GROUP REDRESS POLICY

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HAPPY TO TRANSLATE

Last reviewed – month/year: August 2026 Version: 1.2

Approval body	Caledonia Management Board
Date of approval	October 2021
Date of last policy review	August 2026
Date of next policy review	August 2029
Customer engagement required (Yes/No)	No
Your Voice engagement required (Yes / No)	No
Equality Impact Initial Assessment completed (Yes / No)	Yes
Full Equality Impact Assessment required (Yes / No)	No
Data Protection Risks Assessed (Yes / No / N/a)	N/A
Health and Safety Risks Assessed (Yes / No / N/a)	N/A
Sustainability Impacts Assessed (Yes / No / N/a)	N/A
Procedures Updated (Yes / No)	Yes
Date Procedures Last Reviewed	August 2026
Data Impacts / IT System Changes Assessed (Yes / No)	No
Training Needs Assessed (Yes / No / N/a)	N/A
Previous Policy Version	1.1
New Policy Version	1.2

Equality Impact ~ Initial Assessment

1. People responsible for carrying out this assessment	
Policy Owner:	People & Governance
EQIA Assessor(s):	Governance Officers
Name of Policy:	Group Redress Policy
Date of last EQIA:	2 September 2024

2. Purpose, aim(s) and expected outcomes (including who will benefit):
The aim of the policy is to provide redress in order to restore a customer to the position they would have been in had a service failure not occurred. The policy sets out the Association's approach to redress for service failure. It provides examples of when financial or other forms of redress will be considered appropriate, and the level of redress to be made.

3. Is there a direct impact on people, or how the service is delivered?
Yes, the policy acknowledges that service failings can impact on people in different ways and provides a fair and consistent approach to determining appropriate redress.

4. Potential impact on diverse communities, customers or groups?
The policy applies equally to all customers and is intended to ensure equitable access to redress following a service failure. While no adverse impacts have been identified, consideration has been given to groups who may experience barriers in accessing services, including disabled people, older people, people who experience language barriers, people experiencing digital exclusion, and customers with literacy or communication support needs. These potential barriers are mitigated through the Association's accessible complaints processes, alternative communication methods, translation services, website accessibility tools, and staff support.

5. Is there a Positive or Negative impact?		
Positive ☒ Negative ☐ Neutral ☐	Which groups does it impact?	**Positive impact** - The Redress Policy promotes fairness, accountability and consistency in addressing service failures. The policy is closely linked to the complaints handling process, with redress considered whenever a complaint is upheld or a service failure is identified. The principles of the policy apply equally regardless of age, disability, race, sex, religion or belief, sexual orientation, gender reassignment, pregnancy and maternity or marriage and civil partnership status. Our complaints process is designed to be accessible. Complaints can be made in

		any format; verbally, in writing, by email, through or website or via our Connect App with responses provided in plain English with clear explanations of what has been done and the outcome. Our website includes information on complaints handling and has translation and read-aloud functionality. Staff are also trained to identify and assist customers with any complaints they might have.

6. Details of any engagement activities carried out	
The policy was developed taking account of existing complaints handling arrangements, customer feedback received through complaints and service improvement activity. No specific equality concerns relating to redress have been identified through customer feedback or complaints trends.	
7. Overall Impact Rating	
Material impact ☐	Non-material impact ☒
8. Initial Assessment Findings and Recommendation	
Initial Assessment Only ☒	Full EQIA Required ☐
9. Reason(s) for Recommendation	
There are no negative impacts identified that are material and therefore a full EQIA is not required.	
Date of Initial Assessment	22/07/26

Contents

1.0 Introduction

1.1 The Caledonia Housing Group, ("the Group") comprising Caledonia Housing Association and Cordale Housing Association, is committed to delivering high quality services to customers. While every effort is made to meet customer expectations and service standards, there may be occasions where service failures occur.

1.2 <u>Purpose of the Policy</u>

1.2.1 The purpose of this policy is to establish a consistent and transparent framework for providing redress where a complaint has been upheld and a customer has experienced inconvenience, distress, financial loss, or other detriment as a result of the Group's actions or inaction. The policy supports the Group's Complaints Handling Policy and Procedures and ensures customers are treated fairly when service failings occur.

1.3 <u>Scope of the Policy</u>

1.3.1 This policy applies to customers who have raised a complaint through the Group's Complaints Handling Policy and whose complaint has been upheld.

1.3.2 This policy does not apply to:

- Statutory compensation payments.
- Home loss and disturbance payments.
- Compensation payable under the Right to Repair Scheme.
- Insurance claims or matters that are more appropriately addressed through legal proceedings.

2.0 Principles, Aims and Objectives

2.1 <u>Policy Objectives</u>

2.1.1 The objectives of this policy are to:

- Restore customers, where possible, to the position they would have been in had the service failure not occurred.
- Ensure a consistent approach to providing redress.
- Support fair and proportionate decision making.
- Promote accountability and learning from complaints.
- Improve services through the identification and resolution of recurring issues.

- Ensure customers receive appropriate remedies when service standards have not been met.

2.2 Legislative and Regulatory Context

2.2.1 This policy should be read alongside:

- The Group Complaints Handling Policy and Procedures.
- Guidance issued by the Scottish Public Services Ombudsman (SPSO).
- Scottish Housing Regulator regulatory requirements.
- Relevant equality and human rights legislation.
- Scottish Social Housing Charter outcomes relating to customer service, communication and participation.

3.0 Definitions

3.1 Key Terms

Redress	Action taken to put right a service failure or injustice experienced by a customer. Redress may include apologies, explanations, service improvements, or financial payments.
Financial Redress	A monetary payment or equivalent remedy offered where it is considered appropriate to recognise inconvenience, distress, time and trouble, or direct costs incurred because of a service failure.
Service Failure	Any situation where the Group has not delivered a service in line with its standards, procedures, legal obligations or customer commitments.
Complaint	An expression of dissatisfaction that is handled in accordance with the Group Complaints Handling Policy

4.0 Policy Statement

4.1 Core Principles and Standards

4.1.1 Redress is not the same as compensation, although they can be similar. Possible forms of redress include:

- A sincere apology.

- A full explanation addressing issues raised.
- Corrective action to resolve the problem.
- Review of policies, procedures or working practices.
- Financial redress, where appropriate.

4.1.2 Where financial redress is considered appropriate, it may be provided through:

- Deduction from rent arrears or outstanding debts.
- A rent-free period.
- Gift vouchers.
- Payment by BACS transfer or cheque.

4.1.3 The Group will consider customer preference in the way financial redress is provided and accommodate this where possible. The Group will normally offset any financial redress against monies owed by a customer. Direct payment where debts exist will only be made in exceptional circumstances.

4.2 <u>Financial Redress Framework</u>

4.2.1 The level of financial redress will be determined by considering:

- The Group's degree of responsibility.
- The impact on the customer.
- The duration and seriousness of the service failure.
- Any reasonable costs incurred by the customer as a direct consequence of the service failure.

Degree of Group Responsibility	**Low Impact**	**Medium Impact**	**Major Impact**
Partial Responsibility	Up to £25	£25-£50	£50-£100
Full Responsibility	Up to £50	£50-£200	£200-£500

In assessing impact, the Group acknowledges that service failings can impact on different people in different ways, dependent on their personal circumstances. While it is important to consider individual circumstances in every case, the following definitions will be used to, as far as possible, ensure a fair and consistent approach.

Low Impact – Limited inconvenience experienced or minor distress arising from a service failure.

Medium Impact – Evidence of moderate inconvenience or distress resulting from service shortcomings or repeated failures to address an issue.

Major Impact – Serious or persistent service failure resulting in considerable inconvenience, distress, prolonged disruption or direct expenses being reasonably incurred.

4.2.1.2 *Circumstances Where Financial Redress May Be Considered*

Examples include:

- Time, trouble and inconvenience caused by the Group's action or inaction.
- Delayed or inadequate responses to complaints.
- Unreasonable delays in service delivery.
- Additional costs reasonably incurred because of service failure.

4.2.1.3 *Circumstances Where Financial Redress Will Not Normally Be Considered*

Examples include:

- Personal injury claims.
- Losses that may be claimed through insurance.
- Issues caused by the behaviour or apparent negligence of a customer, household member or visitor.
- Situations where the customer has unreasonably prevented or delayed resolution of an issue.
- Matters already determined by a court or tribunal.
- Claims found to be based on fraudulent or dishonest information

5.0 Roles and Responsibilities

5.1 Implementation Responsibilities

5.1.1 All employees are responsible for ensuring requests for redress are handled promptly, fairly, consistently and in accordance with this policy and the Group Complaints Handling Policy.

5.1.2 Customers requesting redress must provide accurate and honest information and verifiable supporting evidence where requested.

5.1.3 Customers are also responsible for maintaining appropriate home contents insurance and using this where relevant to cover loss or damage to personal belongings. This policy is not intended to replace or compensate for the lack of such insurance.

5.2 Monitoring and Enforcement

5.2.1 Team Leaders and Line Managers are authorised to approve redress payments within the limits established by this policy. They are also responsible for ensuring:

- Appropriate scrutiny of requests.
- Consistent application of the policy.
- Proper recording and monitoring of redress decisions.
- Identification of service improvements arising from complaints and redress cases

6.0 Procedures

6.1 <u>Process Overview</u>

6.1.1 A customer seeking redress should first raise their concerns through the Group's Complaints Handling Policy to allow for proper consideration of the circumstances and possible resolutions.

6.1.2 Where a complaint investigation concludes that:

- A service failure has occurred; and
- Redress is appropriate,

the level and form of redress will be determined using the principles and framework set out within this policy.

6.1.3 Offers of redress do not constitute an admission of legal liability and customers will be advised of their appeal rights, including referral to the relevant Ombudsman where applicable.

6.1.4 Any outstanding debts owed to the Group, including rent arrears, court costs or rechargeable repairs, may be deducted from financial redress payments before payment is made.

6.2 <u>Reference to Procedural Documents</u>

6.2.1 This policy should be read alongside:

- Group Complaints Handling Policy.
- Group Complaints Handling Procedures.
- Group Repairs and Maintenance Policies and Procedures (including decanting).
- Relevant finance and payment procedures.

7.0 Compliance and Enforcement

7.1 It is important that all members of staff, in carrying out their duties for the Group, do so in accordance with the Group's policy framework. Our policy framework ensures we comply with laws and regulation, while giving guidance to inform operations and decision-making. Our policies have been designed to be clear and easy to understand and are available on our website and intranet. If any member of staff is unclear as to their responsibilities under this policy, then they should refer to their line manager and / or the policy author for further guidance. A failure to comply with Group policies can have serious consequences for the Group. Should an employee become concerned about serious non-compliance with the policy, they should speak to their line manager or refer to the guidance set out in the Group Whistleblowing policy

8.0 Review and Revision

8.1 Review Frequency

8.1.1 This policy will be reviewed every three years or sooner where:

- Legislative or regulatory requirements change.
- SPSO or other relevant guidance is updated.
- Organisational changes necessitate review.
- Service performance or complaint trends indicate a need for amendment.

8.2 Responsibility for Updates

8.2.1 The Executive Director of People & Governance is the Policy Owner and is responsible for ensuring this policy remains current and effective. Operational review and drafting responsibilities sit with the Governance Team.