DIY Home Improvement Claims Guide (UK)

A practical guide for homeowners dealing with disputes involving home improvements, installations, and related finance agreements.

What This Guide Covers

- Spray foam insulation disputes
- Solar panel disputes
- Roofing and insulation complaints
- Windows, conservatories, and doors
- Boilers and heating systems
- Kitchen and bathroom installation issues
- Home improvement finance complaints

Common Problems

- Poor workmanship or unfinished work
- Products unsuitable for the property
- Pressure selling or misleading information
- Unexpected finance costs
- Mortgage or remortgage problems
- Condensation or ventilation issues
- Underperforming systems or installations

Step 1 – Gather Your Evidence

- Contracts and quotations
- Finance agreements
- Invoices and receipts
- Photos and videos of problems
- Survey reports or engineer reports
- Emails, texts, and letters
- Warranty or guarantee documents
- Mortgage correspondence

Step 2 – Identify Who May Be Responsible

- Installer or contractor
- Sales company
- Finance provider

- Broker or intermediary
- Surveyor or assessor
- Manufacturer

Step 3 – Write a Formal Complaint

- Explain what happened
- State why you believe the service or product was unsuitable or misrepresented
- Attach supporting evidence
- Request a clear resolution such as repair, removal, refund, or compensation
- Keep copies of everything you send

Step 4 – Escalate the Complaint

- Financial Ombudsman Service
- Trading Standards
- Citizens Advice
- Alternative Dispute Resolution schemes
- County Court or Small Claims Court

Finance Complaints

- Many home improvement disputes involve point-of-sale finance.
- You may have grounds to complain if:
- • Savings or benefits were exaggerated
- • The installation was defective
- • The finance was unaffordable
- • You were pressured into signing
- • Important information was not explained

Possible Outcomes

- Repair or replacement
- Removal of defective installations
- Partial or full refund
- Compensation
- Finance agreement cancellation
- Interest refunds
- Reduced balances or settlements

Useful Organisations

- Financial Ombudsman Service – www.financial-ombudsman.org.uk
- Citizens Advice – www.citizensadvice.org.uk
- GOV.UK Consumer Rights – www.gov.uk/consumer-protection-rights
- Which? Consumer Rights – www.which.co.uk/consumer-rights

Important Note

This guide is for general informational purposes only and does not constitute legal advice. Every dispute is different and outcomes depend on the facts, evidence, contracts, and applicable law.