

If you have concerns

Check that you are happy with the standard of the work before paying the bill. If you have concerns about a trader or a contract you have made with one seek advice from **Citizen's Advice consumer helpline 0808 223 1133**. They can pass complaints and feedback to your local council's Trading Standards department. You can also search 'trader' on www.citizensadvice.org.uk for information on resolving problems.

Other help and support

If you have health difficulties or a disability then you might be eligible for other help. There are non-means-tested disability benefits, like **Attendance Allowance**, to help with the extra costs of having a long-term health condition or disability and a person may be entitled to a **free care needs assessment** from the local authority adult social care team to get some aids and equipment fitted free of charge or other support.

Disclaimer: Please note that this guide is for information purposes only and Age UK Wiltshire and Southampton do not recommend or endorse any company or organisation listed or identified as a result of using the tools provided in this guide or on our website. You must make your own enquiries to ensure a trader is qualified, insured and reputable.

Registered Charity No. 800912 Age UK Wiltshire is a registered company limited by guarantee 2121174

Choosing a reputable trader



Sometimes it can be difficult to know where to turn to choose a reliable trader. This guide has been produced with the guidance of Wiltshire Council Trading Standards to help you make an informed choice.

☎ **0808 196 2424—Wiltshire**

www.ageukwiltshire.org.uk

☎ **02380 368636 - Southampton**

www.ageuksouthampton.org.uk

Finding a trader

- Ask trusted friends, neighbours and family to recommend traders they have had good experiences with.
- You could look on **TrustMark** (www.trustmark.org.uk/), a government-endorsed tool, or **Buy With Confidence** (www.buywithconfidence.gov.uk/) which is endorsed by local Trading Standards departments, or a relevant **trade association** to find details of traders—our website lists several.

Quotes and payment

- **Obtain at least 3 written quotes** before having work carried out, to compare prices. Some contractors may charge for a quote – check this first.
- **Is it a quote or an estimate?** A quote is a fixed price for the job and should not change, whereas an estimate can vary by a reasonable amount. Check that it includes a timescale for work to be started and completed
- **Avoid deposits or up-front payments** - aim to keep back at least some money until the work is complete. Check that you are not required to pay for the work in advance.
- **You might qualify for a grant to help with the cost** if you are on a low income and require essential household repairs/ services or need disability-related adaptations
- **Pay by credit card where possible**, as you will often get extra protection. Otherwise, try to pay by cheque rather than cash. Never agree to go with a trader in order to withdraw money.

Other questions to ask

- **Are you a member of a trade association or qualifying body?** Contact the trade association to see what they offer (e.g. code of practice, qualification, extra protection to consumers, help to resolve disputes) and to check that the trader is a member.
- **How long have you been in business?** Established traders are less likely to disappear in the middle of a job.
- **Can I see references for recent similar work?** Consider contacting the people to verify they are genuine.
- **Is the work guaranteed?** If a guarantee is provided check whether this is insurance backed, since this will mean you will be protected even if the trader goes out of business.
- **Ensure you have a written contract prior to the commencement of work**—without one if something goes wrong, your legal position won't be strong. Contracts do not need to be long but should detail: the work to be completed, the price agreed, the registered company name or business owner and their address and phone number.
- **Does the trader have insurance to cover damage to property?** Check if they have Public Liability Insurance and Employer's Liability Insurance and that this will cover your neighbour's property as well as your own, if appropriate. Ask to see a copy.
- **Is there a cancellation period?** “Off-premises” contracts made away from the business premises can mean the trader is required to give a 14 day cooling off period which allows the consumer to cancel the agreement if they change their mind.