

Compensation Policy

Version 2:2

June 2026



1. Introduction

- 1.1 Heylo Housing Group Limited (HHGL) is the immediate parent company of the Group, which includes Heylo Housing Registered Provider Limited (HHRP). Also within the Group are a number of property owning investment vehicles (Pods) which are direct subsidiaries of HHRP. This policy covers all Group entities, (collectively referred to in this policy as 'Heylo'). The Heylo Group's purpose is to help aspiring homeowners and renters find a place to call home, provide home ownership solutions across England. HHGL Heylo currently provides three different Shared Ownership products – Home Reach, Home Reach Flex and Your Home.
- 1.2 All customer facing services to Heylo customers are provided by employees of ResiManagement, a separate, but commonly controlled company.

2. Purpose

- 2.1 This policy sets out how Heylo will consider financial or other compensation in relation to a customer complaint, and aims to provide redress to restore a customer to the position they would have been in had the service failure not occurred.
- 2.2 There are alternative remedies available, other than compensation, which should be considered such as waiving the cost of an admin fee or RICS survey. Sometimes an apology will suffice together with proof that Heylo will learn from the outcome of the complaint.

3. Regulatory Framework

- 3.1 The Regulator of Social Housing's Transparency, Influence and Accountability Standard sets out the required outcomes Registered Providers must achieve and includes a specific requirement in relation to complaints.
- 3.2 **Required Outcomes:**
 - 1.6.1 Registered providers must ensure complaints are addressed fairly, effectively, and promptly
- 3.3 **Specific Expectations:**
 - 2.5.1 Registered providers must ensure their approach to handling complaints is simple, accessible and publicised
 - 2.5.2 Registered providers must provide accessible information to tenants about:
 - i. how tenants can make a complaint about their registered provider
 - ii. the registered provider's complaints policy and complaints handling process
 - iii. what tenants can do if they are dissatisfied with the outcome of a complaint or how a complaint was handled
 - iv. the type of complaints received and how they have learnt from complaints to continuously improve services
- 3.4 In addition, the Housing Ombudsman in their Complaints Handling Code sets out how a landlord should 'put things right':

3.5 **Putting things right:**

- 3.6 Where something has gone wrong a landlord must acknowledge this and set out the actions it has already taken, or intends to take, to put things right. These can include:
- a) apologising
 - b) acknowledging where things have gone wrong
 - c) providing an explanation, assistance, or reasons
 - d) taking action if there has been delay
 - e) reconsidering or changing a decision
 - f) amending a record or adding a correction or addendum
 - g) providing a financial remedy
 - h) changing policies, procedures, or practices
- 3.7 Any remedy offered must reflect the impact on the resident as a result of any fault identified.
- 3.8 The remedy offer must clearly set out what will happen and by when, in agreement with the resident where appropriate. Any remedy proposed must be followed through to completion.
- 3.9 Landlords must take account of the guidance issued by the Ombudsman when deciding on appropriate remedies.

4. Policy Statement

- 4.1 This policy covers circumstances when Heylo may provide customers (defined as: applicants, home buyers, shared owners and other residential leaseholders who maintain a contractual relationship with us and receive services from us) with financial compensation because of a financial loss or failure in service delivery. It should be read in conjunction with our Customer Feedback and Complaints Policy.
- 4.2 Ordinarily, compensation and related complaints will be managed by and be the responsibility of the Director of Property Management and the ResiManagement Executive Committee.
- 4.3 It is our policy to be fair to customers by making good a loss incurred by them due to a failure in service by Heylo, whilst seeking to keep our overall costs at reasonable levels by avoiding excessive compensation payments.
- 4.4 Our compensation policy is intended to:
- a) Make good a reasonable and fair loss incurred by a customer.
 - b) To empower staff to respond to small claims losses efficiently to minimise bureaucracy and any adverse impact on customer satisfaction.
 - c) Enable our staff to recognise and respond to cases where we have inconvenienced customers and want to make a compensatory gesture in addition to any apology.
- 4.5 We expect customers to advise Heylo or its agents via the Customer Feedback and Complaints Policy that they wish to make a claim for compensation.
- 4.6 We will investigate all claims thoroughly and within the set timescales as detailed in the Customer Feedback and Complaints Policy and advise customers who will deal with their claim.

- 4.7 If Heylo or its agents are unable to pay compensation, the customer will be advised of the reasons for refusal of their claim. If the customer is unhappy with the decision, this can be pursued through the Customer Feedback and Complaints Policy.

5. Circumstances in which compensation is payable

- 5.1 When considering compensation payments, there are three categories in which compensation may be paid:

- (a) Mandatory (such as statutory payments)
- (b) Quantifiable loss payments (where people can demonstrate actual loss)
- (c) Discretionary payments (for time and trouble/distress and inconvenience)

Discretionary payments, where applicable, can include poor complaint handling, delays in providing a service, failure to meet target response times, failure to follow policy and procedure and unreasonable time taken to resolve a situation.

- 5.2 Financial compensation will normally be paid in the event of customers suffering actual financial loss (limited to the extent of making good the loss) and for service failure. The following list, which is not exhaustive, provides examples of when compensation might be paid:

- a) Loss of use of facilities to communal areas due to poor quality repairs or services which are the responsibility of us as freeholder or head leaseholder. In the event the claim for compensation relates to a building where Heylo are not the freeholder and thus do not have responsibility, then Heylo may support the customer in a claim against the freeholder and/or managing agent.
- b) Damage caused to personal possessions by Heylo, their agents or their contractors.
- c) Failure of services subject to our lease administration charges such as mistakes in rent collection actions.
- d) Repeated poor customer service, miscommunication and untimely delays significantly impacting upon the customer.

6. Circumstances in which compensation is not payable

- 6.1 We will not pay compensation when any of the following factors apply:

- a) Heylo, its agent or contractor acted reasonably and complied with its statutory and contractual liabilities.
- b) When the loss or damage has been caused by the customer or a member of their family or visitor.
- c) When contractors cannot gain access or after making reasonable efforts to gain access to a customer's home or communal area to carry out a repair.

- d) When unforeseen work is required, and the customer has been kept informed. (e.g. disruption rather than damage caused)
 - e) When the loss/damage is caused by another customer or neighbouring occupier (e.g., a leaking washing machine. Loss or damage suffered in instances like this should be sought through customers contents insurance)
 - f) When the customer has not reported the loss or damage within a reasonable timescale and has not retained damaged items claimed for inspection.
 - g) The loss or damage occurred because of an alteration to the property or its facilities which were carried out by the customer, without the permission of Heylo or completed to the required standard.
 - h) The loss or damage has occurred from the act or negligence of a contractor or other third party not acting on behalf of Heylo
- 6.2 Claims for compensation should be made within 28 days of the date to which the claim relates. Heylo will not normally consider claims which date back earlier than 28 days. Wherever possible, documentation or receipts should be provided in support of the financial sums claimed.
- 6.3 Heylo will respond to your request for compensation within 10 working days. Where compensation is agreed, customers will be informed of how the figure has been decided.
- 6.4 Heylo will only compensate customers for the replacement value of any personal possessions damaged inadvertently by agents, any employee or contractor, as well as any temporary accommodation required (as determined by Heylo, if not covered by insurance).
- 6.5 Customers should provide reasonable proof of the damage caused and the replacement value of the items.
- 6.6 If a customer is in arrears with rent or service charge, compensation will be used to offset all or part of the arrears.
- 6.7 If customers are dissatisfied with the settlement, they have the right to appeal using our Customer Feedback and Complaints Policy.

7. Calculating compensation claims

- 7.1 The following should be taken into account when considering the amount of compensation:
- The length of time taken (delays) and the impact on the customer
 - Individual customers' circumstances
- 7.2 The circumstances of the complaint should be considered in the categories of: minor, moderate and severe impact.
- 7.3 Arbitrary payments should be avoided. Decision making should be clear and consistent to ensure fairness for all customers.
- 7.4 The Housing Ombudsman's compensation guidance lays out how they calculate compensation and this can be used to aid decision making. An extract can be found at Appendix 1 and the full guidance online via the link: [Compensation guidance](#).

8. Approval for compensation

8.1 All compensation must be approved as follows:

- Up to £1,000 – Director of Property Management
- £1,000 and above – the CEO

9. Potential Insurance Claims

- 9.1 In all cases Heylo will discuss with customers whether an insurance claim is appropriate. Heylo will investigate if the customer's insurance, Heylo insurance (if any) or the Housebuilder or Contractor's insurance can be a source of reimbursement.
- 9.2 The costs of replacing or repairing damaged personal possessions are normally expected to be met from the customers contents insurance policy. Heylo will not compensate customers for damage caused to personal possessions that are not covered by the customers' contents insurance policy.

10. Review and Ownership

- 10.1 This policy is owned by the Director of Property Management.
- 10.2 This policy is reviewed every two years, unless there is a significant development that would require a more urgent review e.g. new legislation or regulation.

Appendix 1: Housing Ombudsman Compensation Guidance

Compensation for complaint handling

Redress	Likely associated finding	Impact on resident
Apology Learning	Service failure	Minimal impact Short duration, resulting in minimal inconvenience, time and trouble. Did not affect the overall outcome for the resident.
Up to £50 Apology Learning	Service failure	Low impact Short duration May not have affected the overall outcome for the resident. Might include distress and inconvenience, time and trouble, disappointment, loss of confidence, and minor delays in addressing the complaint.

Compensation for impact of other service failings

Redress	Likely associated finding	Impact on resident
Apology Learning	Service failure	Minimal impact Short duration, resulting in minimal inconvenience, time and trouble. Did not affect the overall outcome for the resident.
Up to £100 Apology Learning	Service failure	Low impact Short duration May not have significantly affected the overall outcome for the resident. Might include distress and inconvenience, time and trouble, disappointment, loss of confidence, and minor delays in getting matters resolved.

Version Control

Version	Date	Author	Verifier	Comments
1.0	May 2023	Senior Property Manager		Policy established and approved
2.0	September 2024	Director of Property Management	ResiManagement Customer Committee	Policy Reviewed and approved by ResiManagement Customer Committee
2.1	July 2025	CEO & Governance Manager	HHRP & HHGL Boards	Minor amendments made. Adoption of standard format and standard introductory wording
2.2	June 2026	Director of Property Management	HHRP & HHGL Boards	Reviewed and amendments made to bring in line with the Housing Ombudsman Complaint Handling Code
Next review due: June 2028				



Heylo Housing
Level 6, Design Centre East
Chelsea Harbour
London, SW10 0XF

0203 744 0415

info@heylohousing.com

heylohousing.com

If you require this email in another
format or language, please let us
know and we'll do our best to
accommodate your needs.

Heylo and Heylo Housing are trading names of Heylo Housing Group Limited (registered in England and Wales with company number 11104403) and its subsidiary companies.

The Registered Office of each of the group companies is:
One Sovereign Quay, Leeds, LS1 4AG.

HHRP is a private limited company (Companies House Number 06573772) and is a for profit Registered Provider (registration number 4668) regulated by the Regulator of Social Housing.

HHRP Registered Office:
One Sovereign Quay, Leeds, LS1 4AG.

© All information in this document is copyright of Heylo Housing Group Limited. Information is correct at time of publication.