

## **Policy: Compensation and Redress Policy**

### **1. Adopted by the following group entities**

<b>Name</b>	<b>Date Approved</b>
Change Housing	3 April 2023
Hilldale Housing Association	3 April 2023
Quays Housing	3 April 2023

### **2. Introduction**

- 2.1 This policy sets out the grounds and basis upon which compensation may be awarded in relation to service failure and statutory obligation.
- 2.2 We are committed to providing a high-quality service but recognise that there may be occasions when our service fails or falls below our published standards. If we fail to meet the level of service set out in our published standards, our staff are empowered to put things right and non-financial remedies are usually appropriate. In some circumstances financial compensation may be appropriate to cover loss, inconvenience caused and/or as a gesture of goodwill where appropriate.

### **3. Aim and Scope**

- 3.1 In certain circumstances we may offer financial compensation to our tenants. For example, if we have not met our service standards or if you are required to move out of your home in order for us to do work to your property.
- 3.2 We recognise that there are other circumstances where you may be significantly inconvenienced should our service fall short. In these circumstances we may make gestures of goodwill as guided by this policy and its related procedure. We will consider gestures of goodwill payments on a case-by-case basis.
- 3.3 It should be noted that any discretionary offers of compensation are made without prejudice and as a good will gesture and this does not signify the acceptance of legal responsibility or liability on the part of the landlord.
- 3.4 It does not include customer organisations with whom we have a business contract to provide a service. Service failure in such cases will be dealt with under the terms of the contract.
- 3.5 We will not pay compensation for an event that occurred more than 12 months prior to the matter being reported to us; unless there are mitigating circumstances.

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## 4. Compensation

### 4.1 Discretionary compensation scheme

This is designed to compensate for various types of service failure not covered by any statutory or contractual compensation schemes. This scheme should be used in conjunction with our Complaints and Compliments Policy to provide an effective remedy for our tenants.

- We will empower staff so they can deliver a compensation service that meets this policy's aims
- We will publicise information about this compensation policy for residents so they know how they can use it and what they can expect from it if they do
- We will use the information about the compensation claims received, and the action we take in response to them, to identify and deliver improvements to services

### 4.2 4.2 Compensation payments ordered by the Housing Ombudsman

The Housing Ombudsman<sup>1</sup> can order a landlord to pay compensation for:

- actual, proven financial loss sustained as a direct result of maladministration or service failure, and/or
- avoidable inconvenience, distress, detriment or other unfair impact of maladministration or service failure.

## 5. Your responsibilities

- 5.1 We encourage our tenants to take out contents insurance to cover your belongings against accidental damage, loss, fire or flood.
- 5.2 You will need to provide our insurance company with relevant evidence when claiming compensation for damaged property, such as:
- Proof of ownership and the value of the lost or damaged item. For example, photos, instruction booklets or receipts
  - Evidence of the damage. This may include the damaged items themselves
  - Written estimates of repair costs
- 5.3 You will need to give us, or our contactors, access to, or allow inspection of, the damaged property.
- 5.4 You should immediately tell the police about any loss or damage caused by suspected criminal activity. You will need to request a crime reference number and provide us with the details.
- 5.5 Without relevant evidence, we may be unable to deal with your request for compensation or be unable to pay the claim in full.

## 6. Review

- 6.1 The policy will be reviewed every three years in response to:

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<sup>1</sup> The Housing Ombudsman can be contacted at [www.housing-ombudsman.org.uk](http://www.housing-ombudsman.org.uk)

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- Legislative changes
- Policy changes
- Ineffective policy terms
- Tenants feedback

## 7. Document Change History

Version	Date	Change	Owner
1	19/01/2023	New document	Amy Kirk
2	01/05/2024	time to report changed from 6 months to 12 to reflect new complaint code	Amy Kirk