



OAK TREE HOUSING ASSOCIATION

Redress Policy

This policy is available to the public on the Association's website. Copies are also available on request and free of charge from the Association. This policy can also be provided in large print, braille, audio or other non-written format and in a variety of languages, on request.

Adopted July 2025

Next Review Due July 2028

1. Introduction

Oak Tree Housing Association is committed to providing excellent customer service and works to reduce the circumstances in which compensation or redress is provided. However, there are occasions where it is not possible to resolve an issue within routine procedures, and other measures may be required to reach resolution.

This policy sets out the measures that the association may undertake to resolve situations where acceptable standards are not met, or where tenants have experienced disruption or loss due to maintenance or improvements to a property.

This policy supports meeting the aims of the following key priorities of the business plan:

- We work hard to continually improve our services and deliver the services our customers want
- We are open and accountable:
- We provide relevant, accurate, user-friendly information about our performance that allows our tenants and others to hold us to account
- If we make mistakes we apologise and put things right as soon as possible.

2. Aims and Objectives of the Policy

Oak Tree Housing Association aims to provide high quality services across all areas of activity and to resolve any issues before the need to make a claim or to apply for a compensation payment arises. It is however accepted that in some circumstances performance may fall short of expected levels, or there will be situations where extensive repair or improvement work may cause disruption to a tenant's occupation of their home.

The Association objectives are to ensure that:

- Issues are dealt with within a maximum of 28 days of a tenant making a claim or compensation
- Practical solutions are fully explored prior to any consideration of financial compensation
- Financial compensation is proportionate and made within the guidelines set out in policy and the associated procedures
- The impact of disruption upon tenants is minimised, to increase tenant satisfaction with the overall service

3. Policy Redress

Redress is an acknowledgement that acceptable standards have not been met, and it is normally associated with a tenant raising a service complaint. Wherever possible, the Association should aim to return someone to the position they were in prior to a failure in service provision. Redress should be proportional to the degree and nature of the failure and the level of hardship experienced, and can take the form of:

- An apology
- An explanation
- Practical action, such as the provision of a service

- Financial payment (compensation) proportionate to the loss or inconvenience, and made within the guidelines stated in the procedure

It may be that redress involves a combination of the above actions, but provision of financial redress should not be an expected outcome where other practical steps will resolve a service failure.

In all cases, acceptance of financial redress indicates that the tenant has accepted that the matter is resolved and this will be made clear to the tenant at the time the offer is made.

Compensation

Compensation claims are separate from service complaints, although in some cases there may also be service failures to address as part of the process.

Situations where compensation will not be considered:

- Where the damage would normally be claimed against household insurance
- Where loss is caused by a third party not acting on behalf of the organisation
- Where the tenant could have taken steps to minimise loss but has not
- Where the situation was out with the Association's control
- Where the tenant is partially or wholly responsible for the incident
- Where the tenant has breached their tenancy agreement
- Where there has already been action taken to rectify the situation i.e. redecoration or provision of decoration vouchers
- Where the Association is in the process of taking legal action to recover possession of the property
- If money is owed to the Association, any payment of compensation will be deducted from the outstanding balance.

4. Damage caused to personal possessions

Where employees or contractors have accidentally caused damage, the Association, or where appropriate the contractor via their own procedures, shall meet reasonable costs to ensure that a tenant does not find themselves at an unreasonable disadvantage. This could involve the Association paying the tenant the equivalent value of the excess required through the home insurance policy. However, any payment must have approval from the relevant Director before any notification is made to the tenant.

Tenants are responsible for ensuring that their property is adequately insured. The Association will not be held accountable for a tenant's failure to insure their own possessions against accidental damage or loss.

5. Cost of heating, lighting and power

Where the Association or a Contractor has required prolonged use of a tenant's heating, lighting and power supply to effect repairs or improvements, the additional costs of the utilities bills can be claimed for by the tenant. For the avoidance of doubt tenants will either receive an agreed compensation rate or fuel vouchers if they are required to operate equipment on the Association's behalf, for example dehumidifiers. This is to provide the tenant with comfort that the cost of use will be covered.

Prolonged use is defined as more than one working day within the property to complete the work. The tenant must provide past utility bills to validate their claim, otherwise no determination of the additional expense can be made. If no prior bills are available, the relevant Director has authority to consider making a nominal payment.

6. Procedures

Procedures are in place, to respond timeously and appropriately to claims for compensation. Where possible, decisions are made within a maximum of 28 days of receipt of all the information required by the Association. Documentation and/or receipts must be provided to support the sums claimed.

For the avoidance of doubt, while the Scottish Public Services Ombudsman will consider a process they will not become involved in a dispute regarding a payment of a compensation claim only.

Any dispute regarding a compensation payment will be escalated by the staff member dealing with the matter to the relevant Director for a final decision.

Monitoring and review

The compensation and redress process is monitored quarterly, and includes the following:

- Numbers of compensation claims per reporting period, and reason for claim
- Actions taken/outcome
- Performance in relation to target times for responses
- Compensation claims by tenancy location
- Redress payments made per period, detailing reason for redress and amount paid

7. Right to Complain

We accept that despite our best efforts, problems arise from time to time.

If you are dissatisfied about how this Policy, or the related procedure has been handled, or any other issue in respect of its implementation, then you may make a complaint which will be handled in accordance with our complaints handling procedure.

A copy of our complaints handling procedure can be obtained from the Association's website or requested from the Association's office. www.oaktreeha.co.uk

If you require a copy of this Policy or our complaints procedure in another language or in another form (such as Braille or audio tape), this can also be available on request.

8. Equality & Human Rights

This policy has been developed with consideration of the Equality Act 2010 and seeks not to consciously or subconsciously discriminate or to have an adverse effect upon anyone on the grounds of age, disability, gender identity or sexual orientation, race, religion, belief, or sex.

OTHA is committed to promoting an environment of respect, understanding, encouraging diversity and eliminating discrimination by providing equality of opportunity for all. Throughout the Association there will be a consistent approach in promoting equality and diversity across all areas.

We are committed to ensuring that all people have an equal opportunity to access our services. We will consider the accessibility of the way we provide our service. We will be responsive to the way that tenants and other customers wish to contact and interact with OTHA and will make reasonable adjustments to the way we deliver our services to accommodate different needs. If in line with this policy we decide that we need to manage our contact with an individual, we will consider whether they have accessibility needs that should be considered when we do so.

9. Policy Review

This policy will be reviewed every 3 years, or sooner if legislative, regulatory or best practice changes require this.