Compensation Policy

Our Vision

Building better lives through social care and housing in local communities.

Our Mission

We co-design and deliver services that offer innovative social care solutions and support people to thrive.

Our Values



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Look Ahead
CARE, SUPPORT AND HOUSING

Supporting Procedures, Documents and Guidance

Compensation Framework
Compensation Procedure
Complaints & Feedback Policy
Housing Ombudsman Complaints Handling Code

Copies of these documents can be supplied on request

1. Introduction

1.1 We strive to deliver a good standard of service at all times. Nonetheless, we recognise that there are occasions when our services may fall below the required standards and, as a result, we will always apologise for service failures and take appropriate action to rectify the issues or failure in the first instance.

1.2 We also recognise that, in some circumstances, financial compensation may be an appropriate form of redress and in such cases we will consider whether it is appropriate to make a goodwill payment or an award of compensation.

1.3 This policy sets out the different circumstances in which we will pay goodwill gestures and compensation and the **procedure** to ensure that we deal with compensation requests fairly and consistently.

2. Scope

2.1 We may award compensation as a result of our action or inaction under the following circumstances:

- We fail to meet our duty of care
- We fall significantly below our service standards
- Customers suffer loss of amenity
- We lose or damage a customer's possessions

Or where we have a statutory duty to do so:

- Home loss – where we require customers to permanently move home due to redevelopment etc
- Disturbance – To assist with some additional costs relating to a permanent move (as above)

2.2 This policy sets out our approach to making goodwill and compensation payments to our customers and is aligned with our Complaints and Feedback Policy.

2.3 The policy also sets out a framework for calculating and awarding goodwill gestures and compensation payments.

2.4 The policy applies to all customers living in accommodation provided or supported by us.

2.5 Customers are expected to take out home contents' insurance and this policy does not replace this requirement or cover loss, theft or damage that would ordinarily be covered by contents' insurance and not the fault of Look Ahead or our contractors.

2.6 The policy does not cover the following claims:

- Claims that would ordinarily be dealt with by our insurers
- Those covered by our insurers and covered by liability insurance
- Any claim that should be covered by a home contents' insurance policy
- A claim for personal injury
- A claim for loss of earnings
- Where there is impending legal action
- Claims outside of the 2-month window, except in exceptional circumstances, Look Ahead is governed by good practice relating to the payment of compensation.

3 Definitions

Mandatory

3.1 **Home Loss**: Home loss payments are made to tenants with an "Assured" tenancy who have lived in their property for a minimum of 12 months and are required to permanently move home as a result of a redevelopment or demolition of their home.

3.2 Home loss payments are paid in accordance with the statutory levels prescribed in the Land Compensation Act 1973, our Landlord Services Team will provide information on the level of Home Loss prevailing at the time.

3.3 **Disturbance**: Disturbance payments may be made to tenants with "Assured" tenancies who are required to move to another property temporarily or to people who have lived at a property less than 12 months and are required to move home permanently. This payment is for reasonable moving costs and will be calculated in line with our Compensation Framework.

3.4 **Right to Repair**: This covers "Qualifying epairs" costing less than £250 that have been reported on 2 or more separate occasions and not completed within the published target times. The customer must have allowed reasonable access to the property.

3.5 **Improvements**: Assured tenants leaving Look Ahead who have completed improvements after 1 April 1994 may be entitled to compensation for a qualifying improvement.

3.6 **Quantifiable Payments** are made where there is a loss due to our failure to meet our obligations and which are quantifiable, for example:

- Increased heating bills due to disrepair
- Having to pay for alternative accommodation
- Having to pay for takeaway food due to a loss of amenities

Any cost must have been reasonably incurred and evidence of such loss has been provided

3.7 We will not accept and pay for claims related to loss of earnings

Discretionary

3.8 We may choose to make goodwill payments where there has been a service failure but there has been no quantifiable loss, for example:

- Failure to meet our customer service standards (eg call or complaint handling)
- Failure to provide a service that has been paid for
- Failure to follow our published policy and procedure
- Temporary loss of an amenity
- Unreasonable time taken to resolve a situation
- Missed or failed appointments
- Not delivering a service within the published standards or in accordance with our published policy and procedures
- Failure and delays in undertaking repairs
- Poor or substandard quality of repairs
- Partial loss of amenities, such as heating or hot water

3.9 Discretionary payments will be gestures of goodwill in the form of gift vouchers, flowers, fruit or pastry baskets.

4 Compensation

4.1 Customers can make claims for compensation or redress:

- In person to any member staff
- By phone to the project concerned (or other appropriate projects) or through the Customer Contact Centre on 0333 010 4600

- In writing to the local service or to the Customer Contact Centre Team, Look Ahead Care, Support and Housing, 439 Caledonian Road London N7 9BG
- On the dedicated feedback and complaints line, 0207 368 6989
- By email to feedback@lookahead.org.uk
- Via an authorised advocate or external support person

4.2 We will investigate and respond to compensation claims in accordance with our Complaints and Feedback Policy.

4.3 Claims should be made within 2 months of the service failure, loss etc.

4.4 An award will be made following an investigation where there is evidence that there has been a service failure for which we are responsible and which has caused loss, damage or inconvenience as described in this policy

4.5 Compensation will not be paid where the investigation determines:

- Wilful neglect or damage
- Failure to report a repair promptly or keep an appointment
- The contractor could not gain access despite reasonable efforts.
- When evidence of damage to goods is not provided
- When the loss, damage or injury arises from an unauthorised alteration or repair.
- When the loss or damage is the fault of another customer or neighbouring occupier or visitor (e.g. Flood).
- When the loss or damage is due to negligence by a third party.
- Damage caused by lifestyle – e.g. blocked toilet, condensation or not using extractor fans/opening windows
- Damage removed or repaired before Look Ahead could undertake an inspection
- Damage due to unforeseen conditions such as the weather
- Loss of gas, electric or water outside of our control

4.6 Mandatory or quantifiable compensation will be paid within 14 days of the customer confirming agreement with the award.

4.7 Payments will be made either directly to the customer's rent account or a payment to their bank account through bank transfer.

4.8 If a customer is in rent or service charge arrears the compensation payment will be first paid to reduce the debt and the remainder, if any, paid to the customer directly.

4.9 Any compensation will be made on the express basis that it does not constitute any admission of liability as a matter of law.

5 Appeals

5.1 If the customer is dissatisfied with the outcome of the compensation investigation, then in line with our Complaints and Feedback Policy they should inform the Customer Services Manager within 15 working days of receiving the offer.

5.2 Appeals will be heard at Stage 2 of our Complaints and Feedback procedure.

5.3 The complainant also has the right to seek guidance or redress through the Housing Ombudsman www.housingombudsman.org.uk

Policy Sign Off and Ownership	
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Related Policies/Procedures	Complaints & Feedback Policy Damp & Mould Policy
Relevant Legislation and Regulatory Requirements	Housing Ombudsman Complaints Handling Code Right to repair – Common hold and Leasehold reform Act 2002 Right to compensation for Improvements -The Housing Act 1985 and the Secure Tenants of Local Authority Regulations 1994 Home Loss and Disturbance payments – Land Compensation Act 1973 as amended by the Planning Act 1991

Version History			
Version	**Date**	**Description of Changes**	**Author**
5.0	May 2025	Programmed review – updating job titles and aligning to the Complaints & Feedback Policy with the removal of reference to Stage 3	Ola Taiwo

Version No:	4	**Date effective:**	February 2024
Brief summary of changes:		Procedure updated to advise that where a disrepair claim is submitted including issues related to Damp and Mould look Ahead's complaints and Feedback policy should be followed to remedy the complaint. Every effort should be taken to directly address the disrepair and undertake appropriate and timely repairs and treatment.	
Colleague consultation:		Director of Property Services Director of Governance & Assurance Head of Customer Service Head of Housing Senior Health & Safety Manager	
Customers consulted:		Feedback complaints – learning and recommendation – clarity of calculations	
Results customer consultation:		New Compensation Framework	
Other consultation:		N/A	
Signed off by:		Policy Group 02/02/2024	
Author:		Review Author Nicole Njie – Exec Director Customer Experience & Quality	
Review date:		May 2025	

Version no.	2	**Date effective:**	August 2016
Brief summary of changes:		New template – under review	
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Customers consulted:		N/A	
Results customer consultation:		N/A	
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Signed off by:		N/A	
Author:		N/A	
Review date:		N/A	
Version no.	3	**Date effective:**	May 2022
Brief summary of changes:		Separated Policy and Procedure New Compensation Framework – consistency of approach and transparency with calculation of compensation	
Colleague consultation:		Head of Asset Management Head of Governance & Assurance Senior Complaints Officer Head of Housing Management	

	Head Of Health & Safety
Customers consulted:	Feedback complaints – learning and recommendation – clarity of calculations
Results customer consultation:	New Compensation Framework
Other consultation:	N/A
Signed off by:	Policy Group 28.4.2022
Author:	Review Author Nicole Njie – Director of Housing & Customer Services
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