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Home Loss and Disturbance Payments Policy (Estate Regeneration only)

Document ID/Version:	V1				
Executive Lead *(Owner)*:	Executive Director Development & Regeneration				
Policy Author*:*	Head of Regeneration				
Strategic alignment:	Supports SettleParadigm's corporate objective of delivering for estate regeneration, compliance with compensation legislation, and fair treatment of residents affected by redevelopment.				
Review frequency:	**Every 3 years**	☒	**Other (state period)**		
Previous review date:	Legacy Paradigm August 2024 – Legacy Settle N/A				
Date policy approved:	July 2026				
Policy approved by:	Executive Board				
Next policy review date:	July 2029				
IMPACT ASSESSMENTS					
Equality Impact Assessment					
Completed? ☐	**No**	☐	**Yes**	☒	
	If not required, state reason:				
Resident Impact Assessment					
1) Is this one of the agreed policies requiring resident consultation? Please refer to:	**Yes**	☒	**No**	☐	
2) If yes, please confirm resident consultation has taken place	☐	***Briefly detail changes arising from resident feedback:***			
APPROVAL - To show transparency and accountability, specify whether policies have been approved by the Board/Executive/Committee. Clear approval lines strengthen governance, ensuring assurance and accountability.					
Approval journey:	**Executive Team**	**Committee**		**Board**	
		Yes	**Committee name(s)**		
	☒	☐	*Add name, otherwise state N/A*	☐	
	Economic				

<table>
<tr><td rowspan="4">Which Regulatory Standard does this Policy support?</td><td colspan="2">Governance & Viability</td><td colspan="2">Rent</td><td>Value for Money</td></tr>
<tr><td colspan="2">☐</td><td colspan="2">☐</td><td>☐</td></tr>
<tr><td colspan="5">Consumer</td></tr>
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☒</td></tr>
<tr><td>Associated legislation</td><td colspan="5">Planning and Compensation Act 1991;
Land Compensation Act 1973;
Home Loss Payments (Prescribed Amounts) (England) Regulations 2023;
Housing Act 2004
Homes (Fit for Human Habitation) Act 2018
Landlord and tenant Act 1985</td></tr>
<tr><td>Associated procedures</td><td colspan="5">Lettings Policy
Management Moves
Decant Process</td></tr>
<tr><td rowspan="2">Where is this policy to be published?</td><td colspan="2">Website</td><td colspan="2">Intranet</td><td>Both</td></tr>
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1. Policy Statement

SettleParadigm has a legal obligation as landlord to provide homes that meet the Decent Homes Standard. It is also committed to providing homes for residents to live in for as long as they would like to, forming a stable platform for their lives.

However, there are occasions when SettleParadigm requires a resident to move to facilitate redevelopment of an estate or area to create new or improved homes.

This policy sets out SettleParadigm's principles and commitments to ensure that residents, together with affected leaseholders and freeholders are supported and compensated if they have to move and/or sell their home because of estate regeneration.

2. Objectives, desired outcomes and strategic alignment

The objective of this policy is to clearly set out SettleParadigm's commitment to residents on the level and type of payments they are entitled to, and the support available when they have to move and/or sell their home because of estate regeneration.

The policy supports fair, transparent and consistent decision-making for residents affected by regeneration proposals and ensures that compensation and support are aligned with relevant legislation and SettleParadigm's governance arrangements.

The policy ensures that we make consistent offers and that residents are neither financial advantaged or disadvantaged as a result of regeneration.

3. Scope

This policy will be applied principally following a formal decision by the relevant committee (in line with governance regulations) to implement an estate regeneration development.

This policy does not apply in cases of emergency repairs or where major works require residents to move out temporarily. These cases will be covered by the relevant aspects of existing policies and procedures.

Subject to the criteria above, this policy sets out payment options for secure and assured tenants, leaseholders and freeholders who own a property in a renewal area, and assured shorthold tenants.

This policy does not offer compensation or alternative homes for private tenants of affected leaseholders or freeholders, residents with no direct contract with SettleParadigm such as sub-tenants, lodgers and licensees, squatters, or leaseholders with less than three years unexpired term on the lease.

This policy applies to Home Loss and Disturbance payments for estate renewals only. It does not set out rehousing offers, which will be determined through the relevant site-specific Local Offer.

4. Policy Principles

Home Loss entitlement

A resident will be entitled to a Home Loss payment or Disturbance payment if they are permanently required to be moved from their home (displaced). Home Loss and Disturbance payments are separate payments with different entitlement criteria. A displaced person may be entitled to both payments, although in some circumstances they may be entitled to only one. These payments will be made for each and every qualifying move.

A resident must have lived in the affected property, or a substantial part of it, as their only or main residence for at least 12 consecutive months and must have a right to occupy the property. Where a resident does not qualify, a discretionary Home Loss payment not exceeding the statutory amount may be made if approved by the Executive Director of Development and Sales.

Home Loss payments

A Home Loss payment will be made when a qualifying resident is required to leave their home permanently because SettleParadigm is redeveloping an estate or area to create new or improved homes. The payment is a sum in recognition of the inconvenience of having to move. If a household has to move to a temporary home prior to moving into a new home a second payment will be made providing the eligibility criteria are met again.

The level of Home Loss payment is set and reviewed annually by Government in accordance with the Planning and Compensation Act 1991, the Land Compensation Act 1973 and the Home Loss Payments (Prescribed Amounts) (England) Regulations 2023, including any later revisions or replacements.

Joint tenants or co-owners will be entitled to one Home Loss payment between them. Individuals who are not part of the resident's established current household, including sub-tenants, lodgers and licensees, will not be entitled to Home Loss or Disturbance payments.

Home Loss payments will be made after the return of keys for the property being vacated or, for leaseholders and freeholders, sale completion. In cases of extreme financial hardship, advance payments may be considered for approval by the Executive Director of Development and Sales, provided suitable legal recourse is available to ensure the property is vacated in a timely manner.

All arrears and debts owed to SettleParadigm will be offset against any Home Loss payment. This will include any property clearance required should the property not be left empty. Residents who are being evicted before displacement will not receive a Home Loss payment.

Disturbance payments

A Disturbance payment will be made when residents are required to leave their home permanently and is paid for reasonable financial costs associated with moving because

SettleParadigm is redeveloping an estate or area to create new or improved homes. The payment will cover moving expenses so that the resident is not financially better or worse off as a result of the redevelopment.

The level of Disturbance payments will be assessed on a case-by-case basis by the Regeneration team and will depend on the resident's circumstances. Reasonable costs may include removal costs, mail redirection, telephone and internet disconnection and reconnection, television aerial or satellite disconnection and reconnection where approved, disconnection and reconnection of appliances, carpets and curtains, special locks and alarms, dismantling and refitting fitted resident-owned furniture, school uniform costs where a move requires a change of school, certified wage or salary loss on the day of removal for up to two household members, approved travel or childcare costs, replacement sheds or outside furniture where appropriate, redecoration in particular circumstances, and removal or reinstatement of disabled adaptations agreed by an Occupational Therapist. Further detail will be provided within a Local Offer.

Secure, assured and fixed-term tenants may also claim for home improvements that have been notified and approved through SettleParadigm's Home Improvements process, less depreciation and any administration costs, where the tenancy agreement allows this.

Leaseholders and freeholders may also claim additional costs associated with selling their current property and purchasing a new one, depending on the rehousing option taken. These may include early mortgage redemption fees, conveyancing costs, mortgage and lender fees, stamp duty land tax, solicitor or legal fees, valuation fees, and in some cases replacement white goods or furnishings where existing items do not fit into the new property.

Emergency payments may be made available to those who need the payment to secure a new home. If a leaseholder moves into one of the new-build properties in the redeveloped estate or area, disturbance payments may include expenses associated with moving twice if this involves first living in temporary housing. This will not apply where the leaseholder chooses to move into and fund their own temporary housing because they want to return to a particular block or location.

Payments will only be made following the production of receipts and must be claimed within 6 months of a property being vacated.

Providing alternative homes for residents

The Regeneration Engagement Officer will be the first point of contact for affected residents and will support them throughout the process. They will provide a link between Regeneration and Operational teams. The Resident and Neighbourhood Officers will support residents with advice and assistance if they are required to move from their home. This includes finding eligible tenants and established household members alternative accommodation. Individuals who are not part of the resident's established household, including sub-tenants, lodgers and licensees, will not be included.

Local Offer

Where SettleParadigm is redeveloping an estate or area to create new or improved homes, a Local Offer will set out the commitments and support provided to affected residents on that scheme. Local Offers will be approved by the relevant committee or committees responsible for estate regeneration or delegated to the Executive Director of Development and Regeneration to ensure fair and equal outcomes. Local Offers will be regularly reviewed to ensure they meet the needs of residents and the organisation.

An interdepartmental team will ensure that residents are appropriately briefed, engaged and regularly communicated with about the regeneration proposals and their individual Local Offers.

SettleParadigm will appoint an Independent Tenant Advisor to support all existing residents throughout the regeneration process.

Discretion and appeals

Requests to amend the application of this policy in individual cases, where the circumstances would lead to outcomes that are not in keeping with the principles of the policy, will be considered by Project Assessment Group, made up of SettleParadigm Executive Board members.

Residents who are not satisfied with the outcome of decisions can use SettleParadigm's complaints policy and procedure. For Home Loss and Disturbance payments, residents also have the right to appeal under the Land Compensation Act 1973 by contacting the Upper Tribunal. Appeals about the allocation and letting of alternative accommodation must be made in line with the Lettings Policy.

5. Equality, Diversity & Inclusion

This Home Loss and Disturbance Policy is committed to ensuring that all individuals affected by compulsory acquisition, redevelopment, improvement works, or displacement are treated fairly, respectfully, and without discrimination. The policy will be implemented in accordance with the Equality Act 2010 and the Public Sector Equality Duty, ensuring that no person is disadvantaged because of their protected characteristics, including age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex, or sexual orientation.

The organisation recognises that displacement from a home can have a significant impact on individuals and households. Particular consideration will be given to the needs of vulnerable residents, including disabled people, older people, those with caring responsibilities, and individuals for whom English is not their first language. Reasonable adjustments and support will be provided to ensure equitable access to information, advice, compensation, and rehousing services.

Decisions regarding eligibility for Home Loss and Disturbance Payments will be made consistently, transparently, and based solely on the criteria established by relevant legislation and policy requirements. Home Loss Payments are provided under the Land Compensation Act 1973, while disturbance compensation forms part of the statutory compensation code applicable to compulsory acquisition and displacement.

The policy will be periodically reviewed to ensure it continues to meet equality obligations and promotes fair outcomes for all affected residents.

6. Roles and responsibilities

Project Assessment Group and Investment Committee is responsible for progressing regeneration schemes in conjunction with this policy, approving Local Offers, applying or amending the policy in individual cases where appropriate, and delegating approval for Home Loss and Disturbance payments to the Executive Director of Development and Regeneration within scheme-specific parameters.

The Executive Director of Development and Regeneration is responsible for approving Local Offers, Home Loss payments and Disturbance payments as delegated by Project Assessment Group, based on recommendations from the Assistant Director of New Business and Partnerships, and for approving advance and discretionary payments case by case.

The Director - Neighbourhood is responsible for allocating officers to lead on finding alternative homes, allocating additional resources for large or complex schemes, providing relevant tenancy and property information, and actively managing existing tenancies where this supports regeneration delivery.

The Director New Business & Partnerships is responsible for producing Local Offers alongside regeneration proposals for approval, approving emergency payments needed to secure a new home, approving advance payments in cases of extreme financial hardship and additional support for vulnerable residents and overseeing the capital budget for the regeneration scheme and Local Offer.

The Regeneration Lead is responsible for day-to-day management of the regeneration project, project team coordination, budget management, securing approvals and planning consent, and compiling a communications plan for affected residents and stakeholders.

The Regeneration Engagement Officer will lead on consultation and communication with residents, liaise and support residents throughout the process, arrange and manage payments and ensure accurate records are maintained. They will support residents in arranging removals, liaise to obtain individual specification choices and provide support through to occupation.

The Customer and Neighbourhood Officers will lead on producing the Home Move Plan, obtain Occupational Therapist assessments where required and liaise with the Disabled Facilities Manager.

The Head of Customer and Neighbourhood will provide approval for the Home Move Plans.

The Lettings Officers will make formal offers, undertake viewings and manage through to completion and sign up.

7. Compliance/Key Performance Measures

Compliance with this policy will be monitored through the controls established to manage each regeneration scheme. Regeneration proposals and associated Local Offers will only commence once approved by Project Assessment Group or Investment Committee.

Scheme progress will be reported to the relevant committee at relevant stages and throughout the lifecycle of the project. Reporting will include capital budget spend and financial viability, details of the Local Offer and budget spend, hardship cases, programme timeframes and milestones, scheme masterplan and phasing, design and build standards, and health and safety, site security and temporary works requirements.

Customer and Neighbourhood Officers will agree a Home Move Plan for each household or resident, documenting the services and payments to be provided and how and when they will be administered.

The use and procurement of external trades and services will follow SettleParadigm’s Financial Policies.

8. Related Policies, Procedures and Key Documents

- Compensation Policy
- Lettings Policy
- Decant Process
- Planning and Compensation Act 1991
- Land Compensation Act 1973
- Home Loss Payments (Prescribed Amounts) (England) Regulations 2023

9. Version Control

Version control			
Date	**Version**	**Approved By**	**Details of Amendments**
July 2026	V1	Executive Board	New integrated policy for the Group