

Major repair works that make a property habitable:

- significant roof replacement or repair where the existing roof is not watertight or windproof
- replacement of inadequate floor/ceiling joists or door/window lintels
- serious damp work that impacts on the habitability of the property
- unsafe or dangerous electrical wiring
- replacement of an existing staircase due to being unsafe
- subsidence that affects habitability
- major sewage repairs/replacement
- replacing unsafe supporting or un-supporting walls

Structural alterations

- building an extension to increase the number of rooms or size of an existing room
- building an en-suite bathroom using part of an existing room
- separating a combined bathroom/toilet into two rooms
- re-siting of a toilet/bathroom to a different part of the property
- taking down any internal wall, including stud wall, to combine two rooms
- removal of a chimney breast
- reconfiguring of roof timbers to change the structure of the roof
- making a new doorway
- blocking up an existing doorway
- stripping lath and plaster off walls or ceilings expose beams or stone walls

In all cases you will need to evidence the work being carried out. We usually require more than one of the following:

- planning permission/approval
- surveyors report
- building control inspection reports
- homebuyers report
- specialists report
- quotes for work
- evidence from insurers
- evidence of any specific incident that has caused the need for major repair and the date this occurred
- receipts for materials
- invoices for work carried out
- photographs, including the date if possible
- witness statements from relevant parties
- our inspection report

The following modernisation, improvement or repair works would not qualify for a reduction:

- refitting of a kitchen and/or bathroom
- re-wire, unless reported to be significantly dangerous
- central heating installation or upgrade
- removal of a fireplace
- damp proof course
- plastering
- decorating
- minor roof repairs
- new roof tiles/slates
- replacement of existing windows/doors
- wall ties