

Compensation and Redress Policy

Policy Owner	Alison Greenough	New Policy or Review	Reviewed
Policy Approved by	Audit committee	Date approved	19/06/2018
Date of Equality Analysis	01/01/2018	Next policy review date	19/06/2021

1. Introduction

Bolton at Home operate a compensation and redress policy to ensure that both legal and discretionary compensation and redress is offered to you if your complaint/feedback meets the required criteria. This is to ensure that you receive the right amount of compensation if this applies or that we take other reasonable action to help put things right.

2. Purpose

We aim to make sure you are fully satisfied with the services we provide and we always try to ensure we deliver the promises that we make. Whilst we always try to get it right first time, we know that sometimes things do go wrong and in these cases you can give feedback or make a complaint. If you make a complaint to us we will ensure we investigate it quickly and fairly – usually within 14 calendar days. We will work hard to put things right, say we are sorry and try to learn from our mistakes where this is the right thing to do.

In some cases customers may ask us for compensation when things have gone wrong or there may be something else we can do to put things right. This policy explains how Bolton at Home will deal with compensation claims from customers. The policy is divided into two areas; firstly, your legal rights on compensation and, secondly, discretionary awards, where Bolton at Home does not legally have to pay you, but may decide to. Also, under the discretionary awards scheme we may offer you a goodwill gesture to try to put things right.

Our overall aim is to create homes and neighbourhoods which we can all be proud of whilst delivering an efficient and well run business.

3. Scope

This policy applies to all Bolton at Home tenants and customers. Customers could include but is not limited to people who live in our neighbourhoods who are not our tenants or customers who engage in our services but are not our tenants etc.

5. Policy

Your legal rights on compensation

We will pay compensation where the law says we must. Details of when we must pay you compensation are given below.

A. Right to compensation for improvements

If your tenancy is coming to an end, you may be entitled to compensation for certain improvements you have made to your home. If you want to make a claim you must do so within 14 days of your tenancy ending and you **MUST** have received written permission at the time you made the improvement.

Examples of improvements which you may be able to claim compensation for include kitchen sink and work surfaces, bath, shower, toilet, wash-hand basin, insulation and draught proofing, central heating and double glazing. The amount of compensation we will give you will depend on the cost of your improvements, whether you got a grant to help make your improvements, and the quality, condition and age of your improvements. Compensation will be paid to a maximum of £3,000 and a minimum of £50 for each improvement. To reiterate, you can only claim compensation if you obtained permission for your improvements.

Examples of improvements you could claim for and the maximum time limits are:

Type of improvement	Improvement must be no older than:
Install bath or shower	12 years
Install wash basin	12 years
Install WC	12 years
Fit kitchen sink	10 years
Fit kitchen units	10 years
Fit work surfaces for food preparation	10 years
Install space or water heating	12 years
Fit thermostatic radiator valves	7 years

Please contact us for a full list of improvements covered by the scheme.

B. Home loss payments

You can apply for a home loss payment if you have to move permanently because we are redeveloping your home. The current home loss payment is a fixed sum of £4,700. You can only claim if you are a tenant, or if the tenant has died you must be entitled to take over the tenancy. You also must have lived in your home, or another Bolton at Home property, as your only or main home for at least 12 months and be living in your home on the date you have to move. You must make a claim within 6 years of leaving the property.



C. Third party insurance claims

You can make a claim against our insurance policy if you feel we are responsible for your personal injury or loss or damage to belongings. Our cover does not extend to any loss of money you feel we are responsible for, for example your extra use of electricity, gas or telephone. It also does not cover you buying items such as heaters or paying for repairs yourself.

Our cover also excludes compensation for inconvenience you have experienced or where we have missed appointments. However, in some cases we may offer you a payment under our discretionary awards scheme.

4. Discretionary awards

In some cases, Bolton at Home may try to put things right through the discretionary awards scheme. Details of when we may do this are given below.

A. Discretionary reimbursement and goodwill gestures

There may be cases where we don't legally have to compensate you, but we will consider doing so as a good will gesture. This would usually be where we have made a serious mistake. In some cases we may give you a small goodwill gesture, for example sending flowers to apologise for inconvenience. However, we won't cover the cost of loss of earnings.

B. Decoration allowances due to repairs or maintenance issues

Our insurance does cover damage to anything owned by you, including carpets and internal decoration in some circumstances. If your decoration is damaged due to negligence on our part or proven bad workmanship we may offer you a discretionary payment to put it right.

In addition, if we are carrying out improvement works that we know will definitely cause damage to internal decoration; we will let you know this in advance of work starting. This is so that we can advise you if you are entitled to a decoration allowance or not.

C. Help with moving

We may help you with moving if you are moving permanently because we have plans to redevelop your home, or if you have to move out of your house on a temporary basis because we are carrying out maintenance or improvement works. For example we may arrange and pay for removal of your belongings, removal and refitting of carpets, plumbing appliances such as washing machines and decorating. The type of help we will offer you will depend on your situation.

If you owe us money

If you owe us money, and you are offered a compensation payment, we will deduct the amount you owe from any payment we offer you and use this to reduce or pay off your debt. Debts could include rent arrears or outstanding chargeable repairs costs.

6. Equality analysis

Equality analysis carried out with Bolton at Home customer representatives in January 2018.

7. Legislation

This policy links to the following legislation:

- Housing Act 1985, 1996, 2002 and 2004
- Local Authority Regulation 1996 and 2000
- Right to Repair Act

8. Responsibility

The Customer Experience Manager will ensure this policy is appropriately and fairly applied, with staff having individual and collective responsibility to implement the policy when required. The value of any legal rights compensation offered will meet the value criteria laid out in this policy. The value of discretionary awards will depend on the individual circumstances and this decision is made by the member of staff dealing with your complaint/feedback. If you are unhappy with the level of redress offered following your complaint or feedback, you must let us know within 7 days of receiving the offer.

9. Consultation

For customer facing policies we are required by our regulator the HCA (Homes & Communities Agency) to:

Ensure that tenants are given a wide range of opportunities to influence and be involved in the formulation of their landlord's housing related policies and strategic priorities.

Consultation was carried out with our customer scrutiny group. The scrutiny group helped shape the wording of the policy to ensure it is in plain English. They recommended section 4 A&B be reworded to ensure its clear what awards customer should expect on a discretionary basis, especially those covered by Bolton at Homes insurance. They asked that section 10 'how to make a claim' was revised to ensure all contact from customers who need to make a claim is channelled via the customer care team.

10. How to make a claim/further information

You can make a claim by contacting our Customer Care Team on 01204 328000 or by emailing customer.care@boltonathome.org.uk Our team will assist you with making a claim, ensuring you use the correct type of claim form in addition to answering any questions you may have.

11. Monitoring, Review and Evaluation

This policy will be reviewed every 3 years.