

## 1 Introduction

1.1 This policy, written in line with Housing Ombudsman guidelines, sets Stockport Homes Group (SHG) approach to remedy and compensation. It does not act as a replacement to insurance cover.

1.2 The Policy operates alongside the Customer Feedback Policy, which provides a (Housing Ombudsman aligned) framework for investigating and resolving complaints. Stockport Homes Group will always make a reasonable and proportionate effort to resolve a complaint, and in some instances, this may include compensation.

## 2 Scope

2.1 Stockport Homes Group is committed to ensuring compensation payments are fair and proportionate. There are three types of compensation payment:

- Mandatory (such as statutory home loss payments)
- Quantifiable loss payments (where people can demonstrate actual loss)
- Discretionary payments (for time and trouble/distress and inconvenience).

### Mandatory payments

2.1 Examples of mandatory payments which could include home loss, disturbance, improvements and payments under the Right to Repair scheme.

### Quantifiable loss payments

2.2 Examples of quantifiable loss which could include: increased heating bills due to disrepair, having to pay for alternative accommodation or take away food, paying for cleaning or carrying out repairs where a landlord has failed to meet its obligations. This should come with a caveat that any such costs must have been reasonably incurred, and evidence of such loss has been provided.

### Discretionary payments

2.3 Examples of where discretionary payments are applicable which could include:

- Poor complaint handling
- Delays in providing a service e.g. in undertaking a repair
- Failure to provide a service that has been charged for
- Temporary loss of amenity
- Failure to meet target response times
- Loss of use of part of the property
- Failure to follow policy and procedure
- Unreasonable time taken to resolve a situation.

2.4 Stockport Homes will treat each case individually and ensure the remedy or compensation is fair when considering the specific circumstances of the case by:

## 3 Policy

3.1 Stockport Homes will put things right, by:

- Providing a remedy which is appropriate and proportionate to the severity of the failure
- Taking into account the impact of the action or behaviour of the customer, as well as Stockport Homes.

3.2 Stockport Homes will learn from complaints. Where possible, it will add value by looking beyond the circumstances of the individual complaint and considering whether anything can be improved in terms of process and systems.

3.3 **Situations where compensation will not be considered** could include:

- Claims for personal injury
- Claims for damage caused by circumstances beyond a landlord's control (e.g. through storm or flooding)
- Problems caused by a third party not working for the landlord
- Instances where any damage is covered under contents insurance, however consideration is given to reimbursement without the need for the customer to make a claim, at further inconvenience and cost to themselves, and in particular, where the facts are not in dispute.

3.4 **Alternatives to Compensation** – Stockport Homes recognises in addition to compensation; other remedies can be appropriate which can include:

- Apologising
- Acknowledging where things have gone wrong
- Providing an explanation, assistance or reasons
- Taking action if there has been a delay
- Reconsidering or changing a decision
- Amending a record or adding a correction or addendum
- Changing policies, procedures, or practices.

## 4 Internal Controls

<b>1</b>	<b>Version control</b>	Version number will change every three years or at major review	
	<b>Version No.</b>	<b>Date</b>	<b>Change/s and reasons for change</b>
	1	April 2026	3 yearly review

<b>2</b>	<b>Policy Owner</b> i.e. Executive Director	Director of Customer Services
	<b>Policy Author/s</b> i.e. Head of Service	Head of Customer Voice
	<b>Approved by/date</b> Directorate Management Meeting	Director of Customer Services – 23 <sup>rd</sup> April 2026 – Decision
	<b>Communication</b>	Team Meeting
	<b>Effective Date</b> - the date of sign-off	23 <sup>rd</sup> April 2026
	<b>Next Full Review Date</b> i.e. 3 years after effective date, with an annual light touch review	22 <sup>nd</sup> April 2029 Annual light touch review

<b>3</b>	<a href="#">Regulatory Standards</a>	Please list the Consumer, Governance, Viability standards and outcomes this policy meets
	<b>Standard/s / Legislation</b>	<b>Required outcome</b>
	Transparency, Influence and Accountability Standard	<p>Registered providers must communicate with tenants and supply information so tenants can use landlord services, understand what to expect from their landlord, and hold their landlord to account.</p> <p><u>1.1 Fairness and respect</u></p> <p>1.1.1 Registered providers must treat tenants and prospective tenants with fairness and respect.</p> <p><u>1.2 Diverse needs</u></p> <p>1.2.1 In relation to the housing and landlord services they provide, registered providers must take action to deliver fair and equitable outcomes for tenants and, where relevant, prospective tenants.</p> <p><u>1.4 Information about landlord services</u></p>

		1.4.1 Registered providers must communicate with tenants and provide information so tenants can use landlord services, understand what to expect from their landlord, and hold their landlord to account.
<b>4</b>	<b>Linked policies/strategies</b>	
		<ul style="list-style-type: none"> <li>• Customer Feedback Policy</li> <li>• Disciplinary Policy, Procedure and Guidance</li> </ul>
<b>5</b>	<b>Equality, diversity and inclusion</b>	Describe how different experiences, characteristics, and approaches were considered during the formulation of the policy, e.g. neurodiversity, age, religion, sex/gender, financial/digital inclusion.
		The Policy provides flexibility in the resolution of issues so that any compensation reflects the level of service failure for which Stockport Homes Group is responsible, as well as the effect on the individual customer.
<b>6</b>	<b>Customer/Colleague Voice</b>	Describe how the customer and/or colleague voice shapes and influences the policy and services
		Insights gathered from transactional customer satisfaction surveys and the Customer Complaints Advisor Panel play a key role in shaping this policy and guiding SHG's Customer Feedback services.
<b>7</b>	<b>Risk management</b>	This policy helps to mitigate the following risks identified on the Corporate Risk Register
	Corporate Risk 6	SHG does not deliver excellent customer services in the way that customers require them
	Corporate Risk 7	SHG does not have a range of ways for customers to hear the customer voice and does not utilise customer voice to shape services
	Corporate Risk 8	SHG does not respond to and learn from complaints effectively and does not listen to the customer voice
	Corporate Risk 11	SHG does not maintain a strong, positive reputation where stakeholders have trust and confidence in SHG, including partners in Stockport and across GM
<b>8</b>	<b>Performance monitoring</b>	Please list the relevant government TSMs (Tenant Satisfaction Measures)
		<b>TSM Satisfaction</b>

		TP06 - Proportion of respondents who report that they are satisfied that their landlord listens to tenants views and acts upon them TP08 - Proportion of respondents who report that they agree their landlord treats them fairly and with respect
--	--	---

