

## Compensation

### Compensation

Tamar aims to provide high quality services at all times. However, we recognise that sometimes things go wrong and a resident may feel that they want to claim compensation. This leaflet tells you how to make a claim for compensation.

### What can you claim for?

You have a legal or contractual right to claim compensation in the following circumstances:

- Where a repair has not been completed within our published response times twice, you may be able to make a claim under the Right to Repair.
- Where you have made an improvement to your property and you are now leaving, you may be able to claim compensation for the improvement.
- If you are asked to move from your home permanently, because Tamar is redeveloping the property, you can make a claim.



### You can also make a claim for discretionary payment if

- There is damage to your possessions and it was Tamar's fault.
- You pay a service charge and Tamar has failed to provide the service for a significant period.
- There has been the loss of facilities for a period of more than 48 hours and Tamar fails to provide an alternative. For example if your heating broke down during the winter and Tamar did not provide any temporary heating.
- You stay in your home during major structural works or improvements. The level of compensation will depend on how inconvenient the work was.
- You have had to move from your property because of major structural works or improvements where at least one room is uninhabitable.

**Low cost Home Contents**

**Insurance is available**

**Phone 01752 250902 for details**



## What isn't covered?

- Damage caused by a normal fault where Tamar has made a repair. For example, damage due to a leak in a pipe, where Tamar came out and fixed the problem.
- Damage caused by you, a member of your household or a visitor to your property.
- Damage caused by someone else other than Tamar or our contractors.
- Losses which should have been covered by your own household insurance.
- Losses covered by Tamar's own insurance policy, in which case we can make an insurance claim for you.
- Where you could have taken action to prevent the loss by, for example, putting a bucket under a leak or allowing access to a contractor.
- Extreme weather or other unforeseen circumstances where Tamar has taken reasonable steps to restore services or facilities.

## Claims for inconvenience and loss of earnings

Because Tamar is a charity we cannot normally make payments for inconvenience. However, if we have failed to provide you with a level of service you should expect, we may consider a claim. Normally, claims for inconvenience do not exceed £50. Claims for loss of earnings will be considered on a case by case basis.

## How to make a claim?

You can make a claim by writing to Tamar, by completing a claim form online or by calling us 01752 250902.

Except for claims for inconvenience, you will be expected to provide documentary evidence of your loss. If you are unable to do so, Tamar may not be able to pay any compensation, although we do look at each case individually.

We will consider your claim and write to you to give you our answer. If we accept a claim we may make an offer to you. If you accept the offer we may pay you by cheque or by temporarily reducing your rent. However, if you are in arrears or owe other charges any compensation will be deducted from the arrears.

## Who else may be able to help?

**Plymouth Citizens Advice Bureau**, 2nd Floor, Cobourg House, 32 Mayflower Street, Plymouth PL1 1QX 0870 126 4011

**Devon Law Centre** – Frobisher House, 64-66 Ebrington Street , Plymouth PL4 9QA– 01752 519794

### The Housing Ombudsman Service

The Housing Ombudsman Service was set up by Parliament to deal with complaints against Housing Associations. They are not on the side of the landlord or resident, but form their own views on an impartial basis. You can complain to the Housing Ombudsman about the way your home is managed or the way that Tamar deals with you. Normally you need to go through Tamar's complaints procedure before contacting the Housing Ombudsman.

**Phone** 0300 111 3000

**E-mail** [Info@housingombudsman.org.uk](mailto:Info@housingombudsman.org.uk)

### Tamar Housing

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[www.tamarhs.org](http://www.tamarhs.org)

