

Compensation and Remedies Policy

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Executive Lead (Owner):	Executive Director of Customer Services			
Policy Author:	Director of Customer Services - Customer Services (Settle) Assistant Director-Customer Service (Paradigm)			
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Policy approved by:	Group Common Board			
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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	☒
Which Regulatory Standard does this Policy support?	Economic			
	Governance & Viability	Rent		Value for Money
	☐	☐		☐
	Consumer			
	Neighbourhood & Community	Safety & Quality	Tenancy	Transparency, Influence & Accountability
	☒	☒	☒	☒

Associated legislation			
Associated procedures			
Where is this policy to be published?	Website	Intranet	Both
	☐	☐	☒

Compensation and Remedies Policy

1. Policy Statement

We strive to provide good quality homes and excellent services to all residents. However, we recognise there may be times where service standards have not been met, and residents may be inconvenienced or suffer a loss as a result.

When considering remedies and compensation, we aim to provide a fair and proportionate response based on the level of service failure and the impact this has had on the resident. Our approach is aligned to the Housing Ombudsman's three dispute resolution principles:

- Be fair
- Put things right
- Learn from the outcomes

2. Objectives, desired outcomes and strategic alignment

- Residents know that when we make a mistake, we will acknowledge it, work hard to put things right and compensate them fairly.
- To provide a remedy and/or compensation which is fair, reasonable and proportionate to the severity of the service failure.
- Residents understand what to expect from us when they raise a complaint to SettleParadigm.
- Employees feel confident in discussing compensation with residents when it is appropriate to do so.
- Employees are empowered and are accountable to do the right thing for residents.
- By identifying the cost-of-service failure, we will improve our services and residents' trust in SettleParadigm.

3. Scope

This Policy applies to:

- A resident, or group of residents who are or have been in a landlord/tenant relationship with SettleParadigm, including those with a lease, tenancy, shared ownership, licence to occupy, service agreement or other arrangement to occupy premises owned or managed by SettleParadigm.
- Representatives with legitimate authority to act on behalf of residents
- Applicants to a property owned or managed by SettleParadigm.
- A private individual or group of individuals who are or have been impacted by SettleParadigm in our role as a landlord and social housing association.

4. Policy Principles

Policy Principles

- We listen carefully to what residents tell us, giving everyone involved in the complaint the chance to explain their point of view and how their complaint has impacted them.
- Compensation offers are consistent, fair, reasonable and transparent in line the Housing Ombudsman guidance and good practice.
- Wherever possible, we ensure the resident is put back in the position they would have been in if there was no service failure.
- Employees are empowered to identify the actions that are necessary to resolve the complaint as quickly as possible.
- We will carefully consider what action will put a situation right for a resident, considering the following:
 - Taking into account the resident and their circumstances
 - What the resident seeks as an outcome
 - The individual and their circumstances
 - The severity of any service failure
 - Length of time a situation has been ongoing
 - Cumulative impact – i.e. multiple issues or missed appointments.
 - Whether the resident contributed towards any delay or failure to resolve.
- Provide a well-publicised complaints service, giving clear information about the process to be followed, what can be delivered and the complaints that can be considered.
- All remedies and compensation decisions are clear, including the final outcome are clear, setting out reasons for the decision/s and any further action to be taken.

Policy detail

1. Remedies

We will apologise when low impact service failure has occurred such as an administrative error or failure to contact a resident within the service standards. Consideration will also be given to providing vouchers, and other remedies by way of an apology.

Specific actions such as completing repairs to a resident's home that are outside our normal service standards, repairs or redecoration which would otherwise be the resident's responsibility will also be considered to provide a partial or full remedy.

Other remedial action may include reviewing our policies and procedures to prevent the same issues happening again and/or providing additional training for staff on the relevant process.

2. Discretionary payments

Discretionary compensation will be considered where our actions have directly impacted the resident or caused distress and inconvenience to them, such as:

- Unreasonable delays in providing a service
- Unreasonable time taken to resolve a situation and the impact on the resident
- Failure to follow policy and procedure
- Failure to provide a service that has been paid for
- Temporary loss of amenity
- Loss of use of part of the property

Where a resident's rent account is in arrears, any discretionary payments will be credited to their account.

3. Quantifiable (actual) loss

In some cases, there may be evidence that our service failure has resulted in the resident suffering a loss that is clear and measurable, such as:

- Increased water or heating bills due to a service failure
- Paying for alternative accommodation or associated costs, such as takeaway food, when temporary accommodation is needed to complete repairs
- Paying for cleaning or carrying out repairs where there has been a service failure and our repair obligations have not been met

Any such costs must have been reasonably incurred, and evidence of such loss must be provided.

Loss of wages will not be considered

4. Mandatory compensation

The following compensation will be paid in line with legislative requirements:

Home Loss

Home loss payments may be made to tenants or owner-occupiers who have lived in their property for a minimum of twelve months and are required to move home permanently as a result of the redevelopment or demolition of their home.

Disturbance

Disturbance payments may be offered to cover losses or expenditure as a consequence of residents being required to move to another property, either temporarily or permanently.

Right to Repair

The Right to Repair Scheme covers small, urgent repairs costing up to £250 which, if not carried out within a prescribed period, are likely to jeopardise the health or safety of the resident. Residents with Secure and some Assured tenancies have the right to claim compensation under the scheme if these qualifying repairs are not carried out within the prescribed time scales.

Damage of Personal Possessions

Where a resident's personal possessions have been damaged, the cost of replacing or repairing them should be met by the resident's contents insurance, if they have one. Where a resident's personal possessions have been damaged because of a property failure (e.g. a burst pipe) or a service failure, and the resident has no contents insurance or the claim is not covered by their contents insurance, we will consider reimbursing the resident.

In these cases, residents must not dispose of the personal items, and we will expect residents to provide evidence of purchase, such as receipts and pictures of the damage caused.

The resident will be required to submit a claim form. We will prioritise replacing or restoring the items before considering reimbursement. If reimbursement is agreed upon, the value of the goods at the time of their loss or damage will be applied, considering depreciation since purchased, rather than their replacement value.

5. Equality, Diversity & Inclusion

- This policy will be applied fairly and consistently across all service users, regardless of their background or protected characteristics (e.g. age, disability, race, gender).
- The policy will be accessible in multiple formats or languages to ensure all residents can engage with it. This is particularly important for residents with learning difficulties, low literacy, or limited English.
- The policy will consider the impact of service failures on vulnerable residents, such as those with disabilities, mental health conditions, or caring responsibilities to drive and deliver service improvements for those users.
- Remedy and Compensation decisions will consider individual circumstances, including the severity and duration of the issue and its effect on the resident's wellbeing.
- Care will be taken to ensure that the policy does not indirectly disadvantage any group. For example, requiring online-only claims could exclude digitally excluded residents, often older or lower-income households.
- Staff involved in administering the policy will receive equality, diversity, and inclusion (EDI) training to ensure they understand how to apply the policy equitably.
- We will monitor compensation awards by protected characteristic to identify any disparities or trends.

6. Roles and responsibilities

- The Operations Committee, which operates under the jurisdiction of the Board, is responsible for reviewing and monitoring this policy.
- The Chair of the Operations Committee of the Settle Board is the Member Responsible for Complaints (MRC)
- SettleParadigm's Executive Director of Customer Services has strategic oversight of this policy as the policy owner and is responsible for conducting a review every 3 years, or sooner should there be a material change or if a more frequent review is required.
- The Head of Customer Resolution will oversee the day-to-day contact for the Housing Ombudsman Service.
- The Customer Resolution team is responsible for ensuring that complaints are responded to in line with the Complaint Handling Code, our policy and procedure.

7. Compliance/Key Performance Measures

- The Social Housing (Regulation) Act 2023 places a legal duty on social landlords to comply with the Housing Ombudsman's Complaint Handling Code and a legal duty on the Housing

Ombudsman Service to monitor landlords' compliance with the Code. This covers all member landlords, regardless of whether a complaint has been referred to the Ombudsman.

- Members of the SettleParadigm Board and Committees of the Board regularly assess and review the handling of complaints at SettleParadigm, to ensure the organisation complies with all requirements as set out in the Housing Ombudsman Complaint Handling Code, with a focus throughout on putting residents first and delivering the best possible outcomes for them.
- We complete and publish an annual Housing Ombudsman Complaint Handling Code Self-Assessment, noting our annual complaints performance and service improvement report on our website.
- We produce quarterly reports for our Board and Operations Committee detailing performance against KPIs, including any non-adherence to complaint management and trends for service areas and complaint themes to drive improved complaint handling performance, identify service improvement actions and take accountability for addressing non-adherence to the complaints process.
- Quarterly reports will be provided to operational leads detailing performance against KPIs, complaint trends, themes and service improvement actions to enable them to drive improved performance and ensure delivery of service improvement actions.
- We will monitor compensation awards by protected characteristics to identify any disparities or trends.

8. Related Policies, Procedures and Key Documents

Related Policies

Complaints Policy

Unreasonable Behaviour Policy

Related Procedures

Remedies and Compensation Procedure

Unreasonable Behaviour Procedure

Key Documents

RSH Consumer Standard – Transparency Influence and Accountability

The Housing Ombudsman Scheme

The Housing Ombudsman Complaint Handling Code

Housing Ombudsman Self-Assessment

9. Version Control

Version control			
Date	Version	Approved By	Details of Amendments
03/11/25	V1	Group Common Board	New integrated Policy for SettleParadigm