Compensation Policy

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Compensation Policy

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V1.0	Exec, SLT, Committee	23/06/2026	23/06/2029	New Policy created to align with Housing Ombudsman Guidance	Zain Janjua

Purpose: This Compensation Policy has been developed in line with the Housing Ombudsman's recommendations, ensuring that Accent Housing maintains a clear, comprehensive, and robust framework to support fair, transparent, and consistent compensation practices.

Contents

1. Introduction

This policy sets out Accent's approach to providing remedies, including compensation, where a customer has experienced loss, inconvenience, distress, or other detriment as a result of our actions, inaction, or service failure.

Our approach aligns with the Housing Ombudsman's Complaint Handling Code and Guidance on Remedies, ensuring that outcomes are fair, reasonable and proportionate to the circumstances of each case. Our aim is to put things right by restoring customers, as far as possible, to the position they would have been in had the service failure not occurred.

Remedies may include both financial and non-financial outcomes, depending on what is most appropriate to address the impact experienced. Compensation is considered as one of a range of remedies and will be applied in a way that reflects the individual circumstances of each case, rather than as a means of penalising service failure.

Accent will seek to resolve issues promptly, learn from what has happened, and use this learning to improve our services and maintain customer trust.

Customers have the right to make a complaint or request compensation. Doing so will not affect their tenancy or the services they receive from us, and customers will not be treated less favourably because they have made a complaint or compensation claim.

2. Scope

This policy applies to all colleagues involved in the consideration, approval and management of compensation. It sets out the circumstances in which compensation may be offered as part of the remedies available to put things right following a service failure.

The policy covers the following types of compensation:

- **Discretionary compensation**, awarded in recognition of distress, inconvenience, or the time and effort expended by the customer.
- **Quantifiable financial loss**, where customers have incurred evidenced costs directly attributable to a service failure, such as increased utility costs, temporary accommodation, or damage to personal belongings.
- **Statutory compensation,** provided in line with legislative requirements, including:
    - Home loss payments
    - Disturbance payments
    - Compensation for qualifying home improvements
    - Compensation under the Right to Repair Scheme

This policy applies to all customers, including tenants, homeowners, and applicants. It may also apply, where appropriate, to individuals who are not Accent customers but have been affected by our actions or by services delivered on our behalf.

3. Definitions

Compensation

Compensation forms part of the remedies available to put things right where a service failure has occurred. It may include both financial and non-financial outcomes and aims to restore the customer, as far as possible, to the position they would have been in had the service failure not occurred.

Discretionary compensation

Discretionary compensation may be awarded where a service failure has resulted in distress, inconvenience, or the time and effort taken by the customer. These payments are not governed by legislation and are considered on a case by case basis, taking into account the individual circumstances and the impact experienced, to ensure outcomes are fair, reasonable and proportionate.

Quantifiable financial loss

Quantifiable financial loss refers to costs incurred by a customer as a direct result of a service failure, where those costs have been reasonably incurred and can be evidenced, for example through receipts, bills, or invoices. This may include additional living costs, temporary accommodation, or damage to personal belongings.

Statutory compensation

Statutory compensation relates to payments that we are legally required to make in specific circumstances where eligibility criteria are met. This includes, but is not limited to, Home loss payments, disturbance payments, compensation for qualifying home improvements, and payments under the Right to Repair Scheme.

Goodwill / Ex-gratia payment

Goodwill (ex-gratia) payments may be offered as a discretionary gesture to recognise inconvenience or customer experience and to support resolution. These payments are not a legal requirement and do not represent an admission of liability but are made to achieve a fair and reasonable outcome.

4. References

Accent policies are available on request or via Accent's website.

- Complaints Policy

- Complaint Handling Procedure
- Compensation Procedure
- Decant Policy
- Customer Inclusion and Support Policy

External Guidance:

- Housing Ombudsman's Complaint Handling Code
- Housing Ombudsman's Guidance on Remedies

Legislation:

- Equality Act 2010
- Land Compensation Act 1973
- Planning and Compensation Act 1991
- Social Housing (Regulation) Act 2023
- Housing Act 1985 (Right to Repair)
- The Home Loss Payments (Prescribed Amounts) (England) Regulations 2022

Accent provides information in alternative formats upon request, including large print, audio, Braille, and translated documents. Customers can expect to receive accessible formats promptly, without needing to chase. If you need a hard copy or accessible version, please let us know and we will ensure it is provided quickly.

5. Requirements

Policy statement (how we award compensation)

We consider compensation as part of a range of remedies available to put things right following a service failure. The most appropriate form of redress will be determined based on the outcome of the complaint investigation, taking into account the individual circumstances and impact on the customer.

All decisions relating to remedies and compensation are reviewed by the Complaint Resolution Team, in partnership with the relevant service lead, to ensure outcomes are fair, proportionate and consistent.

Accent may offer compensation in the following categories:

Discretionary compensation

Offered where our actions, inaction, or service quality have fallen below expected standards, including:

- Delayed repairs or unreasonable service delays

- Failure to meet published service standards
- Poor complaint handling
- Failure to meet obligations under tenancy or lease
- Temporary loss of amenity or use of part of the home

Quantifiable financial loss

We may reimburse customers for:

- Increased heating or energy costs caused by disrepair
- Costs for temporary accommodation or meals
- Essential cleaning or repair costs arising from service failure
- Verified loss or damage to belongings where Accent was negligent

Receipts or evidence are always required.

Goodwill (ex-gratia) payments

A gesture to acknowledge inconvenience or impact.

These do not constitute an admission of liability.

Statutory compensation

Includes:

- Compensation for qualifying home improvements at end the of a tenancy
- Right to Repair scheme
- Home loss and disturbance payments as part of decants
- Reimbursement of reasonable expenses for temporary moves

Circumstances where compensation may not be paid

- Damage caused by the customer, household member, or visitor
- Where Accent acted within required timescales
- Where there was no service failure or negligence
- Situations where the customer has not provided required evidence
- Issues caused by factors outside Accent's control

We always explain decisions clearly. Customers may escalate concerns under the Complaints Policy.

6. Policy review

This policy will be reviewed **every three years** or sooner if required by:

- Legislative or regulatory change
- Updates from the Housing Ombudsman
- Identified issues within Accent's service delivery

Changes will be communicated to colleagues through Toolbox Talks, SharePoint, learning modules, or other relevant channels. Implementation of the policy will be monitored through regular quality checks, complaints analysis, and quarterly reporting to relevant governance groups.

7. Exceptions

In some cases, compensation decisions may be adjusted due to individual customer circumstances, particularly where vulnerability, hardship, or exceptional events are present.

Any exception should:

- Be reasonable and proportionate
- Be supported by a clear rationale
- Be authorised under our internal approval limits (these set out which job roles can approve compensation at different amounts)
- Be clearly recorded in our records

To ensure consistent and high-quality decision making, there may be certain circumstances under which the terms of this policy may be reconsidered. Colleagues should be mindful of customer vulnerabilities and their specific needs. Extenuating circumstances will be assessed on a case-by-case basis, and exceptions may be applied that require empathy and flexibility, to ensure that customers are treated fairly, compassionately and with respect.

Appendix 1 Summary of compensation payments

This appendix summarises the types of compensation Accent may pay and provides indicative amounts and examples to support consistent, fair and proportionate decision-making. Awards must be based on the individual circumstances of each case and aligned to Housing Ombudsman guidance.

1) Discretionary compensation (including specific examples). Discretionary compensation may be offered where Accent or its contractors have caused a service failure resulting in distress, inconvenience, time and trouble, or loss of amenity.

A. Non-monetary awards (goodwill gestures)

- Examples: shopping voucher, flowers or small gift
- Maximum value normally **£30**

B. Monetary awards (guide ranges)

- **£15 – £50**: minor service failures (eg, missed appointment, minor admin errors)
- **£50 – £500**: significant service failures with a notable impact
- **£500 – £1,000**: severe service failures causing distress/serious detriment
- **Above £1,000**: serious or exceptional cases

Common specific payment examples

- **Lack of heating / hot water**
- **£15 per day** – complete loss of heating
- **£8 per day** – loss of one service only (heating *or* hot water)
- If both heating and hot water are lost, apply **£15/day** (the higher rate)
- Where relevant, reimburse evidenced running costs for temporary heaters (quantifiable loss)

- **Loss of power (electricity)**
- **£10 per day** – complete loss of power
- **£10 per week** – loss of lighting only

- **Missed appointments**
- **£15 per missed appointment (i.e. where the contractor does not attend)**
- **Loss of facilities / rooms (loss of use)**

Loss of use of your home

If part of a customers home cannot be used, we may reduce the rent for the time affected, using the following guide:

- 25% – one essential room affected (for example, a bedroom, bathroom or kitchen)
- 50% – more than one essential room affected
- 75% – a large part of the home cannot be used
- 100% – the home cannot be lived in

If customers need to move into temporary accommodation, we will cover the reasonable costs of this. We will also make sure that any rent reduction or compensation reflects the situation fairly. This means we will not pay twice for the same issue, but we will make sure customers are not left out of pocket.

We will always look at each situation individually, taking into account the impact on on customers and any support needs or personal circumstances

2) Quantifiable financial loss (evidenced reimbursement)

We may reimburse customers for actual, reasonable costs they have incurred, such as:

- Increased heating/energy costs caused by disrepair
- Temporary accommodation or meals (where appropriate)
- Essential cleaning or repair costs arising from landlord failure
  evidence (receipts/bills/invoices) is required.

3) Statutory compensation (where required by law)

May include:

- Home loss payments
- Disturbance payments
- Compensation for qualifying home improvements (subject to statutory criteria)
- Right to Repair compensation (where criteria are met)