



Consumer news

We want you



School uniforms

Have you paid too much for your child's uniform? Tell Bob Tolliday where you bought it and which school your child attends.

Neighbourhood Watch

Have you set up or joined a Neighbourhood Watch scheme? Tell Sandie Mattioli how easy it was.

Home improvements

Have you recently had work done on your home? How did you decide on tradespeople or services? Did you need planning permission? What went well? What went badly? James Tallack would love to hear from you.

Share-dealing services

Have you ever bought shares using an execution-only service? Please send details to Nick Kirby.

Mortgage savings

Are you interested in switching your mortgage to save money? If you're paying the standard variable rate or coming to the end of your current deal in December, please get in touch with David Pawsey.

Tax saving guide

Did you use the *Which? Tax Saving Guide 2006-2007* to cut your tax bill? Which section helped you save? Would you be willing to appear in the next edition? Contact David Pawsey.

Please include full contact details and a daytime phone number

■ helpwanted@which.co.uk or write to Help Wanted, PO Box 44, Hertford X, SG14 1SH

Reader Les Nicholl wins four-year fight against Miller Homes

New roof for everyone

NEW HOMES

Homeowner Les Nicholl has won a four-year battle with his builder to replace the roofs on all the homes on a new estate in Ilkley, Yorkshire.

His single-handed fight against Miller Homes Yorkshire to sort out the problems at his five-bedroomed house even succeeded in proving that an independent report that the builder commissioned was a sham.

Slates fell off the roof of Les's house the day after he moved in, but after two years of running repairs Miller Homes told him that its responsibilities under the National House-Building Council (NHBC) warranty were over.

In early 2005 Les demanded that his roof be replaced and went to the NHBC's resolution service. In March it was agreed that Miller Homes would produce an independent report from specialist consultants on the state of the roof.

But the report found little wrong with the roof fitting or the slates used – Cupa 12 slates with a 30-year guarantee. So the NHBC said he had no claim under the warranty and suggested he take independent advice if he was still unhappy.

Les found out that the expert who produced the slate report had never visited his house so he sent a sample slate to the manufacturer Cupa Pizarra, which confirmed they weren't Cupa 12 slates.

Les said: 'I was extremely angry. The resolution service had based its conclusions on this report and it was wrong.'

When the NHBC saw his evidence it commissioned a new report, which concluded that the roof was unlikely to last ten years, and it instructed Miller Homes to re-roof the house with Cupa 12 slates. That work has now begun. There are plans to re-roof the other 12 properties on the estate, too, at a cost exceeding £200,000.

Despite the NHBC's actions Les feels let down by it during the dispute. He felt that



Les Nicholl has won replacement roofs for his estate

the NHBC was too quick to accept the inspection report of Miller Homes and should have spotted the roof problems before he moved in.

Les said: 'The NHBC left me to fight this battle on my own. I just wonder how often this sort of thing is being repeated.'

The NHBC praised Les for his persistence and apologised: 'Although experience shows that in the majority of cases specialist reports are reliable, in this instance Mr Nicholl's concerns proved to be well founded.'

Miller Homes told us it took over construction of the first phase of building from another developer. It said it regretted there was a need for remedial work, adding that 'as soon as it was established this was the case, we commissioned and will meet the full cost of any remedial work required'.

Les has now received compensation from Miller Homes and a £500 payment from the NHBC for his inconvenience.

Les Nicholl complained for four years

TAKE ACTION!

Ask for professional advice

■ If you have problems with your new home, ask the builder to fix them. If that fails, ask an independent professional to draw up a list of defects to give to your builder.

90%

of 10- to 12-year-olds in the UK have a mobile phone

THE CARPHONE WAREHOUSE

900

average number of cooked breakfasts we tuck into over a lifetime

DANISH BACON

250,000

Britons own a foreign property, up almost 50 per cent in six years

HALIFAX ESTATE AGENTS



One in four has been victim of ID fraud

Identity fraud crackdown by government

ID FRAUD

A crackdown on identity theft could see fraudsters sent to jail under new government plans.

The Department for Constitutional Affairs (DCA) wants to see people who trade illegally in personal information imprisoned for up to two years. The current penalty of an unlimited fine isn't deterring crooks, who can make £120,000 a month.

Private investigator John Haveland James Gunning was fined £600 and ordered to pay £1,750 costs in July for calling BT posing as an employee in a bid to obtain personal information and phone numbers of BT customers.

The DCA hopes the move will boost the public's confidence after a spate of identity fraud cases featured in the media.

But fraudsters are also using new ways to con victims into giving away their personal details. There has recently been reports of a new scam dubbed 'vishing', where users of internet-calling, known as VoIP, are told that their credit card has been used fraudulently and tricked into revealing their details.

Which? research shows that a quarter of UK adults have fallen victim to ID fraud or know someone who has.

We reveal the unhealthy side of top-selling cereal snacks

Breakfast bars packed with sugar

FOOD

Despite cereal bars' healthy image, a new Which? survey has uncovered one that's more sugary than a Penguin bar and others with more saturated fat than an almond slice.

We scoured the ingredients of 20 top-selling cereal bars – many of which are targeted at children. We found that every one of the 20 was so sugary that it would get a red light to signify 'high in sugar' under the Food Standards Agency's (FSA's) traffic-light labelling scheme.

We found that a nutritious-looking Kellogg's Fruit 'n Fibre Bar contained more sugar (10g) than a chocolate Penguin bar (9.7g). The bars with the most saturated fat were Nesquik Cereal & Milk Bar and Nestlé Golden Grahams Cereal & Milk Bar – both had 2.1g of saturates per bar. That's more saturates than a Mr Kipling Almond Slice – generally not a popular choice for breakfast.

The latest investigation follows our report on breakfast cereals, published in July this year; three quarters of the 275 cereals we looked at had high levels of sugar.

Many people eat a cereal bar as a quick alternative to breakfast. But although the packs are plastered with wholesome images and claims, the 20 bars we scrutinised were all high in sugar and more than half were also high in saturated fat.

These findings are worrying given the recent government report which showed that obesity in the UK is more prevalent than in many other European countries.

In our survey, a Jordans Original Crunchy Honey & Almond bar contained the most fat (6.8g) overall. It would get a red light for fat under the FSA labelling scheme.

Some had more saturates than a Mr Kipling Almond Slice – generally not a popular choice for breakfast

In our survey, the bar that had the least sugar (5.6g) and least fat (1.6g) was Nestlé's Fitnessse Original. This one and Jordans Frusli Raisin & Hazlenut bar came out best for saturated fat – both had 0.7g per bar.

We asked manufacturers to comment on the bars that had high levels of fat or sugar. Kellogg's refused to comment. Nestlé said it had been cutting the saturated fat in these cereal and milk bars and had plans for further cuts next year. The Nesquik bar now has 2g of saturates and Golden Grahams 1.9g per bar. The company added that the bars provided important nutrients.

Jordans said that to cut the fat level it would have to use artificial additives, which it wouldn't do as the firm uses only natural ingredients. It added that 87 per cent of the fat was 'good' fats essential for health.

SUGAR AND FAT

The cereal bars on the left had as much sugar or saturated fat as the 'treat' foods on the right

Sugar



Saturated fat

