder needs space to work. If he has to wait for things to be moved, the job may take longer and cost you more.

Make a daily note of what has been done, and the weather conditions. These notes will help resolve any difficulties if you find yourself in dispute with your builder. The weather may affect the timetable for the job. For example, work to paths, gardens or roofs cannot be done if there is a foot of snow on the ground; concrete cannot be laid if the temperature is below freezing; work on a roof may be very difficult in a heatwave. If exceptional weather conditions have affected the progress of the work it is reasonable for the completion date to be extended, without penalty.

Unless you know what you are looking for, there is no point checking any item of work until the builder says it is finished. Very often the finishing touches will be left until the end. Make notes of items you are not happy about and check them off as they are made good. Only make the final payment once you are completely satisfied. Make sure you get a receipt and any promised guarantees.

GUARANTEES

There are numerous guarantees available to you. How good they are will depend on the type, length of time, and any restrictions or maintenance clauses.

TYPES OF GUARANTEE:

- **Company** -This is issued by the company carrying out the work or providing goods and is valid for the period of the guarantee, providing the company stays in business. This guarantee will usually cost you nothing but, as even the biggest and longest established companies can go out of business, there is some element of risk.
- **Insurance Backed** -With this type of guarantee you are provided with insurance against the company going bankrupt or, if a problem arises, the insurance company takes responsibility for sorting it out. This may cost you a small premium or fee.
- **Professional/Association Backed** -Members of some trade organisations will issue guarantees backed by that organisation. These will usually provide cover in the event of the builder going bankrupt and may also offer arbitration in the event of a dispute with your builder. Again, there may be a small premium or fee to pay.
- **Length of Time** -This will depend on the reasonable life expectancy of the materials or goods provided. A new slate or tile roof should last for 30 years or more, a damp proof course and UPVC windows 10 years, for example. Flat roofs will not be expected to last as long

- **Restrictions and Maintenance Clauses** -Read your guarantees carefully. There may be clauses, which require you to have an appliance regularly serviced or to clean surfaces in a particular way. Keep any instruction manuals and make sure you use goods properly. If you do anything which is likely to cause short or long term damage your guarantee may not remain valid. Keep your guarantees in a safe place.

DEFECTIVE WORK

Guaranteed Work

If you find a defect to something which is guaranteed you should write to the company stating your complaint and giving any other relevant information such as when the work took place, guarantee number and any other details. Send a copy to your builder, if different, and keep a copy yourself. If the defect is not remedied within a reasonable time, despite further letters and phone calls, you may need to consult the Citizens Advice Bureau, Essex Trading Standards or a Solicitor. If you wish, you may be able to pursue a claim yourself at the small claims court. This is relatively easy and you can obtain information on the procedure from **Colchester County Court on Colchester (01206 717200)**.

Other Work

Agree with your builder the period after the work is complete in which they will return to remedy defects. Any repairs required after this period may mean the builder charging for the work. It is important that it is clearly stated who is responsible for what work, and when.

PAYING FOR THE WORK -FINDING THE MONEY

The easiest way of paying for the work is from your own savings. If you do not have enough savings for the work you require there are several other options available.

Have the Work Done in Stages

Split the work into stages and carry it out when you can afford it, but remember your builder may revise his quote(s) as time passes.

Borrow the Amount Required

Home Improvement loans are available from banks, building societies and other financial institutions.

Re-Mortgage the Property

If your house is paid for, or you have a small mortgage remaining, you may be able to re-mortgage the property to include the cost of the works you wish to undertake. You can seek advice from your current mortgage provider or an independent financial advisor.

Home Energy Efficiency Scheme Grants

There are various schemes to help vulnerable people make their homes warmer and reduce their fuel bills. **Warm Front** provides grants and advice to vulnerable households and you can apply on-line at www.warmfront.co.uk, or freephone **0800 316 2805**.

The Council's **Warm Homes** project provides advice on saving energy, and referrals for grants for insulation. The Warm Homes project officer, can be contacted on Colchester (**01206 282541**), or by email at melanie.rundle@colchester.gov.uk.

Insurance

If the work is as a result of an accident or subsidence, you may be able to claim costs from your building insurance -see '[MAKING AN INSURANCE CLAIM](#)'.

Local Authority Housing Loans and Grants

For information on financial assistance which may be available from Colchester Borough Council visit Private Sector Housing Team at www.colchester.gov.uk, or phone Colchester Borough Council's Customer Service Centre on Colchester 01206 282581. Textphone users please dial 18001 01206 282581. You can also email an enquiry to housing.private@colchester.gov.uk

IN AN EMERGENCY

If You Smell Gas

Open windows, do not switch lights or sockets ON or OFF, do not light a match or lighter, put out cigarettes, and check that all gas appliances are off. Turn the gas off at the meter and call **British Gas** on their 24 hour emergency number **0800 111999**

WATER LEAKS/FLOODING Leaking/Burst Pipes

Turn off the water at the mains stop tap and turn all taps on to drain the system. Call a plumber.

Flooded Cellar

Usually happens after prolonged heavy rain. This will drain away naturally but the Fire Service may, for a fee, pump water away.

Flooded House

Floodwater will recede naturally. If a flood is imminent then move as many of your belongings upstairs as you can. Contact your house building insurers about any damage to the building, or permanent fixtures and fittings. Quite a lot of cellars have standing water for long periods of time, or even permanently. It usually costs a great deal of money to make a cellar reasonably dry and it is rarely worth the trouble and expense involved.

Sewage water getting into the cellar is a more serious problem. Often this is just a blocked drain that has been left for some time, but occasionally there may be a cracked or broken pipe that is leaking. Call the Council's **Customer Service Centre** on **Colchester (01206) 282222** for advice.

Blocked Drains

See section on '[DRAINS & SEWERS](#)'.

Storm/Fire Damage

As soon as you are able, make your house secure and weather proof. You may need to board up broken windows or get a builder to put a tarpaulin over the roof. Contact your house building insurers for advice. If the damage is so severe that you cannot live in the house until repairs are carried out, you may need emergency accommodation. Telephone the **Customer Services Centre** on **Colchester (01206) 282569** (office hours and out of hours).

Structural Cracks in Walls

The sudden appearance of cracks in walls may be worrying but, in most cases, they are not an immediate danger. Contact your house building insurers.

MAKING AN INSURANCE CLAIM

Make sure you know who you are insured with, and what you are insured against. If your house suffers damage it may be rectified by your insurers. Make notes as soon as you can. Note how and when the damage occurred and, if relevant, the weather conditions at the time.

If criminals, such as a burglar, caused the damage you must report the matter to the police and get a crime incident number to give to your insurance company. If damage is caused by a third party, such as a car crashing into your house, you must get that person's insurance details.

Take photos of the damage. It is a good idea to take photographs of your house and contents before there is a problem. You can then show your insurers what the house or goods were like before you needed to make a claim.

Contact your insurance company and tell them what has happened. They will either send you a claim form or send an assessor to visit and see the damage. Your insurers will tell you what to do next. You may have to obtain quotes, or simply get the job done and send them the invoice or receipt.

SECURITY AND SAFETY

- **Doors** -When replacing locks, fit a 5 lever deadlock and security bolts to your doors, and a security chain and spyhole to your front door.

- **Windows** -Fit window locks to your windows. These are available in a wide variety of types. The best ones are those which require a key to open them. Make sure you know where to find the keys so you can escape in an emergency.
- **Entries** -You are less likely to be burgled if access to the rear of your house is restricted. Persuade all those who share any rear or side entry to contribute towards a gate that can be locked.
- **Smoke Alarms** -Fit smoke alarms upstairs and downstairs on your route out of the house. These will give you enough warning to escape before a fire really takes hold. Don't forget to test them regularly to make sure they are working properly.
- **Party Walls in Attics** -Make sure there is no gap in the wall in the attic between your roof space and those next door. This will prevent roof fires spreading from one property to another.
- **Know Your Escape Route** -Think through how everyone in the house will escape if there was a fire. Make sure that everyone, including children, knows what to do when the alarm goes off, wherever the fire is likely to occur -especially at night.
- **Don't Let Burglars Know You Are Out** -Leave a light on if you go out and are leaving the house empty at night. When you go away on holiday don't forget to cancel the milk and papers, and have a neighbour move the post to where it can't be seen from the door or windows.

Adopting all or some of these measures may enable you to obtain a discount on your house and contents insurance.

EXTRA HELP AND ADVICE

D.I.Y.

Most of the DIY chains now produce 'how to' leaflets to help you tackle a wide variety of home improvement works yourself. If they don't have a leaflet, they may have an expert on hand to offer advice, or be able to tell you who to get in touch with.

Disputes with Builders

Contact any trade or professional organisation that your builder is a member of. If you think you have been treated unfairly or dishonestly, contact Essex County Council Trading Standards at www.tradingstandards.gov.uk. For other disputes, which cannot be resolved by negotiation, you may have to contact the Citizens Advice Bureau or a solicitor. If you wish, you may be able to pursue a claim yourself at the small claims court. This is relatively easy and you can obtain information on the procedure from **Colchester County Court on Colchester (01206) 717200**.

Financial Assistance for Repairs or Improvement

Contact **Colchester Customer Services Centre** on **Colchester (01206) 282222** for further information.

Disabled Facilities Grants

Before any Disabled Facilities Grant or Assistance can proceed you need to know whether the proposed works are suitable. You should contact **Social Care Direct** at Essex County Council on **0845 603 7630**. If their assessment identifies eligible works then they will send a copy of the Occupational Therapist's recommendations to the Private Sector Housing Team, with a request that financial assistance in the form of a grant or loan be offered. The **Private Sector Housing Team** can be contacted on **Colchester (01206) 282581**.

REMEMBER, IT MAKES SENSE TO KEEP A LIST OF PHONE NUMBERS OF RELIABLE COMPANIES THAT YOU HAVE USED IN THE PAST

YOUR NOTES