Building homes, independence and aspirations

Disrepair Claims Policy

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This document must be followed in order to fully comply with Home Group policies.

This document should not be shared externally without permission from the document owner.

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1. Introduction

At Home Group, we want every customer to live in a safe, well-maintained home.

We are responsible for keeping our homes in good repair and meeting our legal, regulatory, lease and tenancy responsibilities as a landlord. In line with our Asset Management Strategy, our overall approach is to provide safe and well-maintained homes, supported by clear standards, reliable information and timely decisions about maintenance and investment. We aim to identify and resolve repair issues as early as possible through our repairs, maintenance and planned investment services.

Sometimes, a customer may believe that we have not met our repairing responsibilities and that this has affected the condition of their home. This may lead to a disrepair concern or a formal disrepair claim.

When this happens, we will listen, investigate the issues raised, communicate clearly and take appropriate action to resolve matters fairly and as quickly as possible.

This policy explains how we manage disrepair concerns and claims, how we support customers through the process and how we use learning to improve our services. It should be read alongside our Disrepair Claims Procedure, which sets out the detailed steps colleagues must follow when investigating, managing and resolving disrepair cases.

2. Scope

This policy applies to:

- rented homes we own or manage; and
- leasehold homes we own or manage where the repairing responsibility sits with Home Group or its group companies under the terms of the underlying lease;

  (together referred to as our customers within this policy)
- concerns raised by customers about housing conditions, defects or disrepair that Home Group may be responsible for;
- complaints relating to alleged failures to meet our repairing responsibilities; and
- formal disrepair claims made by a customer or by someone authorised to act on their behalf.

This policy does not apply to:

- personal injury claims; or
- claims for damage to a customer's personal belongings or other property where they result from a one-off event.

These claims are managed separately through Home Group's insurance arrangements.

This policy applies to properties in England and Wales only. It does not apply to any properties in Scotland.

3. Legislation, regulation and standards

We will meet our legal and regulatory responsibilities for repairing and maintaining customers' homes.

This policy is supported by the law, regulation and guidance that explain what landlords must do to keep homes safe, habitable and in good repair. This includes, where relevant:

- the Landlord and Tenant Act 1985 (section 11)
- the Homes (Fitness for Human Habitation) Act 2018
- the Defective Premises Act 1972 (section 4)
- the Housing Act 2004, including the Housing Health and Safety Rating System
- the Hazards in Social Housing (Prescribed Requirements) (England) Regulations 2025, (Awaab's Law)
- Occupier's Liability Act 1957
- Health and Safety at Work Act 1974
- Occupiers Liability Act 1984
- Environmental Protection Act 1990
- Building Act 1984
- Building Safety Act 2022
- Control of Asbestos Regulations 2012
- Social Housing (Regulation) Act 2023
- Decent Homes Standard 2006
- the Pre-Action Protocol for Housing Conditions Claims
- the Housing Ombudsman Complaint Handling Code
- the Regulator of Social Housing Consumer Standards

We will also comply with any other relevant legal, regulatory or contractual duties that apply to the homes we own or manage.

Where Awaab's Law applies, we will follow the required timescales for investigating, communicating with customers and completing any required action.

Where a disrepair claim is made, we will manage the claim in line with the Pre-Action Protocol for Housing Conditions Claims where it applies. This includes sharing relevant information, investigating the issues and aiming to resolve the matter without court action wherever possible.

4. Our policy

4.1 Providing safe and well-maintained homes

In line with our Asset Management Strategy, we will take a planned and evidence-led approach to maintaining our homes. We will use information about property condition, repairs, hazards, customer experience and disrepair concerns to help us identify risks, make timely decisions and inform maintenance and investment priorities.

We will:

- Provide homes that are safe, healthy, well maintained and fit to live in
- Maintain our homes in line with our legal, regulatory, contractual, tenancy and lease responsibilities

- Investigate concerns about the condition of a customer's home and take appropriate action where we are responsible
- Prioritise hazards, defects and repair issues based on the level of risk and their potential effect on customers
- Complete necessary repairs or remedial work as quickly as reasonably practicable
- Use information from repairs, complaints and disrepair claims to improve our understanding of property condition and inform future maintenance and investment
- Comply with all relevant legal and regulatory requirements, including Awaab's Law where it applies

This reflects the Asset Management Strategy's commitment to safe and well-maintained homes, defined standards, responsive repairs, good-quality property information and timely investment decisions.

4.2 Early resolution

We want our customers to tell us about repair issues and concerns about the condition of their homes as soon as possible. Early reporting helps us investigate concerns, understand the issues and take action before problems become worse.

When a customer raises a repair issue, housing condition concern or complaint, we will:

- Listen to and understand the concerns being raised
- Investigate the issues and assess our responsibilities
- Communicate clearly about what action we will take
- Keep customers informed throughout the process
- Work with customers, and where appropriate their representatives, to resolve concerns fairly, promptly and at the earliest opportunity

Where repairs or other remedial works are required, we will take appropriate action in line with our legal, regulatory and contractual responsibilities.

We will always seek to resolve concerns at the earliest opportunity and, wherever possible, avoid the need for formal legal action.

4.3 Raising a disrepair concern or claim

Customers can raise concerns about housing conditions, defects or disrepair directly with Home Group and do not need to appoint a solicitor or representative for us to investigate and consider the issues they have reported.

A formal disrepair claim may be made:

- Directly by a customer
- By a solicitor or representative acting on a customer's behalf
- As a counterclaim within existing legal proceedings involving Home Group

We will consider all concerns and claims relating to housing conditions and disrepair that fall within the scope of this policy and will manage them in accordance with our legal, regulatory and contractual responsibilities.

4.4 Managing disrepair claims

We will manage disrepair claims fairly, consistently and in accordance with applicable legal requirements.

When managing a disrepair claim, we will:

- Investigate the issues raised
- Assess our repairing responsibilities
- Comply with applicable legal, regulatory and court requirements
- Cooperate with reasonable requests for information
- Arrange inspections and remedial works where appropriate
- Seek to resolve claims fairly, proportionately and without unnecessary delay

We will progress investigations and any necessary remedial works as quickly as reasonably practicable. Repairs will not be unnecessarily delayed because liability, settlement or legal costs are still being considered.

The detailed arrangements for managing disrepair claims are set out in the Disrepair Claims Procedure.

4.5 Settlement and cost control

Where appropriate, we may seek to resolve a disrepair claim through an agreed settlement.

Any settlement will be considered on its individual circumstances and will take account of the information available, our responsibilities as a landlord and any relevant legal advice.

We will aim to ensure that settlements are fair, reasonable and proportionate for both the customer and Home Group.

Settlement decisions will be made through Home Group's approved governance and decision-making arrangements.

Where a disrepair claim cannot be resolved through agreement, we will continue to manage the claim in accordance with our legal and regulatory responsibilities.

Where Home Group successfully defends a claim, we may seek to recover costs where it is lawful, appropriate and proportionate to do so.

4.6 Complaints

Customers can raise a complaint if they are unhappy with the service they have received in relation to a repair issue, housing condition concern or disrepair matter.

We will manage complaints in accordance with Home Group's Complaints Policy and procedures and will use complaint information to help us understand concerns, identify issues and improve services.

Where a complaint and a disrepair claim relate to the same issues, the complaint will normally continue to be managed through Home Group's complaints process while the disrepair claim is being investigated.

Where a disrepair claim has been formally submitted to court, any complaint relating to the same issues will close. This is because the matters in dispute will then be considered through the legal process.

Information obtained through the complaints process may be used to support the investigation and management of a disrepair claim and may be shared where required to meet legal, regulatory or disclosure obligations.

We will seek to ensure that complaint responses, repair actions and legal responses remain aligned and consistent where appropriate.

4.7 Customer communication and support

We will communicate with customers in a clear, timely and accessible way throughout the management of housing condition concerns and disrepair claims.

We recognise that housing condition issues can affect customers differently depending on their individual circumstances.

When managing disrepair concerns and claims, we will consider:

- Individual circumstances
- Disabilities and health conditions
- Vulnerabilities and support needs
- Protected characteristics
- Reasonable adjustments

Where appropriate, we will adapt our communication and approach to help customers understand the process, participate in decisions affecting them and access our services fairly. We will treat customers fairly, with dignity and respect.

4.8 Customer cooperation and access

Customers play an important role in helping us investigate, assess and resolve housing condition concerns and disrepair issues.

We ask customers to:

provide relevant information about the issues they are experiencing;

- Allow reasonable access for inspections, investigations and repairs
- Notify us of any changes that may affect appointments or access arrangements
- Engage with reasonable requests for information relevant to the management of their concern, complaint or claim

Where access is required, we will work with customers to agree suitable arrangements and help facilitate inspections, investigations and repairs.

Where access cannot be obtained, we will continue to engage with customers and take appropriate action to manage risks, meet our legal obligations and progress the resolution of the issue.

4.9 Learning and continuous improvement

We are committed to learning from housing condition concerns, complaints, disrepair claims and customer feedback. This supports the RSH Transparency, Influence and Accountability Standard by making sure we listen to customers, learn from their experiences and use their feedback to improve our services.

We will use information from these cases to understand what has gone wrong, identify recurring issues and improve the services we provide.

We will use this learning to:

- Improve repairs, maintenance and housing services
- Improve communication with customers
- Identify and address recurring issues more quickly
- Help keep homes safe, well maintained and in good condition
- Improve our understanding of the condition and performance of our homes
- Inform future maintenance, investment and improvement programmes in line with our Asset Management Strategy
- Reduce the likelihood of similar issues happening again

We will share learning across relevant teams and use it to improve customer outcomes and support continuous improvement across our services.

Where learning identifies opportunities for improvement, we will take appropriate action to improve services, address underlying issues and deliver better outcomes for customers.

5 Roles and responsibilities

Governance and accountability

The Executive Director of Repairs and Maintenance is responsible for ensuring the requirements of this policy are communicated, understood and implemented across Home Group.

The Legal Director as the Policy Owner is responsible for maintaining this policy and providing annual assurance that it remains compliant with legal and regulatory requirements and is being implemented effectively.

The Board provides overall governance and oversight and receives assurance on compliance with this policy through Home Group's governance arrangements.

Legal and specialist teams

Our Legal team and any specialist advisers acting on our behalf support the management of disrepair claims and help ensure we comply with our legal obligations.

Where required, they may support investigations, claims, legal proceedings, information sharing and the resolution of disrepair matters.

Repairs and Maintenance teams

Our Repairs and Maintenance teams are responsible for:

- Investigating repair issues and housing condition concerns
- Arranging inspections and repairs where required
- Completing works that fall within our responsibilities
- Keeping customers informed about inspections, appointments and repairs
- Helping to ensure homes are safe, well maintained and in good condition

Customer support teams

Our customer-facing teams are responsible for:

- Supporting customers throughout the disrepair process where needed

- Helping customers access information, support and services
- Identifying vulnerabilities, support needs and reasonable adjustments
- Working with customers and other teams to help resolve barriers to progressing repairs or claims

Customers

Customers play an important role in helping us investigate and resolve repair issues, housing condition concerns and disrepair claims.

We ask customers to:

- Report concerns as soon as reasonably possible
- Provide accurate information about the issues they are experiencing
- Allow reasonable access for inspections, investigations and repairs
- Tell us if they need support or reasonable adjustments
- Let us know about any changes that may affect appointments or access arrangements
- Engage with reasonable requests for information relevant to their concern, complaint or claim

By working together, we can investigate concerns, carry out any necessary repairs and seek to resolve issues as quickly and fairly as possible.

6 Monitoring and assurance

Compliance with this policy is monitored through Home Group's governance, risk management and assurance arrangements.

The Policy Owner will provide annual assurance on compliance with this policy and its ongoing effectiveness. Significant risks, compliance concerns and areas for improvement will be escalated through the appropriate governance arrangements.

We will monitor how we manage housing condition concerns, complaints and disrepair claims to help ensure we are meeting our legal, regulatory and service commitments.

We will use information from customer feedback, complaints, claims, performance information and assurance activities to understand how effectively we are managing disrepair issues and to identify opportunities for improvement.

Where issues, trends or areas for improvement are identified, we will take appropriate action to improve services, address underlying causes and strengthen compliance with our responsibilities.

7 Key Definitions

Word / phrase	Definition
Awaab's Law	Legal requirements that set timescales for social landlords to investigate and address certain health and safety hazards in customers' homes.

Disrepair claim	A formal claim that Home Group has failed to meet its responsibilities to repair or maintain a customer's home.
Disrepair concern	A concern raised about the condition of a customer's home that may require investigation, repair or further action.
Housing condition concern	A concern about the condition of a home, including defects, damage, damp, mould, hazards or other issues that may affect the safety, condition or habitability of the property.
Pre-Action Protocol for Housing Conditions Claims	A legal process that encourages customers and landlords to share information, investigate concerns and try to resolve housing condition issues before court proceedings begin.
Reasonable adjustment	A change to the way Home Group communicates or provides services to help a customer access those services fairly because of a disability, health condition or other support need.
Remedial works	Repairs or other work carried out to resolve a defect, hazard or issue in a customer's home.
Representative	A person authorised by a customer to act on their behalf, such as a solicitor, advocate, family member or other adviser.
Settlement	An agreed resolution of a disrepair claim without the need for a court decision
Vulnerability	Circumstances that may make it more difficult for a customer to access services or manage the impact of housing condition issues, such as disability, poor health, age or other support needs.

8 Version control

Version Number	Effective Date	Amendment made by (job title)	Version approved by (job title)	Description of Changes
1.0	05/11/26	Legal Director	Chief Property Officer and Executive team	New policy