



Title of policy:	Compensation and Claims Policy
Version:	2.1
Purpose:	To outline North Star Housing Groups approach to the payment of compensation when service failures occur.
Updated:	June 2022
Next review:	June 2024
By:	Property and Repairs Manager

1. Introduction

- 1.1 North Star Housing Group are committed to maintaining high standards in all the services we provide, however we recognise that there are occasions when our services fail to meet these standards and customers may feel that they should be compensated.
- 1.2 This policy sets out our approach to compensation payments and should be read in conjunction with the Complaints, Comments and Compliments Policy and the Repairs and Maintenance Policy.

2. Equal Opportunities and Access to Services

- 2.1 This document has been developed in accordance with North Star's Equality and Diversity Strategy to ensure equality of treatment for all our customers. We aim to meet the diverse needs of all our tenants in a customer focused and sensitive manner.
- 2.2 The organisation opposes all forms of discrimination, which cause a person to be treated unjustly including on the grounds of race, ethnic origin or nationality, disability, gender, sexuality, age, income, appearance, faith or religious belief or non-belief and responsibility for dependants.
- 2.3 We aim to gain a detailed understanding of the diverse needs and preferences of all our customers so that we can continue to shape our services to meet their needs. In doing so, the organisation may look at individual cases where it may be prudent to exercise positive action to ensure that certain groups are provided with the appropriate services.



2.4 We are constantly looking at ways to make access to our services easier for customers. Some of the ways we help and support customers includes:

- language interpreting
- British Sign Language (BSL) Interpreting and Lip Speakers
- Written information in a range of languages and electronic formats including large print, Braille or audiotape
- Welcoming calls through Tynetalk
- Arranging appointments around times of the week or periods that may be culturally sensitive for religious reasons
- Arranging for you to speak to a member of staff of the same gender as you
- Having hearing induction loop systems in our office
- Undertaking home visits to customers who are unable to access our offices
- Welcoming contact via the telephone, email, social media, Chatbot, portal and the internet

We want to make it as easy as possible for customers to comment or make a complaint about our services and we will accept them in any of the following ways:

- In person
- In writing
- By telephone
- By emailing our Customer Services Team customer.services@northstarhg.co.uk
- Via our website, www.northstarhg.co.uk
- Via Social Media channels
- Via our tenant portal My North Star
- Via Rant and Rave surveys
- Through another person, perhaps an advocate, social worker, solicitor, surveyor etc.

3. General Compensation

3.1 On occasion we may fail to deliver service to the high standards which we set. If this happens, we will compensate people on an individual case by case basis depending on the level of service failure.

3.2 The circumstances of each case will vary significantly and will not only determine whether compensation is offered but will also influence the level of compensation paid. Below are some examples of where compensation may be offered:

- Failure of Service
- Loss of rooms or use of facilities within the home
- Damage to personal possessions due to negligence



- Appointments being broken
- Excessive power or water usage
- Resolution to a complaint

3.3 Please note this list is not exhaustive and compensation maybe considered under alternative circumstances.

3.4 When determining the level of compensation offered the following must be taken into consideration by the staff member investigating the claim:

- The extent of the problem caused by getting it wrong (either by North Star or an appointed contractor)
- The length of time taken to resolve the problem
- Whether those affected have particular needs which were made worse by the situation

3.5 As circumstances can vary significantly, guidelines have been produced for staff members as a guideline principle on the likely range of compensation that should be awarded. This is broad, and the overriding principle for staff dealing with complaints and compensation claims is that the amount of compensation awarded must be appropriate and proportionate to the individual case.

3.6 Where a customer has incurred undue expense in travel, telephone calls, postage, etc. in pursuing a complaint, we will reimburse them for costs incurred. Providing they can supply copies of bills and receipts and that their complaint is upheld.

3.7 A compensation claims form is available to customers online (via our website) and is available at all our office locations. This allows customers to make a compensation claim (which will be investigated) in the circumstances referred to in point 3.2.

4. Right to Repair Scheme

4.1 The Right to Repair Scheme gives tenants the right to claim compensation if certain small urgent repairs (costing less than £250) are not carried out within prescribed time limits. For more information about a tenant's right to repair please refer to the Repairs and Maintenance Policy.

4.2 In the same way that we are willing to make compensation payments to make up for the inconvenience caused by failures of our service, it should be noted that we may seek equivalent compensation from our customers if they, for example, fail to attend mutually agreed appointments or deny contractors access without informing North Star.

5. Right to Compensation for Improvements

5.1 There may be occasions where tenants wish to make alterations or improvements that are not covered under our responsibility to repair. Tenants may want to replace something that is not due for replacement for many years. If they later



move, they may be entitled to some compensation for the improvements they have made. For more information about a tenant's right to compensation for improvements please refer to the Repairs and Maintenance Policy.

6. Loss or Damage to Personal Property

- 6.1 North Star expects tenants to insure their homes for their contents and accidental damage as set out in the tenants' handbook.
- 6.2 Where there is a proven financial loss to a tenant due to a proven service failure or negligence by North Star and/or its contractors, North Star will reimburse this loss.

7. The Claims Process

- 7.1 All claims for compensation should be submitted within 28 days of the circumstance in which the customer feels warrants compensation.
- 7.2 All claims will be acknowledged within two working days, and a full response should be made within 10 working days. However, in some cases where a lengthy investigation is needed, this will not be possible. The complainant should be advised of this and when it is likely that the matter will be resolved.
- 7.3 In cases where damage to personal property has been sustained, the complainant should be advised (where possible) not to dispose of the item(s), repair or clean them until we have had opportunity to inspect them. If this is not possible due to the condition of the item(s) then clear, detailed photographic evidence of the item(s) must be taken to be used as evidence.
- 7.4 Claims for compensation will be initially considered by the service manager closest to, and most knowledgeable about, the complaint. If the outcome from the claim is not acceptable to the customer, they have the right to follow our complaints process.
- 7.5 Any compensation above £500 must be approved by a member of General Senior Management Team.

8. The Payment of Compensation

- 8.1 There are a number of ways in which compensation can be made to the customer. This includes direct payment, rectification of any damage caused or DIY decoration vouchers.
- 8.2 All compensation awarded will be made directly from North Star. No compensation will be awarded to customers from contractors unless the customer requests the issue be put through the contractors insurance policy.



8.4 Wherever possible North Star will seek to repair any damage caused, providing the cost of this is lower than replacement.

8.5 In all cases of compensation with the exception of Decoration, Disturbance and Statutory Home Loss payments, any compensation awarded will be initially used to clear any outstanding rent arrears or debts. If there are no outstanding rent arrears or debts, then the customer will be awarded a compensation payment.

9. Appeals

9.1 If the complainant is not satisfied with the outcome of their complaint, they can request that it be reviewed. For more information not satisfied by the about appeals, please refer to the Complaints, Comments and Compliments Policy.

10. Publicity

10.1 We will publicise our approach to complaints and compensation on our website, along with our compensation claims form.



Document Control

Department	Technical Services
Responsible person	Peter Akers
Creation date	April 2020
Review period	Bi Annual
Next review date	June 2024
Previous review dates	August 2009, February 2013, December 2017, October 2017, June 2022
Version number	2.1
Amendments and dates	Updates as requested following TSVP review, and LINK Group comments. 27.6.22 entered Rant and Rave into this policy as a method of contact
Has the policy been Equality Impact Assessed? <i>If no, please outline the reasons why. If yes, please outline when and with what results.</i>	No
Has tenant/customer consultation been undertaken? <i>If no, please outline the reasons. If yes, please explain how, when and with what results.</i>	No - agreed that detailed review completed in 2017 so light touch will be used in 2020 with a more detailed review again in 2022.
Has the document been approved by Link? <i>If no, please outline the reasons. If yes, when and with what results?</i>	Yes
Has the document been approved by Board? <i>If no, please outline the reasons. If yes, when and with what results?</i>	N/A
Has the document been approved by the Stronger Together Group? <i>If no, please outline the reasons. If yes, when and with what results?</i>	N/A
Associated policies and procedures	N/A
Associated documents/leaflets	Complaints, Comments and Compliments Policy, Repairs and Maintenance Policy

