

# Compensation

## We explain your right to compensation

### What is compensation?

A payment or gift to a resident due to the loss or damage caused either directly, or indirectly, by ASRA.

### We will consider claims for compensation under a number of circumstances:

- ▶ If you have suffered loss, damage or inconvenience because of our failure to meet published service standards.
- ▶ If you have invested in improvements to an ASRA property, with our permission. This ensures you will not lose out financially when you move to a new home.
- ▶ If you have to move from your property in order for major repair works to be completed.
- ▶ No payments will normally be made for missed appointments by contractors or ASRA staff. We will provide, as far as possible, 24 hours notice for any cancellation. Similarly, we will not normally charge you for missed appointments with contractors or ASRA staff.

ASRA's compensation policy covers circumstances when we might need to give residents or housing applicants financial compensation because we have failed to deliver service standards.

Housing Corporation Right to Repair legislation stipulates that:

*If the association fails to complete the repair within the set time, the tenant may inform the association that the repair has not been done. The association should give the tenant a further deadline for completing the work. If the association fails to complete within the second time period, compensation should be paid to the tenant as follows:*

- ▶ £10 one-off payment
- ▶ £2 for each day the repair continues to be outstanding after the second time period (maximum of £50)

Right to Repair compensation is not payable if the tenant has failed to give access to the association for the work to be inspected or carried out.

It is our policy to always be fair to tenants who incur financial loss through a temporary failure in service. However, we will seek to keep our overall costs at reasonable levels by avoiding excessive compensation complaints.

To apply for any form of compensation you must first write to your housing officer.

Don't forget - if you are claiming for loss of, or damage to, personal belongings we will always ask for evidence. You should also remember that claims should be made within four months of the date to which it relates.



### Compensation for direct expenses

ASRA will reimburse reasonable expenses incurred as a result of service delivery failure – but evidence must be supplied.

Examples of expenses include:

- ▶ Travel costs
- ▶ Cost of using equipment – e.g. public laundry
- ▶ Hire or purchase of heating equipment

**Reminder:** always keep receipts as they will be needed as proof of purchase!

### Compensation for damage caused to personal possessions

Residents must always ensure that reasonable care is taken when repair works are being carried out.

#### A case in point:

If your kitchen units are being replaced don't forget to remove all kitchen utensils before work begins. Drawers and cabinets should be emptied and items must be stored in other rooms.

We will only compensate for damages which occur as a result of accidental action by our contractors.

Clearing the area before work begins and making sure that all items are put away in a safe place will help prevent accidents.

If you do seek compensation ASRA will need to see proof of damage and also evidence to prove the value of the damaged item. It's worth keeping proof of purchase receipts whenever possible!

## Compensation for improvements to your home

When you move out of your home, you can claim compensation if you have carried out any improvements to it.

**It is important to remember that the right to compensation for improvements is only available if you have received ASRA's written permission before any work has been carried out.**

Our policy ensures that if you have made improvements to your property, and then move on, you do not lose out financially.

Each type of improvement to your home is considered to have a lifespan – measured in years. We use this to work out levels of compensation.

The following types of home improvements, made to your property within the given lifespan, qualify for compensation:

New bath or shower installed	12 years
Full cavity wall installed	20 years
Double glazing / external window replacement	20 years
Draught proofing of external doors / windows installed	8 years
Insulation to pipes, water tank or cylinder installed	10 years
Kitchen sink installed	10 years
Loft insulation installed	20 years
Rewiring	15 years
Security measures (other than burglar alarm) installed	10 years
Space or water heating facilities installed	10 years
Storage cupboards in bathroom or kitchen installed	10 years
Thermostatic radiator valves installed	7 years
New kitchen worktops installed	10 years
Sound insulation installed	7 years

**If you are thinking of making an improvement to your home, speak to your housing officer or to the surveyor for your area first. They will provide practical help and advice on how to have the improvements carried out, and what the procedure is for claiming compensation.**

## Compensation for disturbance

If we need to carry out major repair works to your property and require you to move out of your home while this work is completed, we will make some payment. Housing officers will discuss this in further detail with you before work begins.

For further information about compensation please contact your housing officer.

\*Details given are correct at April 2007

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