

COMPENSATION POLICY

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Prepared by	Martin Saunders
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EIA Required?	<input type="checkbox"/>
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1 INTRODUCTION

1.1 Stockport Homes Group is committed to delivering excellent services and it recognises the impact on customers if service levels fall below the agreed standards. A certain amount of disruption is sometimes unavoidable and where the level of disruption exceeds what is reasonable compensation will be considered.

1.2 This Policy applies to customers of Stockport Homes Group and covers compensation which relates to loss, damage or inconvenience suffered by the customer. It does not act as a replacement for customers taking out appropriate content's insurance. Each compensation request will be considered on an individual basis and Stockport Homes Group will learn from service failures identified to prevent future similar recurrences.

1.3 If a customer wants to submit an application for a request for compensation, then this must be done as soon as possible and within six months of the incident occurring. However, customers are encouraged to raise an issue as soon as it occurs to ensure a full review can take place.

2 STRATEGIC LINKS

2.1 The Policy operates alongside the Customer Feedback Policy, which provides a framework for investigating and resolving complaints. It reflects the principle of 'local resolution,' which is a key feature of the Housing Ombudsman Service's approach to complaints management. Stockport Homes Group will always make a reasonable and proportionate effort to resolve a complaint, and in some instances, this may include compensation.

2.2 The 'Regulatory Framework for Social Housing in England' sets out that Registered Providers¹ shall 'have an approach to complaints that is clear, simple and accessible that ensures that complaints are resolved promptly, politely and fairly'. This Policy provides a framework for making clear, transparent and fair compensation that supports the resolution of a complaint.

2.3 The Policy is wide-ranging and could be used to offer compensation if

a) there has been a service failure, where a service that has been provided (or should have been provided) has fallen below the standards expected, for example a late repair, poor communication.

b) a customer is disadvantaged by the actions or inaction of Stockport Homes Group and the outcome for the customer has left the customer in a worse position.

¹ Stockport Homes is a Registered Provider for the properties that it owns, although all the social housing stock managed by Stockport Homes will be covered by the framework.

The Policy operates in conjunction with other policies that offer gestures such as the Decorating Allowance Procedure. It does not provide an opportunity to make multiple claims for the same issue. Where a commissioning body commissions Stockport Homes Group or one of its subsidiaries to deliver a service then the contract terms will be considered when making decisions within this Policy.

3 KEY FEATURES OF THE POLICY

3.1 Stockport Homes' approach to compensation reflects the Housing Ombudsman categories of 'mandatory payments', 'actual quantifiable financial loss,' and 'other financial redress.'

3.2 Mandatory payments cover several areas as per the following descriptions²:

- 3.2.1 Home loss payments may be made to tenants or owner occupiers who have lived in their property for a minimum of 12 months and are required to move home permanently because of redevelopment or demolition of their home.
- 3.2.2 Disturbance payments may be made to people who are required to move to another property temporarily or to people who have lived at a property less than 12 months and are required to move home permanently. This payment is for reasonable moving costs.
- 3.2.3 Improvements - if a secure tenancy is ending and the tenant completed improvements to the property after 1 April 1994 they may be entitled to compensation for those improvements.
- 3.2.4 The Right to Repair scheme covers specific repairs, known as 'qualifying repairs' which cost less than £250 and should be completed within a set time limit. If the repairs are not completed within that time, then the tenant may be entitled to compensation.

3.3 Quantifiable financial loss covers instances where there has been an actual, evidenced loss incurred because of a service failure or an action by Stockport Homes Group or the customer has experienced a disadvantage because of the actions or non-actions of Stockport Homes.

Typical examples include

- increased heating bills due to disrepair
- having to pay for alternative accommodation or takeaway food
- paying for cleaning or carrying out repairs where Stockport Homes Group has failed to do so

² In line with the guidance from the Housing Ombudsman - <https://www.housingombudsman.org.uk/useful-tools/fact-sheets/compensation/>

This covers any reasonably incurred costs, and it is the customer's responsibility to provide evidence of such loss. Each case will be considered on its own merits and payments will only be made where Stockport Homes Group has been made aware of the issues and been given a reasonable opportunity to address the issue, in advance where this was reasonable.

3.4 Other financial redress covers cases where there has been reasonably anticipated avoidable inconvenience, distress, detriment, or unfair effects resulting from the action or inaction of Stockport Homes Group. This covers payments made instead of or alongside quantifiable financial loss as well as practical actions and gestures of goodwill.

3.5 The associated Procedure sets guidelines for compensation levels. Stockport Homes Group expects officers to use the guidelines in conjunction with discretion when deciding what is reasonable, given the circumstances. The supporting Procedure shows some suggested ranges as a guide, and most cases will be resolved at the lowest value of up to £100. Where there is a dispute about payment above the maximum in the Procedure, the case will enter the Customer Feedback complaints process. The Customer Feedback Policy proscribes the approach to be taken.

4 EQUALITY IMPACT ASSESSMENT (EIA)

4.1 An Equality Impact Assessment Screening has been undertaken on this Policy to consider its impact on different diversity groups. The Policy provides flexibility in the resolution of issues so that any compensation gesture reflects the level of service failure for which Stockport Homes Group is responsible, as well as the effect on the individual customer. A full impact assessment was therefore not required.

5 OWNERSHIP, MONITORING & REVIEW

5.1 The Customer Access Team owns this Policy. The team will review the Policy at least every three years or in line with service demands or customer feedback.