

## SCOTS LEAD BATTLE AGAINST DISREPAIR BRITAIN

**One in 10 UK homes at risk of falling into disrepair, but Scotland's cities top list of best maintained**

Scotland's cities have topped a list of the UK's best maintained in new research highlighting the state of homes across Britain.

The inaugural **Bank of Scotland Insurance Home Maintenance Monitor** revealed that 11% of Britain's homes are in need of major improvements, while half require minor works<sup>1</sup>. But Scots in Aberdeen, Dundee, Glasgow and Edinburgh were revealed to be taking the most care of their properties.

The report – based on an analysis of UK estate agent listings and research – found just under half of homes in Scotland were in need of minor works (48%), while across the UK more than one in 10 requires major works.

Hartlepool topped the list of towns and cities with housing in disrepair, while Peterborough came out on top of the 'TLC' scale in England, and Newport in Wales.

Despite more than a quarter of UK homeowners (28%) professing to be home maintenance enthusiasts, almost a third (31%) said they only have the skills to carry out basic cosmetic improvements – such as painting or grouting – lacking the confidence to undertake even straightforward maintenance which could prevent problems such as damp in the longer term.

Almost half (44%) of DIY-proud Scots described their skills as 'average' while more than one in 10 claimed to be proficient.

**Ben Hillman, TV DIY expert, said:** "By making a number of small maintenance checks throughout the year homeowners can save both time and money, while ensuring their home is well maintained. For example, it can cost £40 to have gutters cleaned, whereas replacing damaged gutters can cost over £550, and even more in terms of hassle."

Disrepair at a regional level	Top towns and cities for disrepair	Best maintained towns and cities
1. North West	1. Hartlepool	1. Aberdeen
2. Yorkshire & The Humber	2. Wrekin	2. Dundee
3. West Midlands	3. Stoke-On-Trent	3. Peterborough
4. South East	4. Wirral	4. Glasgow
5. East Midlands	5. Blackpool	5. Edinburgh
6. Wales	6. Oldham	6. Newport
7. South West	7. Wigan	7. Milton Keynes
8. East England	8. Stockport	8. Cardiff
9. North East	9. Torbay	9. Reading
10. London	10. Sefton	10. Caerphilly
11. Scotland	11. Brigend	11. Manchester

The report revealed homeowners are more likely to have carried out aesthetic DIY work such as painting or decorating (86%) and assembling furniture (77%) than tackling bigger home maintenance issues such as cleaning gutters (55%) and repairing fittings or cracks (63%).

<sup>1</sup> Major improvements classified as requiring professional to do the work, minor improvements can be carried out by homeowners with relative ease

The research also examined homeowners' attitudes to DIY with 70% opting to tackle simpler tasks than more complex ones. Nearly a quarter (23%) admitted they ask for their parents' help with maintenance jobs, while 23% confessed to having ignored a serious home maintenance task in the past.

The main reasons for neglecting maintenance work included being 'too busy' (41%), not having the right tools (36%) and fear of causing injury to themselves or others (29%) – with women nearly twice as worried as men.

**Martyn Foulds, senior claims manager at Bank of Scotland Home Insurance, said:** "We all invest a considerable amount of time and money in our homes, so it's worth making sure this investment is adequately protected, yet more than a quarter of people (27%) are unaware of what is and isn't covered by their home insurance policy. By failing to properly maintain the property, homeowners risk invalidating their insurance policy, potentially running up hefty bills if something goes wrong as a result of neglect."

**Ben Hillman continued:** "Cosmetic quick-fixes are often the popular choice but a lack of awareness may lead homeowners to avoid problems that could have a more serious impact. With older properties comes a greater need to maintain, and the research found that three quarters of properties are over 20 years old – suggesting that home maintenance should be much higher on the homeowner's agenda."

### **Keeping your property maintained: advice from Halifax Home Insurance**

#### **Inside:**

- Arrange for your boiler to be serviced at least once a year by a Gas Safe registered professional and have the central heating and gas fires checked
- Check that the loft is insulated properly but also has adequate ventilation
- Keep the central heating set to at least 10 degrees to prevent pipes from freezing
- Call a professional for jobs involving gas, electrical or plumbing work. When choosing a tradesman, ask for references and certificates
- Contact your insurer if any work is being carried out which may alter the structure or layout of the home i.e. an extension, conservatory, loft conversion or garage
- Keep an eye on all areas of your house – including the exterior – to check for any problems that might be developing

#### **Outside:**

- Check the condition of the roof. Look for cracked or broken tiles, cracks in the chimney or problems with the pointing. If any repairs are needed, hire a professional roofing contractor to carry out the work as soon as possible
- Clear the gutters and drain pipes of any leaves or debris that have built up in them to reduce the risk of blocks and overflows
- Keep gates and outbuilding doors fastened securely and secure any other loose items
- Check external light fittings are secure
- Cut back low hanging branches that could cause damage in high winds or storms

## Maintenance v replacement costs<sup>2</sup>

	Maintenance	Replacement
<b>Gutters</b>	£40	£585
<b>Boiler</b>	£70	£1,000
<b>Roof tiles</b>	£60 (replacing 1-5 tiles)	£350 (retiling the whole roof)

For more information visit: <http://www.bankofscotland.co.uk/insurance>

**ENDS**

### Notes to editors

The research was conducted by One Poll in July 2013 on a nationally representative survey of 2,000 homeowners aged 18 and over living in the UK. The survey was conducted by an online poll.

Additional research was conducted using estate agent listings by Calnea Analytics (June-July 2013).

Bank of Scotland Home Solutions is underwritten by Lloyds TSB General Insurance Limited and has a 5 Star Defaqto rating. Bank of Scotland Home Options is underwritten by a panel of insurers in order to source a competitive premium for customers.

### About Ben Hillman

A member of Peter Andre's 60 Second Makeover team, Ben won the 'The Next Big Thing' in Interior Design competition in 2010. He runs an interior design business and UK television credits include This Morning, Auction Party and The Renovation Game.

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<sup>2</sup> BuildingSheriff.com, accessed 29 July 2013