ST ANNE'S COMMUNITY SERVICES

POLICY

4.47 Resident's Compensation Policy

Policy Category	**Category 1 – ELT & Trustees** **Category 2 – Managers & Deputies, Central, Housing**
Policy Cross Ref	**1.29 Dealing with Compliments and Complaints Policy (Housing)**
Summary of Policy Changes	**V1.4 November 2026 –** Policy reviewed and updated to new template.
Policy Owner	**Director of Housing and Estates**
Approval Route	**ELT (February 2026)**
Published Date	**February 2026**
Expiry Date	**February 2029**

1.0 Policy Summary

This policy sets out St Anne's Community Services' approach to compensating residents, ensuring fair, transparent, and proportionate remedies when service standards fall short. It aligns with the Housing Ombudsman's principles and statutory requirements, supporting our commitment to continuous improvement and resident satisfaction.

For the full details of this policy, please read the entire document, not just the summary.

2.0 Scope

This policy applies to all clients and tenants of St Anne's Community Services. It covers all staff involved in managing compensation claims and applies to all housing and support services provided by St Anne's.

3.0 Main Policy Content

Introduction

St Anne's Community Services is dedicated to delivering high-quality housing and support. When service failures occur, we will apologise, put things right, and, where appropriate, provide compensation. This policy ensures our approach is consistent with legal, regulatory, and Housing Ombudsman guidance.

Aims and Objectives

- Provide fair, proportionate, and consistent compensation.
- Ensure remedies are appropriate to individual circumstances.
- Promote transparency and accountability in decision-making.
- To ensure compensation data is recorded accurately and we can use this for learning and improvement.

Guiding Principles

- Compensation is not a substitute for practical solutions.
- Financial compensation is evidence-based and proportionate.
- Non-financial remedies (apology, service in kind) are considered first.
- Compensation for inconvenience is only offered where impact is significant.
- All claims are assessed individually, considering personal circumstances and vulnerabilities.
- Staff are guided to ensure consistency and fairness in compensation decisions.

Types of Compensation

Statutory: Paid where required by law (e.g., Home Loss, Disturbance Payments, Right to Repair, Right to Compensation for Improvements).

Discretionary: Paid where service failures cause inconvenience, distress, or loss, but not covered by statutory obligations. Assessed on a case-by-case basis.

Exclusions

Compensation will not be paid for:

- Claims covered by insurance (public liability, building, or contents).
- Events outside St Anne’s control (e.g. severe weather).
- Resident-caused issues (e.g., neglect, wilful damage).
- Legal proceedings or tribunal matters.
- Loss of earnings or rental income.
- Claims previously investigated and closed. Unless new relevant evidence is provided that relates to the original complaint and request for compensation.

Claiming Compensation

Claims should be made within six months of the incident. Residents can claim via phone, email, or letter. All claims will be acknowledged within 10 working days.

Determining Compensation Amounts

Compensation is determined based on:

- Severity and duration of service failure.
- Impact on resident (including vulnerabilities).
- Evidence of loss or inconvenience.
- Guidance matrix (see below).

Guidance Matrix (Example)

Responsibility	No Impact	Low Impact	Medium Impact	Major Impact
None	£0	£0	£0	£0
Partial	£0	£25	£50	£100
Full	£0	£50	£200	£400

Loss of facility (e.g., heating, hot water, kitchen) may be compensated as a percentage reduction of rent, subject to reasonableness and evidence.

Methods of Compensation

- Apology (written or verbal, personal and meaningful)
- Rectification of issues
- Service in kind (e.g., repairs, decoration)
- Financial payment (BACS, cheque, rent credit)

Offsetting Compensation

Compensation may be offset against arrears or debts owed to St Anne’s, except in exceptional circumstances or where Housing Ombudsman guidance requires separate payment.

Appeals

Residents may appeal compensation decisions via the housing complaint’s procedure. All appeals will be reviewed in line with policy and Housing Ombudsman principles.

Responsibilities

- Policy Owner: Director of Housing & Estates
- Complaint Owners: Manage claims within agreed limits
- Director approval required for payments above policy limits

Monitoring and Review

- Claims monitored by quality and assurance groups
- Payments over £1,000 reported to Audit, Risk and Assurance Committee
- Policy reviewed every three years or as required

Equality and Diversity

St Anne's is committed to equality and inclusion. No client or tenant will be treated less favourably due to protected characteristics. Alternative formats and languages available on request.

Data Protection

All claims managed in line with GDPR and St Anne's Confidentiality and Data Protection Policy.

4.0 Appendix

None