



## Report to:

Northwards Housing Board –  
14<sup>th</sup> June 2006

## Item No:

# 9d

<b>Title:</b>	Compensation Policy Statement		
<b>Date:</b>	14 <sup>th</sup> June 2006		
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<b>Confidential:</b>	No		
<b>For:</b> (Please tick action required)	<b>NOTING</b>	<b>DISCUSSION</b>	<b>APPROVAL</b> √
<b>PURPOSE OF REPORT</b>			
To seek Board approval for a Compensation Policy Statement for repairs and estate management which is the same as the Manchester City Council Compensation Policy Statement.			
<b>RECOMMENDATION</b>			
That the Board approves the Procurement & Property Sub Committee recommendation to approve the compensation policy statement and that officers are instructed to implement this policy.			
<b>IMPLICATIONS</b>			
<b>Equality &amp; Diversity:</b>	Affects all sections of the community.		
<b>Financial:</b>	Northwards will have to pay some compensation where legally obliged to do so.		
<b>Staffing:</b>	None directly		
<b>Decency Target:</b>	None directly		
<b>Governance:</b>	None directly		

### Equality & Diversity Implications (Please tick where relevant):

BME	<input checked="" type="checkbox"/>	Lesbian/Gay/Bisexual/Transgender	<input checked="" type="checkbox"/>
Elderly	<input checked="" type="checkbox"/>	Single Parents	<input checked="" type="checkbox"/>
Young	<input checked="" type="checkbox"/>	Domestic Violence	<input checked="" type="checkbox"/>
Disability	<input checked="" type="checkbox"/>	Alcohol / Drug Mis-users	<input checked="" type="checkbox"/>

**Consultation/Consideration**

	<b>Yes, No or N/A:</b>	<b>Name:</b>	<b>Date:</b>
<b>Sub-Committee:</b>	YES	Procurement & Property Sub Committee	24.05.06
<b>Area Panel:</b>	N/A		
<b>Ward Councillors:</b>	N/A		

**Policy:**

Northwards Housing (NHL) does not operate a specified compensation "policy" for repairs and estate management.

Claims are considered individually under various housing and building statutes and common law.

NHL only pays compensation where legally obliged to do so (i.e. where there has been clear negligence or a breach of statutory duty).

Only when satisfied that this is the case, is compensation offered (subject to the deduction of any rent arrears).

It should be noted that any such offer of compensation would be based on the estimated amount of the tenant's loss (after allowing for age, wear and tear etc) and not what any damaged items would cost to replace (i.e. not new for old). Also, in appropriate cases, an offer may be made based on repair or cleaning costs.

NHL is not automatically liable in every case.

Legal precedent has decided over the years that landlords should not be held liable for damage caused by bursts/leaks which are due to normal wear and tear and the natural process of aging (providing the landlord responds reasonably and without undue delay). Therefore, a substantial number of these claims are rejected.

NHL will carry out any repairs to the property but tenants should be encouraged to have home contents insurance to cover their personal belongings in such cases. NHL do offer Tenants a Contents Insurance Scheme described in the Customer Leaflet.

COMPENSATION POLICY STATEMENT	AUTHOR SJ BROWN	Page 1 of 1
ISSUE NUMBER 1	EFFECTIVE DATE	✓ APPROVED BY PROPERTY & PROCUREMENT SUB COMMITTEE

## Extra services for customers with reduced hearing or vision

To get this leaflet in Braille, large print or on tape:

**Call:** 0161 953 2662 **E-mail:** info@northwardshousing.co.uk

**Fax:** 0161 953 2660 **Text phone:** 0161 953 2526



للحصول على هذه المعلومات بأي لغة أو بالبرايل أو بالحروف الكبيرة أو على شريط الرجاء الإتصال برقم الهاتف الموجود أسفله.

### Arabic

如欲索取這資料以任何語言或盲人用點字、大字印刷編制的版本或錄音帶，請致電下列號碼。

### Chinese

لطفا برای دریافت این اطلاعات به زبان های دیگر، به خط بریل (خط ویژه افراد نابینا)، چاپ درشت و یا بر روی نوار با شماره تلفن زیر تماس بگیرید.

### Farsi

Pour recevoir ces informations dans d'autres langues, en Braille, en gros caractères, ou sur bande sonore, prière d'appeler le numéro de téléphone ci-dessous.

### French

यदि आप यह जानकारी किसी दूसरी भाषा, ब्रैल, बड़े प्रिन्ट या टेप में चाहते हैं तो कृपया नीचे दिये गये नम्बर पर फोन कीजिए।

### Hindi

بو بە دەست هێنانی ئەم زانیاریانە بە ھەر زمانێک یان بە بریال، پیتی گەورە یان لەسەر شریت، ئەوا نکایە تەلەفۆن بکە بۆ ئەم ژمارەیی خوارووە.

### Kurdish

Si aad u hesho macluumaadkaani oo ku qoran luqad kasta, tan indhoolaha, daabacaad balaaran ama cajal ku duuban fadlan telefoonka hoos ku qoran:

### Somali

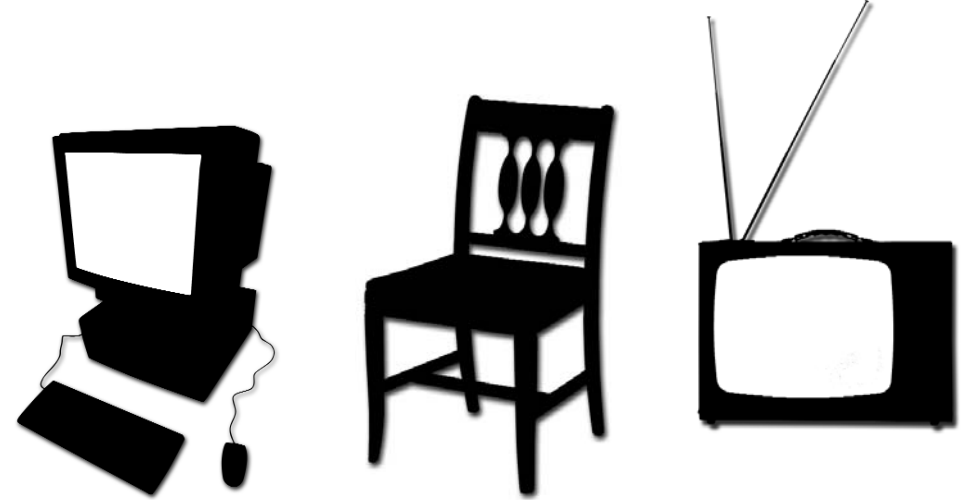
یہ معلومات کسی بھی زبان، بریل، بڑے حروف یا ٹیپ پر حاصل کرنے کے لئے براہ کرم ذیل کے نمبر پر فون کیجئے۔

### Urdu

Nếu cần bản tin này bằng ngôn ngữ khác, bằng chữ nổi cho người mù, chữ in lớn hay băng ghi âm, xin vui lòng gọi điện thoại số dưới đây:

### Vietnamese

Housing Publication 06/05/81 for Northwards Housing Ltd M/c NH 10097



your home

# Your belongings

Your responsibility

Available in large print, Braille and on tape

0161 953 2662

العربية 中文 فارسی Français हिन्दी कوردی Somali أروو Việt - Nam

## **You are responsible for insuring your furniture and belongings from theft, fire and damage.**

### **But if you're not insured, don't worry!**

Northwards Housing has teamed up with a major insurance company to offer you affordable contents insurance.

If you are up-to-date with your rent payments you're automatically entitled to join the scheme. Unfortunately we can't accept any tenants who have rent arrears.

All you need to do is make regular weekly payments and you'll be insured for:

- your furniture & carpets
- your clothing
- your electrical goods; and
- many extra items like keys and fridge contents.

If you need to make a claim you won't have to pay an excess and you won't be charged more next time you renew your insurance.

**For peace of mind at an affordable price, pick up an application form at your local Northwards Housing office**