[This policy sets out Amplius' approach to providing remedies and compensation where service failures, delays or errors have occurred. It explains the types of remedies available, including statutory and discretionary compensation.]

Remedies and Compensation Policy

Document management

Directorate	Operations
Policy sponsor	Chief Operations Officer
Policy owner	Head of Customer Experience
Policy author	Head of Customer Experience

Review process

Approval route	Directors Team – Executive Leadership Team – Customer Experience Committee
Approved by	Customer Experience Team
Approval date	08 October 2026
Effective	14 October 2026
Review Frequency	Triennial
Review date	08 October 2029
Version number	1.0

CONTENTS

REMEDIES AND COMPENSATION POLICY 1
Document management 1
Review process 1
Policy introduction 3
Scope 3
Policy details 5
What we Mean by Remedies and Compensation 5
Our Approach 5
What This Policy Covers 5
What This Policy Does Not Cover 6
How This Applies to Different Customers 6
Our Approach to Remedies 7
Types of Remedies we can Offer 7
Communal Repairs and Service Failures 7
Insurance and Personal Belongings 8
Payment Timescales and Methods 8
Individual Needs and Personal Circumstances 8
How We Decide on Remedies and Compensation 9
Compensation Process 9
Equality, Diversity and Inclusion 9
Additional Support Needs and Reasonable Adjustments 9
Compliance and administration 11
Legal and Regulatory Compliance 11
Evaluation, Review and Performance Monitoring 11
Related Policies 12
Appendices 13
A. Associated Documents – Internal procedural document, colleague use only 13
B. Compensation Process Flowchart 13
Changelog 14

Part 2

Policy introduction

Scope

At Amplius, we are committed to providing high-quality and reliable services. We recognise that, on occasion, things can go wrong. When this happens, we aim to acknowledge the issue, put it right, and learn from the experience.

This policy sets out:

- What we will do when we make a mistake
- When compensation may be considered
- The types of remedies and compensation available
- How decisions are made
- How and when payments will be made

The purpose of this policy is to:

- Provide a clear framework for when remedies and/or compensation may be appropriate
- Set out the range of remedies available to customers
- Ensure compliance with legal and regulatory requirements, including the Housing Ombudsman's Complaint Handling Code and Remedies Guidance
- Restore customers, where reasonable and evidenced, to the position they would have been in had the service failure not occurred
- Promote fairness, consistency, accountability, and organisational learning across Amplius.

The term Amplius incorporates all member companies and subsidiaries which includes The Teetotal Homes.

This policy applies to:

- Social housing tenants
- Shared owners
- Leaseholders
- Market rent customers
- Applicants and former tenants (where relevant)

It also applies to:

- All Amplius colleagues
- Contractors and third parties acting on behalf of Amplius

where they are involved in:

- Delivering services

- Handling service requests or complaints
- Assessing remedies or compensation

The policy does not form part of any colleague's contract of employment, and the policy may be amended at any time.

Part 3

Policy details

What we Mean by Remedies and Compensation

Remedy

A remedy is any action we take to put things right after a service failure.

Compensation

Compensation is a financial payment that we may offer to recognise:

- Distress or inconvenience.
- Time and trouble.
- Financial loss caused by our actions or delays.

Statutory compensation

This is compensation we are legally required to pay under certain schemes, such as:

- Home Loss payments
- Disturbance payments
- Right to Repair payments

Discretionary compensation

This is compensation we may choose to offer when our service has fallen below an acceptable standard.

Financial loss payment

A payment to refund reasonable costs you have had because of a service failure.

Our Approach

When things go wrong, we are committed to acting fairly and respectfully. We will:

- Listen carefully to your experience.
- Clearly explain decisions and outcomes
- Offer remedies that are proportionate to the impact on you.
- Consider your individual needs and personal circumstances.
- Be consistent and transparent.
- Learn from mistakes to improve our services.

Compensation may be offered alongside other actions, such as repairs, service improvements or apologies.

What This Policy Covers

This policy applies to all services delivered by Amplius, including:

- Repairs and maintenance.
- Housing and tenancy management.
- Customer services.
- Neighbourhood services.
- Decants and temporary moves.

It covers:

- Statutory and discretionary compensation.
- Payments for financial loss.
- Remedies linked to complaints or service failures.
- Service charge-related redress.
- Temporary loss of rooms or facilities.

What This Policy Does Not Cover

This policy does not cover:

- Personal injury claims (these are handled through our insurers).
- Damage that can be claimed through home contents insurance.
- Issues already being considered under legal or tribunal proceedings.
- Issues caused by customer negligence or misuse.
- Issues caused by third parties not instructed by Amplius.
- Complaints already resolved and closed with customer agreement unless new information becomes available.

How This Applies to Different Customers

Social Tenants

All parts of this policy apply.

Shared Owners

All except statutory tenant only schemes (some exceptions may apply)

Leaseholders

Compensation usually relates to communal services, building defects or service charge failures.

Market rent customers

Discretionary and financial loss compensation and repairs compensation where Amplius is responsible.

Homeowners

New-build defects, service charge related remedies, insurance claims not eligible for tenant only compensation schemes

Our Approach to Remedies

Our approach follows the Housing Ombudsman's principles to:

- Be fair.
- Put things right.
- Learn from outcomes.

We assess every case individually, considering what went wrong, the impact on the customer and what is reasonable in the circumstances.

Types of Remedies we can Offer

Non-financial remedies

These may include:

- An apology
- An explanation of what went wrong.
- Practical action (repairs or corrective works)
- Replacement of damaged items (where appropriate)
- Service improvements
- Additional support or adjustments

Financial Remedies

Statutory Compensation

Where legal schemes apply, compensation may include:

- Home Loss payments
- Disturbance payments
- Right to Repair (legal scheme) payments

Financial Loss payments

We may reimburse reasonable costs directly linked to our service failure, where reasonable and evidenced, for example:

- Extra energy costs due to heating/hot water failure
- Food costs where cooking facilities were unavailable (unless during planned works)
- Items damaged due to contractor error

We may request evidence, such as receipts, where this is reasonable.

Communal Repairs and Service Failures

Where services paid for through service charges are not delivered:

- A service charge adjustment may be applied.

- We may also consider additional discretionary compensation if the impact is significant.

In exceptional circumstances, compensation may be offered to all affected customers, for example where there is:

- Prolonged loss of communal heating
- Ongoing lift breakdowns
- Ongoing communal safety or access issues causing sustained disruption.

In determining whether compensation is appropriate, we will consider the duration, severity, alternatives available and whether a service charge adjustment is a more appropriate remedy.

Insurance and Personal Belongings

We do not usually pay compensation for damage to personal belongings. Where damage has occurred:

- Claims are normally managed through our insurance arrangements.
- We will provide clear information on how to make an insurance claim.

Payment Timescales and Methods

Where we award compensation for distress, inconvenience or service failure, payments will normally be made within four weeks of the decision.

Where compensation relates to proven financial loss, payments will be made within two weeks of receiving evidence and payment details.

In some circumstances, we may make advance payments to support customers experiencing immediate hardship or additional costs resulting from a service failure. This may include providing contributions towards temporary heating, dehumidifiers, or other essential equipment while we resolve the issue. Advance payments will be made as quickly as possible, taking account of the customer's circumstances and the urgency of need. Payments can take up to five working days to reach the customer’s account.

Payments are usually made by:

- Bank transfer, or
- Credit to an Amplius account

We will only offset compensation against debts with the customer’s agreement.

Compensation offers remain valid for three months.

Individual Needs and Personal Circumstances

We recognise that service failures can affect customers differently depending on their individual needs or personal circumstances. When assessing remedies or compensation, we will take account of:

- Health or wellbeing needs

- Disabilities or long-term conditions
- Age or household circumstances
- Caring responsibilities
- Financial hardship
- Safety or safeguarding concerns

Where your individual circumstances have demonstrably increased the impact of the service failure, we will take this into account when deciding an appropriate remedy. This may include additional support, adjustments to service delivery or offer additional compensation where appropriate.

All personal information is handled sensitively and in line with data protection requirements.

How We Decide on Remedies and Compensation

When making decisions, we consider:

- The seriousness and length of the issue
- The impact on the customer
- Whether our service standards were met (as set out in policies such as the Responsive Repairs Policy and Complaints Policy).
- Whether the customer contributed to delays
- Any steps already taken to put things right.

We will explain our decision clearly, with reasons provided.

Compensation Process

- The issue is reported by the customer or identified by Amplius.
- We investigate the issue.
- We request evidence where reasonable.
- We make a decision.
- We explain the outcome clearly.
- We make the payment within the timescales set out in this policy.

Equality, Diversity and Inclusion

Amplius policies are developed in line with our Equality, Diversity and Inclusion approach. We are committed to ensuring that no individual or group is discriminated against or treated unfairly as a direct or indirect result of this policy.

Additional Support Needs and Reasonable Adjustments

Amplius understands that customers and service users may need additional support because of their circumstances. These needs may be temporary, long term, situational, or change over time.

We will consider relevant guidance from the Housing Ombudsman and other regulatory bodies when developing and applying our policies. We will take a proactive approach to

identifying and responding to additional support needs. Where appropriate, we will make reasonable adjustments and tailor our services so customers can access them fairly.

Part 4

Compliance and administration

Legal and Regulatory Compliance

This policy fully complies with Amplius' legal and regulatory obligations.

- Housing Ombudsman Scheme and Housing Ombudsman Complaint Handling Code (2024), including associated Remedies and Compensation Guidance
- Social Housing (Regulation) Act 2023, including the strengthened consumer regulation framework.
- Regulator of Social Housing – Consumer Standards (Safety and Quality; Transparency, Influence and Accountability; Tenancy; Neighbourhood and Community)
- Housing Act 1996 (as amended)
- Land Compensation Act 1973, including provisions relating to Home Loss and Disturbance payments.
- Home Loss Payments (Prescribed Amounts) (England) Regulations 2007, as amended by the 2020 and 2022 Regulations.
- Secure Tenants of Local Housing Authorities (Right to Repair) Regulations 1994, and subsequent amendments
- Homes (Fitness for Human Habitation) Act 2018
- Equality Act 2010, including the Public Sector Equality Duty
- Data Protection Act 2018 and UK General Data Protection Regulation (UK GDPR).

This list is not exhaustive, and policy authors will undertake thorough research and/or seek professional advice to ensure that Amplius meets its obligations and complies with the current and relevant legislation and regulations.

Evaluation, Review and Performance Monitoring

This policy will be reviewed on a Triennial basis to ensure that it remains fit for purpose. A policy review may also be required earlier, in response to internal or external changes for example changes in legislation. Prompt and effective action will be taken where improvements are identified.

We will evaluate this policy using different types of information, including:

- **Complaints information**, such as how many complaints we receive and what they are about, especially where compensation is involved.
- **Compensation payments**, including how much we pay, whether payments are fair and consistent and whether they are paid on time.
- **Tenant Satisfaction Measures (TSMs)**, particularly what customers tell us about how happy they are with our complaints handling and whether they feel they have been treated fairly.
- **Learning from the Housing Ombudsman** including determinations, orders and recommendations.
- **Customer feedback**, gathered through surveys, engagement activities, customer panels and scrutiny groups.

- **Checks and reviews**, such as internal audits to make sure we are following this policy and any procedures properly.
- **Regulatory standards**, including checks against the Regulator of Social Housing's Consumer Standards and the Housing Ombudsman Complaint Handling Code.

Reporting and governance arrangements

We will use clear reporting and oversight processes to make sure senior leaders understand how we are performing. This includes:

- **Regular reports to senior managers** in Customer Experience and Housing Operations showing key issues, learning points and any risks.
- **Quarterly reports to the Customer Experience Committee**, covering complaints, compensation trends, customer feedback and what we have learned.
- **Updates to the Executive Leadership Team**, where needed highlighting performance, compliance issues and improvements required.
- **Reports to the Board**, including confirmation of compliance with Consumer Standards, Ombudsman requirements and any significant issues arising from complaints or investigations.
- **Audit and Risk reviews**, where appropriate, including internal audits or independent assurance checks.

External reporting and transparency

External reporting will include:

- **Reporting to the Housing Ombudsman Service**, to show we are following the Complaint Handling Code and acting on their recommendations.
- **Using complaints learning** as part of discussions and inspections with the Regulator of Social Housing.
- **Publishing complaints and performance information**, where required, so customers can see how we are doing.

Publication of relevant complaints and performance information where required, supporting transparency and accountability to customers.

Related Policies

- Complaints Policy
- Damp, Mould and Condensation Policy
- Decant Policy
- Equality, Diversity and Inclusion Policy
- Responsive Repairs Policy
- Tenancy Management Policy

Part 5

Appendices

A. Associated Documents – Internal procedural document, colleague use only

- NA.

B. Compensation Process Flowchart

Part 6

Changelog

Amended date	Summary of changes	Version №