

1. This policy sets out our approach to offering compensation. It covers the following:
  - Compensation for service failure. These are offers of compensation when something has gone wrong and Guinness is at fault. The policy describes how we make an offer of compensation and how it can be claimed
  - Compensation for home loss and disturbance. These payments are made when customers are required to move out of their homes either on a temporary or permanent basis
  - The right to compensation included in the tenancy agreement. Eligible tenants can make a claim for compensation for improvements they may make to their homes. Eligible tenants can also claim compensation under the Right to Repair scheme
  - The right to compensation under the UK General Data Protection Regulations 2018.
2. This policy does not cover claims for personal injury, claims relating to the provision of care or where legal action is being taken to claim compensation or compensation payments ordered by the court.
3. The policy applies to The Guinness Partnership Ltd including, Guinness Developments Ltd., Guinness Homes Ltd., Guinness Care Ltd. (aside from in relation to regulated care services), Guinness Housing Association Ltd., and Guinness Property (“Guinness”).

## The Guinness Policy

4. Our policy is that we will:
  - Consider an offer of compensation when we are at fault and an apology or other remedy alone is not sufficient
  - Pay compensation where there is a legal or contractual requirement for us to do so. This includes making statutory home loss and disturbance payments where required to do so by law
  - Ensure that claims and payments for compensation are dealt with fairly, proportionately, consistently and on their merits
  - Offer compensation for quantifiable loss or damage and aim to restore the customer to the position they were in before any loss or damage occurred
  - Offer compensation based on the detriment caused to the individual or the household by our failure
  - Compensate for both quantifiable loss or damage or make a payment when the fault was caused by a third party (contractor) working on behalf of Guinness
  - Choose to make home loss and disturbance payments at our discretion where we determine it is reasonable and appropriate to do so, this includes making payments where we require customers to move out of their homes on a temporary basis
  - Ensure customers receive the home loss and disturbance payments they are entitled to promptly in accordance with statutory timescales, where applicable
  - Comply with any recommendations and orders from the Housing Ombudsman to pay compensation
  - When applying this policy, make reasonable adjustments for people who have a disability and take into account the provisions of the Equality Act 2010.
5. The policy supports the delivery of the following strategic objectives:
  - To be a customer service organisation
  - To meet our legal and regulatory requirements.

## Background

6. The types of compensation we offer are as follows:

### A. Compensation for a service failure

We may offer a compensation payment in recognition of loss or damage and for distress and inconvenience caused when something has gone wrong, and Guinness is at fault. This type of compensation aims to restore the customer to the position they would have been in had the failure or omission not occurred.

### B. Compensation for home loss and disturbance

*Payments we make when we require a customer to move permanently from their home*

Registered Providers are required to make statutory home loss and disturbance payments. This is set out in the Land Compensation Act 1973. The statutory home loss payment is intended to compensate for the distress and inconvenience caused to the customer when the landlord requires them to move out of their home permanently. Disturbance payments compensate for reasonable costs incurred as a result of being displaced from their home.

There are circumstances in which we may offer home loss and disturbance payments at our discretion to customers who are not eligible for statutory payments. Compensation will be calculated in the same way as statutory payments.

*Payments where we require a customer to move temporarily from their home*

We may make a discretionary compensation payment when the customer is required to move out of their home temporarily when there has been a flood, fire, or other emergency or to allow Guinness to complete essential major repairs or improvements. These payments will compensate the customer for reasonable costs incurred as a result of being displaced from their home.

### C. Compensation rights included in the tenancy agreement

*Right to Repair scheme*

Eligible tenants can make a claim for compensation up to a maximum of £50 under the Right to Repair Scheme if minor repairs are not completed within the prescribed time. This right mirrors the provisions in The Secure Tenants of Local Housing Authorities (Right to Repair) Regulations 1994.

*Compensation for improvements*

Eligible tenants can claim compensation for improvements they may have made to their homes. At the end of the tenancy eligible customers can submit a claim to be reimbursed for certain types of improvements up to value of £3,000. This right mirrors the provisions set out in the Secure Tenants of Local Authorities (Compensation for Improvements) Regulations 1994.

## The right to compensation for breaches of data protection law

7. Under the UK General Data Protection Regulations, an individual has the right to claim compensation from an organisation if they have suffered damage as a result of the organisation breaking data protection law. This includes both 'material damage' (e.g., loss of money) or 'nonmaterial damage' (distress.)

8. Where a breach of data protection law has occurred, we will treat this as a service failure and offer compensation in line with how we offer compensation in line with the principles set out in this policy.

### **Goodwill gesture**

9. Compensation is offered when Guinness is at fault and an apology or other remedy is not sufficient. Where we are not at fault, we may offer a goodwill gesture. This is a discretionary financial payment or other gesture given to recognise a shortcoming in the way we have delivered our service.

### **Further detail**

#### **A. Compensation for a service failure**

##### **Making a claim for compensation by the customer**

10. A customer can make a claim for compensation without making a complaint. We accept compensation claims through different channels, including:
  - By telephone, email, online contact form, or letter
  - By contacting us through our presence on social media platforms
  - In person.
11. We will accept claims from a customer's legal representative, whether this is a solicitor, trustee, or a person appointed under a Power of Attorney. We will accept claims from a customer's personal representative if the customer has given permission for them to act on their behalf.
12. We will acknowledge the claim within two working days. We will contact the customer with the outcome within ten working days of receipt of the claim unless further actions are required before compensation can be considered.
13. When making a claim for compensation, we will need to be provided with relevant evidence such as:
  - Proof of ownership and the value of the lost or damaged item. For example, photos, instruction booklets or receipts
  - Proof of the damage (This may include the damaged items themselves)
  - Supporting information about how the failure has affected the individual or household.
14. We will not consider a claim if it is made more than six months after a service failure occurred. An exception may be made if, for example, the reason for the delay is as a result of our actions (or inaction). Where the claim is made under the UK General Data Protection Regulations, customers have six years from the date they obtained knowledge of the breach to submit a claim.
15. Without relevant evidence, we may be unable to deal with a request for compensation or be unable to pay the claim in full.
16. If the claim is for loss or damage a customer will need to give us or our contractors access to, or allow inspection of, the damaged property.

##### **When an offer of compensation will not be made**

17. We encourage customers to take out contents insurance to cover belongings and decorations against, loss, fire, flood, or accidental damage.

18. We will not offer compensation in the following circumstances:

- Any settlement agreed via court proceedings or where the complainant has told us that they will be pursuing a legal claim against us
- When a claim is being dealt with by our insurers
  
- The damage or loss was caused by circumstances beyond our control e.g. through storm damage or flooding
- Where Guinness has no legal or contractual responsibility for providing the service or product, e.g. mains electrical supply
- Where loss, damage or inconvenience has been caused by a third party (i.e. not Guinness or anyone employed by Guinness)
- Where the damage or loss was caused by a contractor or other worker employed by the customer
- Where we need to remove flooring or there is damage to laminate (or other difficult to replace flooring) when we carry out a repair e.g. to access plumbing.

### *Water leaks*

19. Where a water leak causes loss or damage to personal possessions, Guinness will only be responsible for paying compensation if we were at fault. Whether the leak comes from inside the customer's home, from another property or from another part of the building, we will not pay compensation unless we have done something or failed to do something that caused the leak.
20. It is expected that customers will have their own household insurance to cover this type of loss or damage.

### *Loss of earnings*

21. We do not pay compensation for loss of earnings. Whilst repair works will inevitably cause some inconvenience to customers, their occupancy agreements will require them to give access for repairs to be carried out as needed.
22. If missed appointments are part of a series of failures, we will take this into account as part of any compensation for a service failure.

## **Calculating compensation for a service failure**

23. All offers of compensation will be accompanied by an apology and an explanation as to how the failures in service occurred.
24. Where compensation is being considered as a result of a complaint, we would normally make the offer at the end of the investigation, but we may offer compensation at any time during the complaints process.
25. When calculating the compensation amount, we will take into account:
- i. Any quantifiable loss or damage
  - ii. Any distress and inconvenience caused as a result of the service failure. In particular we will consider the detriment caused to the individual or the household.
26. We will write to the customer with an offer of compensation and explain how compensation has been calculated. If the customer has not responded to the offer within 28 days the offer may be withdrawn.

**Compensation for quantifiable loss or damage**

27. This form of compensation aims to restore the customer to the position they were in before the service failure had occurred and Guinness is at fault. We will offer a reasonable amount for replacing any lost or damaged items. We will require evidence of the loss or damage before compensation is paid.
28. When considering what is reasonable, we will take into account
  - The age, quality, and condition of the damaged item (wear and tear)
  - The original cost of the damaged item
  - The average life expectancy of the damaged item
  - Any special circumstances, e.g., the location of the damaged item.
29. Where, for example, a thirty year old carpet has been damaged, we will pay a reasonable amount to replace the carpet. When deciding what is reasonable, we will take into account the original cost of item when it was purchased and the current condition of the carpet. The aim is to restore the customer to the position they were in prior to the service failure not to put the customer in a better position than they were in prior to the service failure. In some circumstances where a reasonable like for like replacement is not available, we may consider replacing old with new. This will be at our discretion.
30. Where the tenant has elected to undertake the repair themselves, we will not compensate them for this work or materials unless we have agreed to pay for this work beforehand.

**Compensation for distress and inconvenience**

31. When something goes wrong, it can be an unpleasant experience while we try to put things right. However, it does not automatically mean that we will offer compensation for distress and inconvenience. We will consider each case individually and on its merits.
32. When offering compensation for distress and inconvenience, we will consider the detriment that has been caused to the customer or the household. We recognise that a small failure may have a significant impact and big failures may have a small impact.
33. We may make an offer for compensation if the customer has faced obstacles or difficulties that could have been avoided, and as a result they were put under distress or significant inconvenience over above that which would normally be expected when incidents of this type occur. This is particularly applicable to customers with a physical or mental disability.
34. The factors we will take into account when deciding on what compensation to offer for distress and inconvenience include, but are not limited to the following:
  - Severity of any service failure or omission
  - Length of time that a situation has been ongoing
  - Frequency with which the issue has occurred
  - Number of different failures
  - Cumulative impact on the customer
  - A customer's particular circumstances or vulnerabilities including family life, use of their homes, impact on employment, health, and emotional well-being
  - Unreasonable delays in resolving matters or by poor complaint handling
  - The impact the breach of UK General Data Protection Regulations had on the individual (where applicable).

35. We will offer a compensation payment based on the following:

<b>Up to £250</b>	The issue was resolved within a reasonable time which resulted in minor inconvenience having some impact on the customer or the household.
<b>£250-£700</b>	The issue took a long time to resolve which resulted in moderate inconvenience having a demonstrable impact on the customer or the household.
<b>£700 +</b>	The issue took a long time to resolve and resulted in significant inconvenience having significant impact on the customer or the household which is likely to caused longer-term distress

36. The table above is a guide and where appropriate we may decide to adjust the compensation payments we offer. This is particularly applicable where compensation is being offered for a breach of data protection regulations.

**Mitigating factors**

37. We will take into account any mitigating factors in the calculation of the compensation payment for a service failure. This may reduce the final compensation payment. Mitigating factors are those actions that the customer did or failed to do which made the situation worse. This includes:

- A customer’s delay in reporting a repair to Guinness which resulted in causing further damage to the property
- A customer’s poor maintenance of the property
- A customer’s failure to allow us access to the property
- A customer not responding to calls or requests for information
- Misuse or damage to the property, for example, putting wet wipes or nappies down the toilet
- The extent to which losses or damage were kept to a minimum (i.e. not made worse), for example, by not putting a bucket or bowl under a leak thereby allowing the room to flood.

*Payment of compensation*

38. Where compensation is offered as a remedy following a complaint, we will arrange for payment of compensation after the complaint has been closed. Payment will be made within ten working days after the offer of compensation has been accepted. We will make the payment by bank transfer unless the customer has an alternative preferred method. We will not make cash payments. This will be the full and final payment.

39. We may make partial compensation payments where the complaint is still being investigated. This will occur when the fault is clear and undisputed and hardship would be created for the customer if payment wasn’t made as soon as possible.

40. We will normally offset compensation against any existing rent arrears or other debts owed to us.

*Request to review an offer of compensation*

41. Customers dissatisfied with the offer of compensation can ask us to review our decision. Unless there are exceptional circumstances, this request must be within ten working days of being notified of the decision.

42. The customer will be asked to tell us the reasons why they do not consider the compensation offer to be acceptable. The offer will be reviewed although it does not necessarily mean that it will be changed.
43. We will write to the customer with the outcome of the review. Any offer made will remain valid for a further 28 days from the date the customer was notified of the decision.

## **B. Compensation for home loss and disturbance**

### **Payments we make when we require a customer to move permanently from their home**

#### *Home loss payments - eligibility*

44. If one of the following reasons apply, a customer may be entitled to a statutory home loss payment:
  - Where a demolition order or housing order (hazardous conditions) has been issued in respect of the property
  - The land is being redeveloped
  - Major improvements are to be made to the property which significantly alters its nature or structure.
45. We will make statutory home loss payments to qualifying renters and homeowners who meet the following conditions:
  - The tenant or homeowner must have occupied the property as their only or main home continuously for one year
  - Statutory compensation only applies to Assured (including Assured Shorthold) tenants, Secure tenants and homeowners, namely leaseholders and shared owners.
  - Homeowners must have at least three years remaining on their lease.
46. Statutory home loss payments are not payable to lodgers or customers with a residential licence (unless Part IV of the Housing Act 1985 (licensees with security of tenure) applies, which is not normally the case for licenses issued by Guinness).
47. Where Guinness intends to sell the property, a Secure tenant is entitled to a statutory home loss payment if a possession order has been granted under Ground 10 or 10A in Part II of Schedule 2 to the Housing Act 1985. We will pay discretionary home loss payments to Assured tenants where a possession order has been granted under Ground 9 Schedule 2 to the Housing Act 1988.
48. We may pay discretionary home loss payments to customers who have not occupied their home twelve months prior to the date they were required to move out but do meet the other conditions set out in paragraphs 44 and 45.

#### *Home loss payments – claims*

49. We will make statutory home loss payments in line with the statutory amounts in force at the time the qualifying person moves out of the property. These amounts are reviewed annually by the Secretary of State, usually in October. Where the date of displacement is on or after 1<sup>st</sup> October 2021, tenants are entitled to a prescribed flat rate payment of £7,100; homeowners are entitled to 10% of the market value of the property up to a maximum payment of £71,000.
50. We will pay home loss and disturbance payments three months following the date of the claim, or from the date of the move or from the date the market value has been agreed or finally determined, whichever is later.

51. As required by law, any claim for statutory home loss and disturbance payments must be made within six years from the date the move took place. All claims must be made in writing and receipts, invoices etc. should be supplied.
52. We will deduct rent arrears, service charges or any other debt owed to Guinness from the home loss payment.
53. In line with the Land Compensation Act 1973, where there are two or more customers entitled to make a claim to a home loss payment in respect of the same property, for example by virtue of their joint tenancy, the payment will be divided equally.
54. We will not make a home loss payment if:
  - The tenant or homeowner is evicted for an unrelated breach of tenancy or lease after the decision is made requiring them to vacate their home
  - The loss of the home is caused by damage to, or neglect of their home, or if
  - Another statutory organisation is the acquiring authority for compulsory purchase - unless Guinness has agreed to make these payments.
55. If there are any disputes about the amount of home loss payment to be paid, we will treat the dispute as a complaint. If the complaint is not resolved, we may refer the matter to the Upper Tribunal (Land's Chamber). Referrals to the Upper Tribunal must be made within four weeks of Guinness' decision.

#### *Disturbance payments - eligibility*

56. Whether or not a customer is eligible for a home loss payment, they may still be eligible for statutory disturbance payments if they are required to move from their home permanently. Only tenants or homeowners are eligible for disturbance payments.
57. If one of the following reasons apply, a customer may be entitled to a statutory disturbance payment:
  - Where a demolition order or housing order (hazardous conditions) has been issued in respect of the property
  - The land is being redeveloped
  - Major improvements are to be made to the property which significantly alters its nature or structure
  - Where Guinness has agreed to pay discretionary home loss payments.
58. Statutory disturbance payments are made to compensate a customer for reasonable expenses arising as a direct, natural, and unavoidable consequence of the move. Where the home has been adapted for a person with a disability they are entitled to the comparable cost of those modifications.
59. Compensation may be made in several different ways. For instance, we may make all the removal arrangements and pay suppliers direct; we may provide a set amount based on what we consider is the reasonable cost that would be incurred, or we may reimburse customers the actual costs of removal on the production of receipts, invoices etc.

### *Disturbance payments – discretionary*

60. We may consider offering an additional payment where it is in the wider interests of the development to do so. This might happen to facilitate an early move where Guinness has applied to the government or regulator for approval for scheme redevelopment.
61. Where disturbance payments relate to the redevelopment of an area, we will consult customers on the arrangements to apply on a project-by-project basis.
62. Unlike home loss payments, disturbance payments will not be reduced by rent arrears, service charges or any other debt owed to Guinness.
63. If there are any disputes about the amount of disturbance payment to be paid, we will treat the dispute as a complaint.

### **Payments we make when we require a customer to move temporarily from their home**

64. When Guinness requires a customer to move from their home, we will pay reasonable costs arising directly, naturally, and unavoidably from the move. The reason for the move may include:
  - A flood or fire at the property or other emergency in the home which makes it unreasonable for the tenant to live there
  - Major repairs or improvements are required to the property which cannot be done with the tenant still living in the home, such as subsidence and under-pinning works, chemical damp proof course work, staircase renewal, or extensive structural repairs.
65. These are not statutory payments and are only applicable to tenants. We will pay for reasonable moving costs for leaseholders only when Guinness is responsible for the repair under the lease.
66. We will not pay costs if the requirement to move is a result of customer damage to or willful neglect of their home or if the customer is being evicted from their home.
67. Reasonable costs will be paid in several different ways. For instance, we may make all the removal arrangements and pay suppliers direct; we may provide a set amount based on what we consider is the reasonable cost that would be incurred, or we may reimburse customers the actual costs of removal on the production of receipts.
68. In addition to moving costs, we may also pay for reasonable personal expenses which may include meals, travel, kennels, or catteries. These should be agreed prior to the move.
69. Payments made to the customer will not be reduced by rent arrears, service charges or any other debt owed to Guinness.
70. Customers should use the Guinness complaints process if they are dissatisfied with the home loss and disturbance payments, or the payments offered as part of a temporary move. If the complaint is not resolved and relates to a statutory payment we may refer the matter to the Upper Tribunal (Lands Chamber). Referrals to the Upper Tribunal must be made within four weeks of Guinness' decision.

### **C. Compensation rights included in the tenancy agreement**

This section covers statutory rights available to Secure local authority tenants which have been included in some Guinness tenancy agreements as a contractual right.

**Compensation for improvements**

71. Secure or Assured tenants can, if this right is included in their tenancy agreement, claim compensation for a specific home improvement listed at Annex 2. This right does not apply to Fixed-Term or Assured Shorthold tenants.
72. The right cannot be exercised when the property is being repossessed or the tenancy has ended due to the tenants exercising the Right to Buy or Right to Acquire.
73. Compensation claims will only be considered if Guinness's written permission for the improvement was granted, and the claim is not for an amount below £50 or above £3,000. In line with legislation, the improvement must have been made after 1 April 1994.
74. Tenants wishing to make a claim must do so during a six-week period starting 28 days before the end of the tenancy up to 14 days after the date the tenancy ends.
75. We will take into account the notional life of the installation or improvement, deterioration, depreciation and wear and tear. We will deduct items which we consider excessive or of a quality higher than would be considered reasonable in that property. Compensation will not be paid if the notional life of the improvement has expired.

**Right to Repair scheme**

76. Secure or Assured tenants can, if this right is included in their tenancy agreement, claim up to £50 compensation for small repairs. Only repairs costing less than £250 are included in this scheme. This right does not apply to Fixed-Term or Assured Shorthold tenants. The full schedule of qualifying repairs is set out in Annex 3.
77. The tenant will only be entitled to claim compensation if the second contractor has failed to complete the repair within the schedule time. Compensation will not be offered if the tenant has caused the disrepair or if they refuse access to allow us to undertake the repair.
78. Customers wishing to exercise this right should notify us when they report the repair and make a claim for compensation as set out at the start of the document. The types of repairs and the time limits are set out in Annex 3.

**Period of review**

79. Our review programme is driven by service improvement initiatives, changes to legislation, regulation, evolving good practice or feedback from customers and other key stakeholders. Typically, we review policies on a three-yearly cycle.

**Key legal and regulatory references**

- Land Compensation Act 1973 s.29 (3A)
- Housing Act 1985 s.97 and s.99A
- Housing Act 1988 s.11
- The Secure Tenants of Local Authorities (Compensation for Improvements) Regulations 1994
- The Secure Tenants of Local Housing Authorities (Right to Repair) Regulations 1994
- Data Protection Act 2018 (including UK General Data Protection Regulations)
- Housing Act 2004
- Housing & Regeneration Act 2008
- Equality Act 2010

- Housing Ombudsman  
Guidance on Remedies March 2019
- Housing Ombudsman Complaint Handling Code July 2020
- UK General Data Protection Regulations 2021
- Home Loss Payments (Prescribed Amounts) (England) Regulations 2021

### Related policies

- Complaints Policy
- Data Protection Policy
- Decants Policy
- Disrepair Policy
- Reasonable Adjustments Policy
- Responsive Repairs Policy

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<b>Policy author</b>	Helen Hudson, Housing Policy Manager	
<b>Lead director</b>	Scott Morrison, Director of Customer Contact	
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<b>Version history</b>		
<b>Version number</b>	<b>Review trigger</b>	<b>Brief description of the main changes</b>
1.0	New policy	This is the first version of the policy.

**Annex 1: Definitions**

Term	Description
Customer	In this policy a customer means all residents who have an occupancy agreement with us unless the policy specifies otherwise. It also includes other individuals who have made a claim for compensation.
Compensation	A payment, either mandatory or discretionary, of a sum of money in recognition of loss or detriment.
Disturbance Payment	These are statutory payments to cover the reasonable moving expenses of the person entitled being displaced from their home permanently; and if the customer was carrying on a trade or business in that property land, the loss he will sustain by reason of the disturbance of that trade or business consequent upon his having to quit the land. s. 38(1) (a) and (b) Land Compensation Act 1973. In this policy we also offer discretionary disturbance payments on the same terms as the statutory payments.
Gesture of goodwill	A discretionary financial or other gesture given to recognise a shortcoming in the way we have delivered our service. It is a payment made to maintain good relations between Guinness and a customer.
Improvements	These are alterations made to the property which are substantial or and enlargement/extension of the property.
Major works	These are works which are necessary to ensure the continued habitability of the dwelling.
Reasonable moving expenses	Payments made to cover expenses incurred as a direct, natural, and unavoidable consequence of being displaced from the home.
Redevelopment	New development on a site that has an existing development. It includes changing the use of existing properties into another use.
Service failure	A service failure is when we do not deliver the service we have committed to.

**Annex 2: Compensation for home improvements at the end of the tenancy**

Extract from The Secure Tenants of Local Authorities (Compensation for Improvements) Regulations 1994 (legislation.gov.uk)

QUALIFYING IMPROVEMENTS AND NOTIONAL LIFE OF IMPROVEMENT

<i>Qualifying Improvement</i>	<i>Notional Life</i>
1. Bath or shower.	12
2. Wash-hand basin.	12
3. Toilet.	12
4. Kitchen sink	10
5. Storage cupboards in bathroom or kitchen.	10
6. Work surfaces for food preparation.	10
7. Space or water heating.	12
8. Thermostatic radiator valves.	7
9. Insulation of pipes, water tank or cylinder.	10
10. Loft insulation.	20
11. Cavity wall insulation.	20
12. Draught proofing of external doors or windows.	8
13. Double glazing or other external window replacement or secondary glazing.	20
14. Rewiring or the provision of power and lighting or other electrical fittings (including smoke detectors).	15
15. Any object which improves the security of the dwelling-house, but excluding burglar alarms.	10

**Annex 3 – Right to Repair Scheme**

Qualifying repairs under the right to repair scheme for Guinness Assured and Secure tenants where this is included in their tenancy agreement. This excludes fixed-term tenants.

Eligible tenants are entitled to £10 compensation with a further £2 a day for every extra day the repair isn't fixed, up to a maximum of £50.

<b>Repair type</b>	<b>Response time for second contractor (working days)</b>
Total loss of electric power	1
Partial loss of electric power	3
Unsafe power or lighting socket or electrical fitting	1
Total loss of water supply	1
Partial loss of water supply	3
Total or partial loss of gas supply	1
Blocked flue to open fire or boiler	1
Heating or hot water not working between 31 October and 1 May	1
Heating or hot water not working between 1 May and 31 October	3
Blocked/leaking foul drain, soil stack or toilet	1
Toilet not flushing (if there is only one toilet in the property)	1
Blocked sink, bath, or basin	3
Tap cannot be turned	3
Leak from a water pipe, tank, or cistern	1
Leaking roof	7
Insecure external window, door, or lock	1
Loose or detached banister or handrail	3
Rotten timber flooring or stair tread	3
Door entry phone not working	7
Mechanical extractor fan not working	7