



CUSTOMER PAYMENTS POLICY 2025

1.0 INTRODUCTION

The Association acknowledges that under certain circumstances it will be required to make payments to tenants, applicants, former tenants and other service users.

This policy sets out the principles for payment.

2.0 TYPES OF ALLOWANCES

2.1 Redecoration Allowance

Redecoration allowances may be offered to tenants in the following circumstances:

Following Refurbishment or Repair

Decoration allowance will be provided where decoration has been severely disturbed because of work carried out by the Association. The Director of Property Services or delegated staff shall assess whether a decoration allowance shall be payable and if so the amount to be paid in accordance with Section 4.0.

The Association however reserves the right to carry out preparation work and/or decoration if this work is of a complicated nature.

The Association will also undertake decoration on behalf of tenants who are unable to carry out the work themselves because they are elderly, disabled or vulnerable and have no means of local assistance. In such cases a choice of decoration will be provided.

Re-letting a Void Property

A decoration allowance may be granted upon the re-letting of a property where the standard of decoration falls below the minimum acceptable level as defined by the Association, or where the provision of such an allowance is deemed likely to enhance the property's appeal for re-letting purposes.

The Housing Services Officer or Assistant Housing Services Officer will determine the amount of allowance to be awarded, in accordance with Section 4.0 of this policy. This assessment will consider any recommendations provided by the Property Services Officer.

2.2 Decant Allowances

The Association operates a Decant Policy which outlines the procedures and responsibilities involved when it becomes necessary to temporarily decant tenants. Where a decant is required in advance of contract works, the Association will cover the associated costs, as detailed within the Policy as follows:

- ✓ Furniture removal and storage, including uplift and refitting of carpets and moveable floor coverings

- ✓ Electricity connections
- ✓ Gas connections
- ✓ Disconnection and re-connection of white goods
- ✓ Installation of TV Aerial if not present
- ✓ Any other decant cost as may be determined by the Director of Housing Services, Director of Property Services or delegated staff.

Where fittings and fixtures that require the approval of the Association have been fitted by the tenant e.g. laminate flooring the Association will accept no responsibility for their removal or refitting.

Where standard fittings and furnishings must be removed for the purposes of carrying out the works and such items are rendered unsuitable for re-use as a result, the Association will replace them on a like for like basis.

The disturbance and meal allowance paid during a decant are detailed in the Customer and Staff Payment Schedule. The schedule of payments is reviewed in April each year with an uplift to amounts issued using February's CPI.

2.3 Compensation for loss of central heating and hot water

The Association has arrangements in place for the servicing and repair of heating and hot water systems.

Failure of heating and hot water system is regarded as an emergency, and tenants may report such failures to the office during working hours or directly to our emergency repairs contractor if the failure occurs while the office is closed.

Our contractors will endeavour to repair the system immediately but if they cannot, the contractor will offer to provide temporary heating and where these are accepted by the tenant, the Association will make payments for failure in service delivery, which also recognise the increased costs of heating and hot water likely to be experienced by the tenant. Payments will be made as follows:

- ✓ For each temporary heater (maximum 1 per bedroom and 1 for the living room) a daily amount will be paid as detailed in the Customer & Staff Payment Schedule
- ✓ For each temporary dehumidifier a daily amount will be paid as detailed in the Customer & Staff Payment Schedule
- ✓ No payment will be made for a period of less than one day. The period for which the tenant was without heating and/or hot water must include an overnight period
- ✓ Payments will be made promptly, following confirmation of the cause of failure
- ✓ Payments will be made in cash where the tenant requires it
- ✓ No payment will be made where the failure is due to an act or omission on the part of the tenant
- ✓ Payments will be revised annually in accordance with the annual increase applied to rents

The Customer and Staff Payment schedule is reviewed in April each year with an uplift to amounts issued using February's CPI.

2.4 Miscellaneous Vouchers

Ochil View Housing Association may issue vouchers to tenants for a variety of purposes, including but not limited to:

- ✓ Fuel or food support
- ✓ Monthly prize draw winners
- ✓ Competition winners through tenant engagement
- ✓ Participation in events or activities

Funding for these vouchers may be sourced from Ochil View's core budget, external grants or Community Benefit contributions. Staff are authorised to determine voucher values in line with their role and delegated authority.

3.0 EX GRATIA PAYMENTS

3.1 In certain circumstances, the Association may make a payment to a service user who has experienced a direct and measurable loss (excluding loss of earnings) arising from an act or omission on the part of the Association.

Where appropriate, and when resolution cannot be achieved through other procedures or formal processes, such payments may be made on an ex-gratia basis.

Common Situations

The most common situations where an ex-gratia payment may be applicable include:

- **Due to action or omission by the Association**
Examples may include:
 - ✓ Failure by the Association's staff to ensure that the condition of accommodation at the point of letting meets the Association's published standards.
 - ✓ Failure by the Association's maintenance contractors to carry out repairs to the required standard, particularly where the contractor disputes responsibility.
- **Where standards of service have been poor or unsatisfactory**
Examples may include:
 - ✓ Extended periods without heating or with only partial heating due to recurring faults, despite ongoing contractor attendance, resulting in significant inconvenience to the service user.
 - ✓ Any service delivery which, upon investigation, is found to fall below the Associations published service standards.

The list above is illustrative and is not exhaustive. References to "compensation" in this context relate solely to circumstances not otherwise addressed within this or other relevant policy documents.

3.2 Entitlement

There is no automatic entitlement to ex-gratia payments. Each claim will be assessed individually and considered on its own merits.

3.3 Delegated Authority

To ensure an efficient decision-making process, the following levels of delegated authority apply:

Position	Sum
Director of Housing Services/Property Services	Up to £250
Chief Executive	£251 to £500
Board of Management	Over £500

3.4 Complaints

In cases involving complaints, a service user may be considered for an ex-gratia payment only after the Association's formal complaints procedure has been fully exhausted.

Where a complaint remains unresolved, the staff member handling the case may propose an ex-gratia payment as means of resolution. Any such offer will be strictly as a goodwill gesture, without admission of liability, and will be subject to the complainant's written agreement that the payment represents a full and final settlement of the complaint.

3.5 Insurance

Claims for injury or damage to property shall be referred immediately to the Association's insurers. Ex-gratia payments may be made if the amount of the claim falls below the excess payable on the Association's Insurance Policy.

3.6 Liability

Any payment made is a goodwill gesture, without admission of liability, and will be subject to the claimant's written agreement that the payment represents a full and final settlement of any claim.

4.0 GENERAL PAYMENT OF ALLOWANCES

4.1 Where a tenant is required to be decanted, a temporary occupancy agreement will be entered. During the decant period, rent will be charged on the lower of the two properties.

Costs associated with the decant will be paid directly by the Association to the relevant public utility or contractor. If the decant is arranged by the main contractor, payment will be made through the contract.

4.2 Minor and Major Works

In cases where a redecoration allowance is applicable, payment will be made upon completion of the main contract or the issue of a Partial Possession Certificate. The Director of Property Services or a delegated Officer will authorise the initial payment amount. The Director of Property Services may also request a random or selective inspection to confirm that redecoration has been completed, following which the remaining allowance will be paid.

4.3 Method of Payment

The Association's preferred method of payment for decoration allowances is in the form of vouchers, due to their security. However, current tenants may request payment by bank transfer following minor or major improvement works. No additional decoration allowance will be provided where full decoration is included within the scope of the works contract.

4.4 Commencement of a Tenancy

At the commencement of a tenancy, the Housing Services Officer or a delegated Officer, will authorise the initial decoration allowance. The Housing Services Officers

shall have the discretion to request that a random or selective inspection to confirm that redecoration has been completed before the remaining allowance is paid.

4.5 Credit to Rent and/or Recharge Arrears

Decoration allowances, decant allowances and miscellaneous vouchers except for fuel or food support will be paid directly to the tenant under the following circumstances:

- The tenant has arrears of rent or recharges but is maintaining an agreed repayment arrangement to reduce the arrears and has requested to receive the payment direct.
- The tenant is **not** maintaining a repayment arrangement but is experiencing financial hardship and has requested to receive the payment direct.

Where the tenant is in arrears and is not maintaining a repayment arrangement, and no financial hardship is identified, the value of the allowance or voucher will be credited directly to the rent or recharge arrears.

5.0 REDECORATION ALLOWANCE LEVELS

- 5.1 The amounts payable for decoration allowances is outlined in the Customer & Staff Payment schedule. The schedule of payments is reviewed in April each year with an uplift to amounts issued using February's CPI.

The Association will issue an information leaflet alongside any vouchers, advising recipients that the allowance is intended to contribute towards, but not fully cover, the cost of redecoration. The leaflet will also provide general guidance on the process for issuing and redeeming vouchers.

Where, in the opinion of the assessing officer, the property type or condition warrants a payment exceeding the standard allowance, a recommendation for an enhanced allowance must be submitted to the Director of Housing or Property Services, including justification for the increased amount. Enhanced allowances will only be approved at the discretion of the Director of Housing or Property Services.

- 5.2 If the total value of decoration allowances paid exceeds the allocated budget by more than 10%, a report will be submitted to the Customer Services Committee. This report will not identify individual properties but will detail instances of enhanced allowances and the reasons for their approval.

Where vouchers are used, the final amount issued may be rounded up to the nearest whole pound above the approved allowance.

6.0 BUDGETARY PROVISION

- 6.1 Funding for decoration allowances and related payments will be included in the Association's annual budget planning process.

7.0 ENTITLEMENTS, PAYMENTS AND BENEFITS

- 7.1 The Association will ensure all payments under this policy comply with its Entitlements, Payments and Benefits Policy for Board members and staff.

8.0 LINKS TO OTHER DOCUMENTS

- ✓ Decant Policy
- ✓ Complaints Procedure
- ✓ Finance Regulations / Procedures
- ✓ Insurance Policy
- ✓ Entitlements, Payments and Benefits Policy
- ✓ Void Management Policy

9.0 **REVIEW**

This policy will be reviewed at least every 5 years.

1st October 2025

Policy Review & Consultation Process

Reviewed by the Senior Management Team	20 th October 2025
Reviewed by the Customer Services Committee	13 th November 2025
APPROVED BY THE BOARD OF MANAGEMENT:	27th November 2025
Date of Next Review	November 2030

Approved