



WHITE HORSE HOUSING

Home Loss and Disturbance Payment



“We promote equality of opportunity in every aspect of our business in line with our objectives.”



In order for the Association to facilitate a major refurbishment or repair of their current home it is accepted that, in some cases, it is necessary to move tenants out.

The Association has a range of options available to facilitate a temporary move.

This could entail the use of a

- Suitable vacant property,
- Residents making their own arrangements.
- Bed and breakfast accommodation.
- Temporary let with another Association.

Prior to any anticipated decant of a resident they will be visited in their own home by the Housing Manager who will outline the programme as it affects them, discuss their re-housing needs and the options that are available to them.

It will be explained that the total payments for disturbance as listed below will be no more than £1000. It is understood that the tenant should not suffer financially if asked to move temporarily. Also it is understood that the resident has an absolute right to return once the refurbishment or repair is complete.

Special support and care will be made available to vulnerable, elderly or infirm residents.

The policy recommends that, when decanting is unavoidable, a range of options is considered with preference being given to making use of vacant property and then residents making their own arrangements with special 'Disturbance Payments' made. The main consideration is to ensure the least disruption to the resident while ensuring best use of resources.

An offer of a 'like for like' property could be made if a suitable property was available and was acceptable to the resident with costs of the move only being borne by the Association.

Disturbance Payments

A 'Disturbance Payment' is to compensate a resident who has been displaced for the actual, reasonable costs of moving from their home. To qualify a resident does not need to have lived in the property for any specified amount of time, but has to be the resident at the time of the request to move. Costs that the resident incurs must be supported by receipts wherever possible but all reasonable and justifiable costs will be payable.

The payment of costs if a receipt is not possible must be discussed and approved by an Manager of the Association. This is to prevent misunderstanding later, for example a daily cost for a commute to work or a school run.

The costs associated with disturbance payments include:-

- The actual cost of removal and, if necessary, any cost incurred for the storage of furniture and personal possessions.
- The tenant will be expected to be fully involved in this process and prepare their own inventory, labelling and packing of belongings, taking notes of the condition of items and reference photography.

A professional packing service will be available for elderly or disabled residents.

- If the tenant does not have their own contents insurance then the Association will arrange new for old cover for belongings in transit and in storage.
- Costs incurred to alter soft furnishings, including re-fitting and altering carpets, altering curtains, blinds and re-fixing them later. (This would only apply if a room or window size or shape had been altered during the work necessary).
- The cost of new carpets and curtains if the existing ones cannot be altered if a room or window size or shape has been changed.
- Disconnection and reconnection of services and appliances.
- Redirection of mail if required.
- Loss of wages where time off is unavoidable.
- Payments to cover additional travel expenses to work or in continuing their normal routines.
- Cost of redecorating areas affected by the work.

Please note:

The amount of compensation paid to a resident will be affected if they are in rent arrears or have other outstanding charges against them as any compensation payment will be directed to these first.

On top of any disturbance allowance a weekly rate of compensation will be paid based on the size of the family affected as follows:-

For a one person household the weekly rate of compensation would be £45 and each additional person would add £5 to this amount up to a maximum £95 for a 5 person household and up.

If under extreme circumstances it was necessary for the resident to lose their home permanently then they would be entitled to a **Home Loss Payment of £3400** if they have been in the property for more than 12 months. For those who have been in their homes for less than 12 months a prorate payment would be made by paying one twelfth of the amount for each month of residency.

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White Horse Housing Association is a Registered Society under the 'Co-operative and Community Benefit Societies Act 2014' (24672R) and is an exempt charity under the Charities Act 2011.
Affiliated to the National Housing Federation

**This leaflet is part of the Resident Handbook and can be viewed or downloaded from
www.whitehorsehousing.co.uk**

