

Stoke-on-Trent Housing Society Limited

Complaints Compensation Policy

Policy Number:	TBC
Policy Owner/Author:	Sue Davies - Director
Approved by:	Board
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1.0 Purpose of This Policy

1.1 This policy sets out our approach to awarding compensation where a service failure has been identified through our complaints process.

1.2 We aim to:

- Provide fair and consistent compensation
- Recognise the impact of service failures on residents
- Put things right in line with Housing Ombudsman guidance
- Learn from complaints to improve services

2.0 Scope

2.1 This policy applies to all complaints handled under our Complaints Policy where:

- Service failure has been identified, and/or
- A resident has experienced inconvenience, distress, or financial loss

3.0 Principles

3.1 Our approach to compensation is guided by the following principles:

- **Fairness:** Awards will reflect the level of service failure and impact
- **Proportionality:** Compensation will match the severity and duration of the issue
- **Consistency:** Similar cases will result in similar outcomes
- **Transparency:** We will clearly explain how compensation has been calculated
- **Putting Things Right:** Compensation is part of a wider remedy, not a substitute for action

4.0 Types of Compensation

We may offer compensation in the following circumstances:

4.1 Service Failure Compensation

Where we have:

- Failed to meet service standards
- Caused unreasonable delay
- Failed to follow policy or procedure
- Provided poor communication

4.2 Distress and Inconvenience

Where the resident has experienced:

- Distress, frustration, or inconvenience
- Repeated contact or time and effort to resolve issues
- Loss of amenity (e.g. use of part of the home)

4.3 Financial Loss

Where a resident has incurred actual, evidenced financial loss due to our actions or inaction.

5.0 Compensation Levels (Guidance Bands)

5.1 We will normally use the following ranges as a guide:

Impact Level	Description	Typical Award
Low	Minor service failure with limited impact	£50 – £100
Medium	Service failure causing inconvenience or some distress	£100 – £600
High	Significant failure with considerable impact over time	£600+

Examples:

- Delay in responding to complaint: low–medium
- Repeated service failures or poor complaint handling: medium
- Long-term unresolved issue affecting living conditions: high

5.2 The following service areas will have specific compensation awarded:

Loss of heating and/or hot water:

- Apology
- £15 per day for complete loss
- £8 per day for loss of one service (heating or hot water)

Compensation for loss of heating will **not** be awarded where suitable, alternative heating is supplied.

Loss of power:

- Apology
- £10 per day for complete loss
- £10 per week for loss of lighting only

Where a loss of power also affects heating and/or hot water provision, compensation will be awarded for both loss of power and heating and/or hot water

Missed appointments:

- Apology
- £15 per missed appointment (where the impact on the resident is significant and exceptional, e.g. repeated failure to attend resulting in significant loss of holiday entitlement, additional compensation may be ordered)

6.0 Assessing Compensation

6.1 When determining compensation, we will consider:

- Duration of the issue
- Severity of the impact
- Vulnerability of the resident
- Whether the issue was repeated or isolated
- Time and effort spent by the resident
- Whether we acted reasonably and promptly

- Evidence of financial loss (if applicable)

6.2 Appendix 1 contains a selection of worked examples for officers to refer to.

6.3 All payments of compensation above £500 will be confirmed with the Director before awarding.

7.0 Remedies

7.1 Compensation may be offered alongside other remedies, including:

- Apology
- Explanation of what went wrong
- Action to resolve the issue
- Service improvements
- Reimbursement of costs
- Gestures of goodwill (e.g. vouchers, flowers, chocolates)

8.0 Exclusions

8.1 We will not normally award compensation for:

- Issues outside our control (e.g. severe weather)
- Claims for personal injury
- Matters covered by insurance claims (these will be handled separately)
- General dissatisfaction where no service failure is identified
- Problems caused by a third party not working for the Society

9.0 Payment of Compensation

9.1 Compensation will usually be paid as a direct payment or credit to a rent account (with tenant agreement). With agreement of the tenant, shopping vouchers may also be awarded.

9.2 Payments will normally be made within 4 weeks of agreement, and we will clearly explain how the award has been calculated.

10.0 Complaints About Compensation

10.1 If a resident is dissatisfied with a compensation offer, they can request a review as part of the complaints process and if still not satisfied refer the complaint to the Housing Ombudsman Service.

11.0 Monitoring and Learning

11.1 We will:

- Monitor compensation awards to ensure consistency
- Use complaint outcomes to identify service improvements
- Regularly review this policy in line with Ombudsman guidance

12.0 Review

12.1 This policy will be reviewed every 2 years or sooner if required by changes in regulatory or Ombudsman guidance.