

Factsheet 67

Home improvements and repairs

March 2025

About this factsheet

This factsheet provides information about the help you can get if your home is in a poor condition or unsuitable for your needs.

It includes information on the financial assistance and practical support available to help you make improvements, as well as rights to repairs in rented housing.

The following factsheets may also be of use to you:

- FS63 *Finding private rented accommodation*
- FS8 *Council and housing association housing*
- FS64 *Specialist housing for older people*

The information in this factsheet is correct for the period March 2025 to February 2026. However, rules and guidance can sometimes change during the year.

The information in this factsheet is applicable in England. If you are in Wales, Scotland or Northern Ireland, please contact Age Cymru, Age Scotland or Age NI for information. Contact details can be found at the back of the factsheet.

Contact details for any organisation mentioned in this factsheet can be found in the *Useful organisations* section.

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1 Local authority help

The following sections set out how the local authority can help you improve the condition or suitability of your home, for example by providing grants or investigating health and safety risks.

Broadly speaking, this help is available regardless of whether you own or rent your home, although authorities may target some types of assistance towards specific groups.

1.1 Grants and loans

1.1.1 Disabled Facilities Grant (DFG)

This grant is provided by local authorities to pay for adaptations to a disabled person's home. This includes people with physical or mental health difficulties, hearing, sight, and speech impediments. DFGs are available for different purposes, including:

- facilitating access to and from the home
- making the home safe for you or other people living with you
- facilitating access to a room which is used, or could be used, as the main family room or for sleeping
- providing a lavatory or washing facilities, or making it possible for you to access or use a lavatory or washing facilities
- making it possible for food to be prepared or cooked
- improving the property's heating system so it meets your needs or providing a suitable heating system
- facilitating access to and from a garden or enabling safe access.

A local authority must provide a DFG if certain conditions are met. The disabled person must intend to live in the property as their only or main home for at least five years after the works are completed (the '*grant condition period*') unless special circumstances apply. The grant must be requested for a specific purpose, including those set out above.

The local authority must be satisfied the following apply:

- the works are necessary and appropriate to meet the needs of the disabled occupant, and

- it is reasonable and practicable to carry out the works having regard to the age and condition of the property.

Homeowners and tenants can apply for DFGs, as well as some park homeowners and occupiers of houseboats. The applicant does not have to be the disabled person for whose benefit the works are required, so a landlord can apply to have a property adapted for a disabled tenant.

The applicant must provide the authority with a certificate stating the disabled occupant will live in the property as their only or main home throughout the grant condition period.

If the disabled occupant is a tenant, the authority requires a certificate from the landlord (if different from the applicant) to verify this. Private tenants may find this difficult as most have assured shorthold tenancies, with limited security of tenure after six months or any longer fixed term.

Successful applications made by, or on behalf of, a disabled adult are subject to a means test, unless the application is made by a landlord on behalf of a disabled tenant. This means you may be expected to contribute to the cost of the works.

The maximum amount of grant is £30,000. The cost of carrying out works to a suitable standard may exceed the maximum amount. Local authorities can provide discretionary top-up grants or loans in such cases. A local authority may decide to give discretionary financial assistance in addition to, or instead of, a DFG as part of its housing renewal assistance powers.

Local authorities must decide a grant application 'as soon as is reasonably practicable' and certainly within six months of the date of application. Notice of the decision must be in writing and you are entitled to a statement of reasons if turned down. A refusal can be challenged through the local authority complaints procedure and then the Local Government and Social Care Ombudsman.

Tenants

If you have a disability, your landlord is not required to make changes to your property involving the removal of a physical feature.

However, they must make certain '*reasonable adjustments*' if you are being put at a '*substantial disadvantage*.'

These include providing signs or notices, replacing, providing, or adapting the doorbell or door entry system, or changing the colour of any surface. A reasonable adjustment your landlord should make is changing a tenancy term if that prevents you carrying out adaptations yourself. However, there may be other considerations for a tenant, including:

- **getting your landlord's consent** – even if a term in your tenancy agreement prohibiting alterations is changed, you are likely to have to get your landlord's consent before carrying out any adaptations. Consent should not be withheld unreasonably.
- **if you are a social tenant, disputes over who should pay for works** – local authorities sometimes refuse to consider DFG applications from social tenants, saying the landlord should pay. This is inappropriate as DFGs are supposed to be tenure-neutral, meaning any tenant can apply. Authorities may have agreements with social landlords about funding adaptations, but not if this results in a worse service for social tenants.
- **if you are a social tenant, disputes over rehousing** – social landlords sometimes recommend rehousing as an alternative to adapting a tenant's existing home. However, recent case law suggests a DFG application should not be turned down on this basis alone. In *McKeown v Islington*, the High Court determined that the appropriateness of works must be judged with respect to the specific needs they are designed to address, e.g. is a stair lift necessary and appropriate to meet the tenant's access needs? Authorities should not take the wider suitability of the property (including, arguably, whether it is under-occupied) into account.
- **if you are a private tenant, difficulties getting a landlord's certificate** – government guidance states that a tenant's application should be accompanied by a landlord certificate, unless the local authority thinks it is unreasonable to require such a certificate in the circumstances.

The requirement to confirm you will remain in the property for five years can cause difficulties if you have a short-term tenancy. Alternatively, you could ask to join your local authority social housing waiting list (*'housing register'*) to seek a more suitable property. See factsheet 8, *Council and housing association housing* for more information.

Seek advice if you are in any of these positions. It may be possible to challenge a negative decision. Seek advice immediately if your landlord takes steps to evict you following a request for a disability-related alteration - the *Equality Act 2010* prohibits *'managers of premises'* from discriminating against disabled tenants, including by evicting them.

Foundations, the national body for DFGs, has a self-assessment tool, which can give an indication of eligibility for a DFG. See www-foundations-uk-com/how-we-help/adapt-my-home/

More information on DFGs and the means test

For more information on the means test, see section 3.5 of factsheet 42, *Disability Equipment and home adaptations*.

1.1.2 Housing Renewal Assistance

Your local authority may provide other housing-related grants, loans, or services. These may be used to top up a DFG, speed up the delivery of adaptations, or improve the home in other ways. In law, this help is called *'housing renewal assistance,'* but your local authority may use a different name, so ask what they provide.

Housing renewal assistance is for help with:

- repairs, improvements, and adaptations
- the demolition of accommodation and rebuilding costs
- securing new accommodation - if the authority buys your current home (through compulsory purchase or otherwise), or decides it is not economically viable to adapt or improve it and doing this will provide similar benefit to carrying out work on the existing accommodation

Help can be provided '*in any form,*' so you may be able to get grants, loans, labour, discounted materials, or temporary accommodation. Help may be provided by a third party, such as a Home Improvement Agency. It may be provided unconditionally, or subject to certain conditions such as repaying all, or part, of a loan, or making a contribution towards the costs. Loans may be provided as part of an equity-release style scheme.

Local authorities must have a formal policy in place before providing this help and can only provide help in line with the policy. Not all authorities have a policy. A full version should be available for inspection at their main office if they do. You can ask for a summary to be sent by post, for which a reasonable charge can be made. This should tell you:

- the type of assistance available
- whether you are eligible to apply
- how to make an enquiry or application
- any conditions attached and terms of repayment if these apply
- target timescales for operating different parts of the process
- advice and assistance from a local Home Improvement Agency.

When providing help, the local authority must:

- set out in writing the terms and conditions under which it is being given
- ensure you receive appropriate advice or information about the extent and nature of any obligations (financial or otherwise) you are taking on
- take account of your ability to make any repayments.

Most local authorities have a complaints procedure if you are unhappy with the way your application is treated.

If you are unhappy with the authority's response to your complaint, you can complain to the Local Government and Social Care Ombudsman.

1.2 Help from social services

Minor adaptations and equipment

Local authorities are not allowed to charge for aids and minor adaptations that are provided to assist with nursing at home or to aid daily living. An adaptation is minor if it costs £1,000 or less to make.

If you need equipment to help you manage better at home or your home would better meet your needs if adapted, contact the local authority social services department for a needs assessment.

If the adaptation required is not classed as minor, you may get help through a DFG. For more information on minor adaptations, see section 2.2 of factsheet 42, *Disability Equipment and home adaptations*.

1.3 Help from Environmental Health

The local authority is responsible for dealing with health and safety risks in the local area. It is usually the Environmental Health team that does this. They have powers and duties under two separate Acts.

Under the *Environmental Protection Act 1990*, the authority has a duty to investigate complaints about 'statutory nuisances'. Your home may be classed as a statutory nuisance if its condition is affecting your health or causing a nuisance. The following neighbourhood issues may be similarly classed as statutory nuisances:

- excessive noise from a neighbouring premises
- smoke, fumes, dust, smells, or artificial light from neighbouring premises
- a waste accumulation or deposit.

If you complain about a potential statutory nuisance, the authority has a duty to take such steps as are reasonably practicable to investigate it, for example by sending an environmental health officer (EHO) to inspect the property or area.

If the EHO is satisfied a statutory nuisance exists, the authority is under a duty to serve a notice on the person responsible for the nuisance requiring it to be 'abated.'

Under the *Housing Act 2004*, local authorities are responsible for inspecting housing for hazards. They use the Housing Health and Safety Rating System (HHSRS) to do this.

A hazard is a health or safety risk that arises from a 'deficiency' in the property, building or wider area. A deficiency could be a disrepair issue or a problem with the design or construction of the property.

An assessor (a local authority EHO) looks at whether a deficiency could lead to accident or illness and how serious that might be. The assessment is based on the risk posed to the potential occupant who is most vulnerable to the hazard, for example a child or older person.

There are 29 categories of hazard, including:

- dampness, excess cold or heat
- pollutants, e.g. asbestos, carbon monoxide, lead
- lack of space, security or lighting, or excessive noise
- poor hygiene, sanitation, water supply
- potential accidents – falls, electric shocks, fire, burns, scalds
- potential for collisions, explosions, structural collapse.

Hazards are rated according to how serious they are. The highest risks and most dangerous hazards are Category 1 and the less dangerous are Category 2. Local authorities have a duty to take action to deal with Category 1 hazards and a power, but not a duty, to act on Category 2 hazards.

Courses of action available include:

- serve an improvement notice requiring remedial work
- make a prohibition order closing the whole or part of a property to all people or restricting the number of permitted occupants
- serve a hazard awareness notice to let the person responsible know about the hazard and tell them how to remedy it
- take emergency action (if there is imminent risk of harm, the authority can take action to remedy the problem and then recover the costs)
- make a demolition order
- declare a clearance area if other buildings in the area are also hazardous.

If you are a homeowner, you may wish to contact Environmental Health if you are being affected by problems in a neighbouring property, including business premises, or in the wider area.

If you are a tenant, Environmental Health can be helpful in forcing your landlord to carry out repairs, including where an issue does not fall within your landlord's repair and maintenance duties. See section 5 for more information.

2 Home Improvement Agencies (HIAs)

HIAs are not-for-profit organisations run by local authorities, housing associations, and charities. They support older and vulnerable people to enable them to remain in their own homes and live independently for longer.

Different HIAs provide different services, including advice on energy efficiency, housing options, and money and benefits, as well as help with applying for grants and loans. They can identify reputable local contractors and oversee works for you.

Many run their own handyperson services, carrying out small home improvement works such as gardening, minor repairs and adaptations, safety and security checks, and energy efficiency measures.

To find out if there is an HIA in your area, contact:

- your local Age UK
- your local authority housing department, or
- Foundations – the national co-ordinating body for HIAs.

3 Heating and insulation improvements

Government schemes, such as the Energy Company Obligation (ECO) and the Great British Insulation Scheme offer help with heating and insulation improvements.

ECO is run by the larger energy suppliers. You can apply to any supplier participating in the scheme - they do not have to supply your energy. They can choose the measures that are most cost effective to install and may fund all, or only part, of the cost.

The government has extended ECO until at least 2026. It will comprise of one obligation, the Home Heating Cost Reduction Obligation, which focuses on promoting measures to improve the ability of low income, fuel poor and vulnerable households to heat their homes.

The Great British Insulation Scheme (formerly known as ECO+) supplements the main ECO scheme. It extends support with energy efficiency measures to a wider group of customers, who may not have benefited from other government backed support to upgrade their home.

Who gets help under ECO and the Great British Insulation Scheme?

To get help under ECO, you must be an owner-occupier or private tenant in receipt of certain ‘*qualifying benefits*,’ or a social tenant living in housing with an Energy Performance Certificate rating of D, E, F or G. Qualifying benefits include Pension Credit Guarantee Credit or Savings Credit, Housing Benefit and Universal Credit.

The Great British Insulation Scheme focuses on providing help with insulation measures to lower income households, and those living in the least energy efficient homes – EPC rating of D or below, in the lower Council Tax bands – A to D.

If you do not meet the conditions, you may be able to get help from the local authority instead. This can be if you are in fuel poverty, or on a low income and vulnerable to the effects of cold, or your property has solid walls and neighbouring properties are having insulation installed. Check if your local authority has published a statement on how it intends to identify and help fuel poor or vulnerable households.

What help do you get under ECO and the Great British Insulation Scheme?

Under ECO you can get help with insulation work or heating-related improvements such as the installation of ‘*first time*’ central heating.

You may get a broken boiler repaired or replaced if you are an owner occupier, but not if you are a tenant. This is because landlords are responsible for keeping tenants' boilers in repair and proper working order. You may be able to get an inefficient heating system upgraded.

The Great British Insulation Scheme focuses on installing single low-cost insulation measures such as loft or cavity wall insulation.

Next steps

If you think you may be eligible for the main ECO scheme, make enquiries with a range of participating suppliers. They have different ways of meeting their targets, so you may be successful with one supplier and not another.

To check eligibility for the Great British Insulation Scheme and apply for support see www.gov.uk/apply-great-british-insulation-scheme or call the scheme helpline on 0800 098 7950.

If you have a local HIA, they may be able to give advice on the ECO and Great British Insulation schemes and help you apply. They may be aware of other funding if you are not eligible for these schemes, or are asked for an unaffordable contribution towards any work required.

If you are a private tenant living in a property with a low energy efficiency rating, your landlord may be required to bring it up to standard. See section 5.3 for more information.

3.1 Boiler and other heating emergencies

If you rent your home, your landlord is likely to be responsible for repairing a faulty boiler, radiator, fire or fitted electric heater. A local authority landlord should resolve a heating issue within one to three working days depending on the time of year. See section 5 for more information.

If you own your own home and do not have boiler or home emergency cover, you may be able to get help with a boiler repair or replacement through ECO.

Help may also be available from the local authority through its housing renewal assistance scheme. See section 1.1.2 for more information. You could also check if they operate a local welfare provision scheme, which may offer help with heating emergencies.

For more information see section 3 of factsheet 49, *Social Fund, Advances of Benefit and Local Welfare Provision*.

There are various energy supplier trusts and funds offering help with heating emergencies. The main scheme is the E.ON Energy Fund, although you must be a homeowner and E.ON customer to qualify. Speak to a local HIA or another local advice agency if in a different position.

For more information, see factsheet 1, *Help with heating costs*.

4 Gas and electrical safety

If you are a tenant, your landlord must carry out an annual gas safety check and make sure electrical installations and wiring are safe. If you are a homeowner, you may qualify for a free annual safety check from your gas supplier, if you are in receipt of means-tested benefits such as Pension Credit Guarantee Credit and:

- over pension age, or
- live with a disability or long-term health condition, or
- live with children under five.

If you do not live with children under five, you must live alone or with others all over pension age, disabled, chronically sick, or under 18. The check consists of a basic examination and is not a substitute for regular servicing. If you have a local HIA, they may be able to access funding for gas servicing and other measures to help reduce risks caused by dangerous gas work and appliances.

5 Tenants' rights

If you are a tenant, your landlord is likely to be responsible for carrying out certain repairs and home improvements. This is the case regardless of what your tenancy agreement says, although the agreement may give them additional responsibilities. You are likely to have responsibilities too. This can be a complicated area of law, so seek specialist advice if you are having difficulties.

Before taking action, consider your tenancy type as this affects how easy it is to evict you. Your landlord's status (private, local authority or housing association) is also relevant. If unsure, seek advice or use the '*tenancy checker*' tool on the Shelter website.

If you have limited security of tenure, for example an assured shorthold tenancy, think carefully about whether to take action against your landlord and how best to do this. Tenants have limited legal protection against '*retaliatory*' eviction, but only if certain conditions are met.

5.1 All tenancies

Most tenants are entitled to repairs if certain aspects of the property fall into disrepair. This means you can take court action if the landlord fails to remedy a relevant problem within a reasonable timeframe.

Many tenants have additional rights. You are entitled to a property that is '*fit for human habitation*,' both when the tenancy began and throughout the duration of the tenancy. You can take court action if the property is unfit, for example, it contains a Category 1 or 2 hazard (see section 1.3).

5.1.1 Repairs

If your tenancy was granted on or after 24 October 1961 for a '*term*' of less than seven years, you are entitled to have certain repairs carried out by your landlord under section 11 of the *Landlord and Tenant Act 1985*. This includes '*periodic*' tenancies that roll on from week to week or month to month, even if you have lived in your home for more than seven years. There are limited exceptions to these rules, so seek advice if you are unsure.

If section 11 applies, your landlord is responsible for repairs to the:

- structure – roof, floor, walls, plasterwork, windows, staircases, banisters, external doors
- exterior – guttering, pipes, drains
- installations – plumbing and sanitary fittings, e.g. baths, toilets and sinks, electrical wiring, gas piping, water and central heating.

If your landlord knows any of the above are in disrepair, they must carry out repairs within a reasonable timeframe. Certain repairs such as blocked drains or gas leaks should be done urgently. Your landlord is allowed to inspect your property for disrepair at reasonable times of the day and after giving 24 hours' notice in writing.

Your landlord is only responsible once they are on notice of the disrepair. You should inform your landlord straight away and keep a record of this.

If your landlord fails to carry out repairs within a reasonable timeframe, they are '*in breach*' of their repairing duty and you may be able to take action against them in the county court. The court can order the landlord to carry out repairs and compensate you for any inconvenience or loss.

Your landlord is responsible for '*making good*' any damage that results from a breach of their duty, including replacing damaged items. However, this only applies if there has been a breach, i.e. if they knew about the disrepair and failed to act promptly. They are unlikely to replace items that have been damaged due to an unforeseeable issue. They must remedy damage which occurs when repairs are carried out.

Section 11 applies to local authority, housing association and private tenancies, regardless of what the tenancy agreement says. However, your agreement may give you and your landlord extra duties. For example, it may say your landlord will redecorate the accommodation on a regular basis or that you must clean the windows.

5.1.2 Fitness for human habitation

If you have a '*periodic*' (rolling) tenancy, or a tenancy granted on or after 20 March 2019 for a term of less than seven years, your landlord must provide and maintain your property in a state of fitness for human habitation. This is under section 9A of the *Landlord and Tenant Act 1985*.

Note, some tenancies with longer fixed terms are also covered.

A property is unfit for human habitation if it is so defective in one or more of the following ways that it is not reasonably suitable to occupy:

- repair
- stability
- freedom from damp
- internal arrangement
- natural lighting
- ventilation
- water supply
- drainage and sanitary conveniences
- facilities for preparing and cooking food and disposing of waste water
- the presence of a Category 1 or 2 hazard (see section 1.3).

This means you can take court action if your home is in a poor or dangerous condition, for example if it is damp or inadequately heated, even where problems are the result of poor design not disrepair.

You can take court action if your landlord knows about the unfitness and fails to remedy it within a reasonable timeframe. They can inspect the property at reasonable times of the day after giving 24 hours' notice in writing. The court can order works to be carried out and award you damages. An Environmental Health inspection and report is not necessary for the court to establish unfitness but can help.

If you have a fixed-term private tenancy granted before 20 March 2019, the above applies to you once your tenancy is renewed or becomes '*statutory periodic*'. This happens if you remain in the property after the end of the fixed term and without a new tenancy being agreed.

5.1.3 Electrical safety

Your landlord must ensure any electrical appliances they provide are safe and have at least the UKCA or CE mark. Under the repairing duty at section 5.1.1, they must ensure electrical installations and wiring are kept in repair and proper working order throughout the tenancy.

Private landlords have additional obligations. They must arrange for an electrical safety check to be carried out before a tenancy commences, with further checks at regular intervals. This means every five years, or sooner if the most recent inspection report says so. Your landlord must give you a copy of the most recent report when you move in, and you can request a copy if interested in renting a property.

These rules apply to tenancies granted on or after 1 June 2020. If your tenancy started before then and has not been renewed since, your landlord should have arranged for a check to be carried out by 1 April 2021. Hostels, care homes and refuges are exempt, as are tenancies granted for a term of seven years or more and lodging agreements.

5.1.4 Gas safety

The landlord of a property let on a '*short lease*' must ensure gas piping and flues serving the property are checked every year by a Gas Safe registered engineer. Any gas appliances provided by the landlord must also be checked. The tenant is responsible for their own gas appliances. A short lease is a tenancy granted for a fixed term of less than seven years or a tenancy without a fixed term (a '*periodic*' tenancy).

Your landlord must keep a copy of the inspection record for a minimum of two years and fix any problems reported by the engineer. You must be given a copy of the record within 28 days of the check and a copy of the last record before you move into the property.

If your landlord fails to arrange for an inspection to be carried out, fix any reported problems, or provide you with a copy of the record, seek advice from the Health and Safety Executive and your local authority. If you are a housing association tenant, contact the Regulator of Social Housing.

Your tenancy agreement is likely to state you must allow access to your property for inspections. If you refuse, your landlord can get a court injunction giving them a right of entry. All registered engineers must carry a photo ID with their name and registration number so you can check who they are. Check they are registered by contacting Gas Safe.

If you are over pension age, disabled, or have a long-term health condition, your energy supplier may offer '*priority services*' such as a unique password to confirm the identity of a gas or electricity employee calling at your home. Speak to your supplier if you would benefit from this or other support such as bills and letters in an accessible format.

Note

Certain assured shorthold tenancies cannot be brought to an end on a '*no-fault*' basis unless the tenant is given a copy of the property's gas safety certificate. See section 5.5.4.

5.1.5 Smoke and carbon monoxide alarms

Private and social landlords have fire and carbon monoxide safety obligations that require all relevant landlords to ensure that:

- at least one smoke alarm is equipped on each storey of a property where there is a room used as living accommodation
- a carbon monoxide alarm is equipped in any room used as living accommodation which contains a fixed combustion appliance (excluding gas cookers)
- smoke alarms and carbon monoxide alarms are repaired or replaced once informed and found that they are faulty.

The landlord must check the alarms are in proper working order on the first day of a '*new tenancy*,' which is a tenancy that is not a renewal of a previous tenancy.

These obligations do not apply if you live with your landlord or their family, or live in a hostel, refuge, or care home. They do not apply if you have a tenancy with a fixed term of seven years or more that does not have a break clause.

5.1.6 Furniture

Upholstered furniture provided by your landlord must be fire resistant, unless made before 1950 or supplied to you before 1 March 1993. New furniture should carry a manufacturer's label confirming it is fire resistant.

5.2 Social tenancies

5.2.1 Protections for social tenants

Regulator of Social Housing

The Regulator of Social Housing sets the standards for social housing, including a Safety and Quality Standard which requires social landlords to provide safe and good-quality homes for their tenants, along with good-quality landlord services. They have a program of regular inspections and have enforcement powers they can use if a registered landlord does not meet required standards. These include:

- performance improvement plans
- enforcement notices – the Regulator can issue a fine if a landlord fails to comply with a notice
- arranging emergency remedial action – requiring the landlord to pay expenses incurred by the Regulator in arranging this.

While they cannot investigate an individual complaint, if you have concerns a social landlord is not meeting quality and safety standards, you can make a referral to the Regulator to inform their work. For more information, see www.gov.uk/guidance/how-to-make-a-referral-to-us

The Housing Ombudsman

The Housing Ombudsman is an independent, impartial, and free service for social housing residents. They make the final decision on disputes between residents and social landlords. Local authority and housing association landlords are obliged by law to follow the requirements of the Housing Ombudsman Complaints Handling Code, which sets out best practice for landlords to effectively handle complaints.

Where an individual complaint reveals a wider issue affecting other households, the Ombudsman can require a landlord to review their practices to prevent a repeated service failure that affects other people.

5.2.2 Qualifying repairs

Local authority tenancies

Most local authority tenants have a right to be compensated if certain small repairs (*'qualifying repairs'*) are not carried out in set timescales. For a repair to qualify, the defect must be set out in the *Secure Tenants of Local Housing Authorities (Right to Repair) Regulations 1994*. The authority must estimate the works will cost less than £250. Defects covered include loss of electric power, water or gas supply, a leaking roof, and an insecure external window, door, or lock.

There are different timescales for repairing different defects. For example, if you experience a total loss of electric power, the local authority's contractor should complete repairs within one working day. If your roof is leaking, it has seven working days to complete repairs.

If the contractor does not complete the repairs on time, you can request a new contractor. If they fail to meet the required timescale, you are entitled to compensation of up to £50 for any one job. It is unlikely you will be compensated if you miss an appointment or refuse access.

Housing association tenancies

Housing associations are not required to operate a *'qualifying repairs'* scheme. Some do and these schemes often run along the lines set out above. If you need to report disrepair, check whether your landlord has its own repairs scheme, as this may give you additional rights.

5.3 Private tenancies – energy efficiency

A minimum energy efficiency standard applies in the private rented sector – a tenancy should not be granted or renewed if the property has an EPC rating below band 'E'. EPCs give recommendations as to how a property's rating can be improved.

From 1 April 2020, landlords should not let or continue to rent out properties breaching this standard. They must improve a sub-standard property or face a fine.

However, it is possible to register an exemption, meaning a property can continue to be let. Situations where an exemption can be registered include if a tenant refuses consent, or where the cheapest improvement recommended on the EPC would cost more than £3,500.

If a landlord cannot improve a property to EPC 'E' for £3,500 or less, they should make all recommended improvements up to that amount. Note, the standard only applies to properties requiring an EPC (most properties that have been marketed for sale or rent, or modified in the past 10 years), so older private tenancies may not be covered.

For more information, see www.gov.uk/guidance/domestic-private-rented-property-minimum-energy-efficiency-standard-landlord-guidance

5.4 Houses in multiple occupation

If you live in rented accommodation and share a kitchen, toilet, or bathroom with other tenants who are not family members, it is likely you live in a '*house in multiple occupation*' (HMO). Common examples of HMOs are shared properties or houses converted into bed-sits.

'*Managers*' and occupiers of HMOs have specific legal duties, although some HMOs, such as those managed by a local authority or housing association, are exempt. The manager is the person who owns or leases the property and receives rent payments from the occupiers, or would do had they not entered into an arrangement whereby another person receives the rent payments.

If you live in an HMO, in addition to the above, the manager must:

- provide contact details to each household and have them on display
- take certain safety precautions, including in relation to fire safety
- ensure the water supply and drainage systems are well maintained

- keep the common parts and garden in a good, clean and safe condition and reasonably clear from obstruction
- ensure each unit and furniture are clean at the start of each occupation and maintain the internal structure and installations in each letting
- provide adequate waste storage facilities and ensure that there is appropriate collection of waste.

You must:

- allow the manager to carry out their duties, for example by allowing them to enter the property when required and at reasonable times
- take reasonable care to avoid causing damage to anything the manager is under a duty to supply, maintain or repair
- store and dispose of litter in accordance with the arrangements made by the manager
- comply with reasonable instructions of the manager in relation to fire safety.

HMO licensing

Certain HMOs must be licensed by the local authority. These are properties with five or more occupants forming two or more households, although there are exemptions.

There are conditions attached to a licence relating to the management, use and occupation of the property, and its condition and contents. The licence holder must be a '*fit and proper person*' and the property must be reasonably suitable.

5.5 Getting works done

5.5.1 Reporting disrepair or unfitness

It is advisable to tell your landlord as soon as possible if your property is in disrepair or an unfit state. In most cases, they cannot be held liable for breach of duty unless they are aware of the situation and fail to carry out works within a reasonable time period.

It may be a condition of your tenancy agreement that you need to report issues when they arise. If you do not and the situation gets worse, your landlord may try to claim the cost of works from you or your deposit when you move out. You may put yourself at risk of eviction.

Some tenants with limited security of tenure choose not to report disrepair as they are concerned they may be evicted in retaliation. If you are in this position, try to speak to an adviser urgently about your options. While private tenants have some legal protection against retaliatory eviction, this is fairly limited in scope.

If notifying the landlord or housing officer about disrepair by phone, keep notes of the conversation and follow up in writing. You have a legal right to know your landlord's name and address. If you don't know who your landlord is, ask whoever collects the rent, for example the letting agent, or check your rent statement. If unsure, seek specialist housing advice.

If you are a private tenant, you can use a Gov.uk online repairs checker tool to find out how to get your landlord or letting agent to deal with disrepair. See www.check-how-to-get-repairs-done-in-your-rented-home.form.service.justice.gov.uk/

5.5.2 Making a complaint

Local authority and housing association tenants

The Regulator of Social Housing requires registered local authority and housing association landlords to provide tenants with information about their rights and how to make a complaint against them. They must also have a complaints procedure their tenants can use.

If you are unsatisfied with the outcome of your complaint, ask for it to be looked at by the Housing Ombudsman. You have 12 months from the date of the landlord's final response to do this. More information about how an escalated complaint is handled is available at www.housing-ombudsman.org.uk/residents/how-will-you-investigate-my-complaint/

Private tenants

Few private landlords are registered with the Housing Ombudsman. Your local authority may have a private housing team dealing with complaints about private landlords. Otherwise, you may wish to bring the disrepair to the attention of the local Environmental Health team. You could involve your local councillor or MP to help you raise your issue further.

5.5.3 Taking further action

If your landlord does not comply with their repairing duty (or, if you meet the conditions set out in section 5.1.2, their duty to provide and maintain the property in a fit state), you can take court action. The court can order works to be done and award compensation.

There is a Pre-Action Protocol that applies to disrepair cases and you are usually expected to have followed this before going to court.

You need evidence to prove your case. This includes a copy of your tenancy agreement, photographs of the property, a report from an expert such as an Environmental Health Officer, copies of letters or emails sent to your landlord, and a record of any injury or illness suffered.

Taking court action can be a long, complicated, and potentially expensive process and you should always seek legal advice first. You may be able to secure legal aid funding. This is usually only available if there is a serious risk to your health or safety. If you cannot get legal aid, some solicitors offer Conditional Fee Agreements (*'no win, no fee'*). For more information, see factsheet 43, *Getting legal and financial advice*.

If the condition of your property is so bad it would not be reasonable to continue living there, you may be considered *'homeless at home'*. Seek advice before leaving your property, as a local authority can decide you made yourself *'intentionally homeless'* and refuse to re-house you.

For more information, see factsheet 89, *Homelessness*.

5.5.4 Security of tenure and disrepair

Some assured shorthold tenants find landlords refuse to renew tenancies or serve eviction notices if they complain about the condition of their property, ask for repairs, or take action in court. This is known as '*retaliatory eviction*.'

Assured shorthold tenants can be evicted on a '*no fault*' basis after a certain period of time, meaning the landlord does not have to prove they have a good reason for evicting. Assured shorthold tenancies are granted by housing associations and private landlords. Private sector evictions cause more concern, as housing associations are regulated and can be scrutinised by the courts as '*public bodies*.'

The first stage of the no-fault procedure is the landlord serving a possession notice on the tenant, called a section 21 notice. The second stage is the landlord applying to the court for an '*order for possession*.'

Private assured shorthold tenants have some limited protection against retaliatory eviction. Under these rules, a section 21 notice cannot be served within six months of a local authority serving an '*improvement*' or '*emergency remedial action*' notice on a landlord.

These are notices issued under the *Housing Act 2004*, as per sections 1.3 and 5.5.5. A section 21 notice served after a tenant complains to their landlord is invalidated if the local authority subsequently serves a notice.

Be aware, a local authority is only able to serve a notice if specific hazards are identified, so not all complaints result in a notice being served. It is the local authority's choice as what notice it serves.

Administrative delays may mean your landlord can bring possession proceedings before the authority are in a position to inspect your property and serve a notice. Even if a notice is served, you will not be protected if it is your fault that the property is in a poor condition. As such, it is important to seek advice before doing anything that may jeopardise your security.

5.5.5 How the local authority can help

The local authority is responsible for dealing with health and safety risks in the local area. It is usually the Environmental Health team that does this. You can involve Environmental Health if your landlord is refusing to carry out repairs which are their legal responsibility.

If the disrepair affects your health, safety or quality of life, the authority may serve a notice requiring your landlord to take action. If your landlord still does not carry out the repairs, the authority can take responsibility and reclaim the money from your landlord.

If you complain to the local authority about the condition of your property and are unhappy with action taken (for example, Environmental Health fail to act on your complaint or fail to take formal action), use their formal complaints procedure. You may wish to contact a local councillor or MP to seek their support.

If you are a local authority tenant, seek advice. Although the Environmental Health team should inspect your property for health and safety risks, they cannot take formal action against their own employer. You can take a local authority landlord to court under the *Environmental Protection Act 1990*. An expert report from Environmental Health can be used as evidence, or you can use your landlord's complaints procedure.

You can involve Environmental Health even if the problem does not fall within your landlord's legal repairing obligation. This is useful if you are not protected by the requirement for landlords to provide and maintain homes in a state of '*fitness for human habitation*' (see section 5.1.2) and your property is poorly heated or affected by damp and mould.

(Section continues overleaf)

5.5.6 Doing repairs yourself

You can carry out or pay for repairs yourself if your landlord does not accept responsibility for works, but you have no right to be reimbursed for costs incurred. You are responsible for the quality of any repair work you carry out yourself or arrange for a professional to do.

You may be tempted to withhold rent and use this to fund repairs. You have a legal right to use money due as rent in this way, but only if the works fall under your landlord's repairing obligation. You must follow a very strict procedure and should always consider your security of tenure.

It is very risky to withhold rent in protest against your landlord's failure to undertake repairs, as even tenants with relatively high levels of security can be evicted for rent arrears. You should always seek specialist housing advice before doing this.

6 Help with interest payments on loans

If you or your partner receive means-tested benefits, such as Pension Credit, Universal Credit, or income-related Employment and Support Allowance, you may be able to receive financial help towards interest payments on a loan taken out to pay for repairs or home improvements.

This may not be available if the loan was taken out after you started claiming benefits. The following repairs and improvements may qualify:

- essential works to adapt the home for a disabled person
- provision of a bath/shower, sink, WC, ventilation, natural light, insulation, electric lighting and sockets, drainage, or damp-proofing
- provision of facilities to prepare and cook food or store fuel or refuse
- provision of a separate bedroom for children/young people depending on their age/gender
- repairs to heating systems
- repairs to unsafe structural defects.

A loan also qualifies if it was taken out to pay:

- service charges payable in relation to these repairs and improvements
- an earlier loan taken out to finance these repairs and improvements.

Payments are based on a standard interest rate. The mortgage interest support payments are made by way of compound interest loans, with a charge placed upon your property. This means that the amount that you owe increases every month and you are expected to repay the loan when your house is sold or you die.

If you are thinking about taking out a loan for home improvements when claiming benefits, seek advice before making a commitment.

7 The Social Fund

If you are on means-tested benefits, you may be able to get a Social Fund loan to help with the cost of minor home improvements. This is a '*budgeting advance*' if you receive Universal Credit and a '*budgeting loan*' if you receive other means-tested benefits.

Apply at your Jobcentre Plus Office. Make sure you understand the loan and repayment terms. For more information, see factsheet 49, *The Social Fund, Advances of Benefit and Local Welfare Provision*.

8 Charities

Some charities and trust funds can help with the cost of small repair work.

There are many UK charities and trusts, from those who consider helping anyone in need to those targeting particular groups, occupations, or trades, for example ex-service personnel, members of a specific religious group, or those with a particular illness or disability.

They sometimes help surviving partners and dependent children. Turn2Us can help you find charities to apply to.

9 Homeowners - using your home as capital

You might be able to release money for repairs from the equity in your home.

Get independent advice from a fully qualified and experienced equity release adviser if considering this as an option.

This really should only be considered as the very last resort, as you are likely surrendering ownership of your property.

For more information, see factsheet 65, *Equity release*.

Useful organisations

Citizens Advice

www.citizensadvice.org.uk

Telephone 0800 144 8848

National network of advice centres offering free, confidential, independent advice, face to face or by telephone.

Check how to get repairs done in your rented home

www.check-how-to-get-repairs-done-in-your-rented-home.form.service.justice.gov.uk/

An online tool for private renters to help them find out how to get something fixed by the landlord or letting agent, and what to do if they are not responding to repair requests.

Foundations

www.foundations.uk.com

Telephone 0300 124 0315

National body for Disabled Facilities Grants and Home Improvement Agencies.

Gas Safe Register

www.gassaferegister.co.uk/

Telephone 0800 408 5500

The official gas registration body of gas businesses and engineers registered to work safely and legally on gas appliances.

Health and Safety Executive (HSE)

www.hse.gov.uk/index.htm

0300 003 1747

The national regulator for workplace health and safety. Responsible for enforcing landlords' gas safety duties, including by serving an improvement notice, or bringing a criminal prosecution against them.

Housing Ombudsman Service (The)

www.housing-ombudsman.org.uk

Telephone 0300 111 3000

Investigates complaints about landlords made by tenants. Social landlords must be members of the scheme.

Local Government and Social Care Ombudsman

www.lgo.org.uk

Telephone 0300 061 0614

Investigates complaints of injustice arising from maladministration by local authorities.

Ministry of Housing, Communities and Local Government

www.gov.uk/government/organisations/ministry-of-housing-communities-local-government

Telephone 0303 444 0000

Provides information on planning laws, tenants' rights, and environmental protection.

Regulator of Social Housing, The

www.gov.uk/topic/housing/social-housing-regulation-england

Telephone 0300 124 5225

Sets and enforces consumer and economic standards in social housing.

Shelter

www.shelter.org.uk

Telephone 0808 800 4444 (free call)

National charity providing telephone advice to people with urgent housing problems. Information and advice on a range of housing issues is also available through their webchat service and website. They provide face to face support in some areas.

Turn2Us

www.turn2us.org.uk/

Telephone 0808 802 2000

Helps people access money available through benefits and grants.

Age UK

Age UK provides advice and information for people in later life through our Age UK Advice line, publications and online. Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

Age UK Advice

www.ageuk.org.uk

0800 169 65 65

Lines are open seven days a week from 8.00am to 7.00pm

In Wales contact

Age Cymru Advice

www.agecymru.wales

0300 303 4498

In Northern Ireland contact

Age NI

www.ageni.org

0808 808 7575

In Scotland contact

Age Scotland

www.agescotland.org.uk

0800 124 4222

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The evidence sources used to create this factsheet are available on request.

Contact resources@ageuk.org.uk

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