

COMPENSATION POLICY



MONITORING INFORMATION:

POLICY/PROCEDURE/STRATEGY:	COMPENSATION POLICY
DATE APPROVED:	SEPTEMBER 2023
UPDATED:	OCTOBER 2025
EXPIRY DATE:	SEPTEMBER 2026
OWNER:	HEAD OF CUSTOMER EXPERIENCE & INSIGHT
APPROVAL ROUTE:	EXECUTIVE MANAGEMENT TEAM

Compensation Policy

1.0 Purpose

- 1.1 Teign Housing aims to always provide an excellent service to our residents. However, we recognise there may be some occasions where we get it wrong, and residents may unfortunately suffer some disadvantage, inconvenience or loss because of our, Templer HomeBuild's or their subcontractors' actions or mistakes.
- 1.2 Our main aim is to ensure residents are reinstated to the position they were in prior to the service failure. In some cases, we may offer to replace (for example flooring if damaged), redecorate as appropriate or we would look to compensate.
- 1.3 The aim of this policy is to:
- Make the circumstances clear when compensation will be paid.
 - To ensure fairness and consistency when calculating compensation.
 - To provide guidance on how and when compensation can be claimed.
- 1.4 This Policy does not remove the need for residents to have their own contents insurance. Teign Housing holds buildings insurance on all our properties. We will consider compensation for loss or damage caused by anyone working on our behalf. However, there are occasions where loss or damage is not our fault, and a resident will need to claim from their own content's insurance.
- 1.5 We will not consider compensation claims for the following:
- Personal injury - this would need to be agreed via a legal route.
 - Any claim of damage caused by circumstances beyond our control – for example storms or flooding
 - Issues caused by a third party not working on behalf of Teign Housing or Templer HomeBuild.
 - Loss of earnings

2.0 Types of compensation

2.1 There are two types of compensation that as a Landlord Teign Housing are obliged to make.

- A compensation payment due to legal requirements
- A discretionary compensation payment which as a Landlord Teign Housing chooses to make.

2.2 The areas where we will make a compensation payment due to legal requirements are:

- Compensation for home loss and disturbance
- Compensation for the right to repair
- Compensation for the right to improve
- Compensation for missed appointments

2.3 The areas where we will make a discretionary compensation payment are:

- Compensation as a result of financial loss
- Compensation due to failure of services subject to a service charge
- Compensation due to loss of facilities in the home
- Compensation as a result of severe distress or inconvenience following complaint.
- Reimbursement for running costs of back up heaters or dehumidifiers
- A Goodwill gesture

2.4 More information on each of these areas can be found in the Compensation procedure and workflow document.

3.0 Claiming for compensation

3.1 All staff should be aware of the compensation policy and our procedures. Once a resident makes them aware they are claiming compensation, the member of staff will pass the information shared to the relevant department. They, in turn, will contact the resident to discuss the claim.

3.2 All claims for compensation should be made within six months of the date the claim relates to. Claims should include as much information as possible including pictures and receipts where possible. If these are not available, we will visit and assess the

damage. Teign Housing will not consider any claim which dates back longer than six months.

- 3.3 Offers of compensation should be made within 28 days of receipt of the claim and detail how the final figure was calculated.
- 3.4 All offers of compensation (statutory and discretionary) will need to be accepted in writing (letter or email) by our resident.
- 3.5 Payments for loss or damage will be made direct into the resident's bank account.
- 3.6 Where the payment is for distress or inconvenience, we will look at the resident's rent account and should this be in arrears we will pay the full sum directly into the rent account. If the agreed sum is over the arrears, we would pay the balance into their nominated bank account. We will also look at any outstanding tenant recharges and, should there be any, we will pay the outstanding amount into the account. If the agreed sum is over the amount of recharges, we will pay the balance into their nominated bank account.
- 3.7 Any compensation for a service covered by service charges that is not delivered will be refunded to the residents rent account.

4.0 Monitoring and Performance Standards

- 4.1 Teign Housing is committed to compensating residents as soon as is reasonably practical. The Customer Insight & Resolutions Manager will record and track all claims of compensation and they will be reported to our Board on a quarterly basis.
- 4.2 This Policy will be automatically reviewed whenever there is a change of relevant legislation or recommended good practice.

5.0 Related Documents

- Compensation procedure
- Compensation workflow diagram
- Complaints policy and procedure
- Financial Regulations