

Compensation schemes for council tenants

WHEN DOES THE COUNCIL PAY COMPENSATION

Caerphilly County Borough Council offers a number of different compensation schemes for council tenants and as one of our tenants, you may need to make a claim at some time.

Providing you meet the rules for making a claim, then you may be eligible for a compensation payment.

We can tell you a little about each of the compensation schemes, but for further information on how each scheme works, and how you go about making a claim you would need to contact your Local Housing Office.

The compensation schemes which you may qualify for are:

DECORATION ALLOWANCE – NEW TENANCY

When you are offered a new tenancy you may be offered a decoration allowance. You are given a choice on how you wish to receive this payment which can be:

- by cheque,
- or
- you may wish to have you rent account credited for the amount of allowance.

It is important for you to know that the amount paid is to help you with the cost of redecorating your home, it is not intended to cover the full cost of decorating.

DECORATION ALLOWANCE – LANDLORD REPAIR

If we carry out essential repairs to the inside of your home and cause damage to your decoration, then you may be entitled to claim compensation. An officer will visit your home, assess the damage and advise you of the amount of compensation you can claim.

COMPENSATION FOR IMPROVEMENTS

If you want to make improvements to your home, then before you start any work you must obtain consent from us. If you don't get our permission you may not qualify for compensation later.

Claims for compensation for improvements can only be made when you end your tenancy, and not all improvements are covered. When the time comes for you to leave your home, we will visit you and assess the improvements you have made.

If you think you qualify then please make a claim, payments are based on a sliding scale, taking into account the age and the original cost of the improvement.

Our leaflet 'A Better Deal for Council Tenants - your right to compensation for improvements', explains this scheme in more detail. For a copy of this leaflet please contact your local housing office or visit our website at www.caerphilly.gov.uk

COMPENSATION FOR HEAT LOSS

If we have to close down your heating system to carry out essential repairs to your appliance you will be offered temporary electric heaters by us whilst the work is being done. To help with the running cost of the heaters you may be able to make a claim for compensation. The amount you may be entitled to will vary between the winter and summer months.

DISTURBANCE PAYMENTS

If we have to carry out major repair works to your home which result in you being offered temporary accommodation whilst the work is being done, which you accept or decide to remain in your home during the period of the work, then you may be eligible to claim compensation for the disturbance. This will be subject to an assessment and the amount of compensation paid will reflect the disturbance.

RIGHT TO REPAIR

You can use the 'right to repair' scheme to claim compensation for certain repairs if we do not carry them out within a set timescale.

Claims for compensation may only be made if you report a certain repair which affects your health, safety or security and we fail on two occasions to complete the repair within the set timescale.

Please contact your local Housing Office for further information.

HOME CONTENTS INSURANCE

If your home was damaged by fire or flood, or if you were burgled, do you have home contents insurance to cover the damage or loss?

The council operates a **Household Contents Insurance Scheme** with favourable rates which can be paid weekly along with your rent.

To obtain further information or an application form contact

Caerphilly Insurance & Risk Management Department on 01443 863430. Or contact your local Rents Service Office on 01443 811450
- email rents@caerphilly.gov.uk

Where Caerphilly Homes feel it necessary, in the unusual event that your property is vacant during your tenancy, to secure your home in order to protect it's property, Caerphilly Homes cannot be held liable for any missing or damage to your belongings as a result.

COMPENSATION FOR OTHER DAMAGE:

Not all damage is the fault of the council.

- If damage has been caused to your property by our contractors then please contact your Local Housing Office, your nominated Tenant Liaison Officer or follow the complaints procedure listed in section 22. Please ensure that you take photographs of any damage caused, and please be aware that if any claim is made compensation payments are made on an indemnity basis, which means that you will be put back in the same position as you were at the time of the damage, where possible, without financial gain. IT IS NOT A NEW FOR OLD SETTLEMENT.
- If the damage was caused by something as simple as a burst pipe then you can claim from your home contents insurance, if you have taken this out.