



Complaints Compensation Matrix

April 2026



Introduction

Every effort will be made to deliver high-quality, effective services in line with our Policies and Procedures. Where complainants have experienced unnecessary inconvenience, the case handler will consider whether compensation should be awarded to **put things right**.

There are three types of compensation:

- **Mandatory**
Statutory payments such as Home Loss or Right to Repair.
- **Quantifiable**
For actual, proven financial losses or damaged items.
- **Non-quantifiable**
For service failure, distress, and inconvenience.

Specific Compensation Orders (New Standards)

In line with the Ombudsman's 2026 guidance, the following defined sums apply for specific failures:

Service Failure	Compensation Amount
Complete Loss of Heating OR Hot Water	£8 per day
Complete Loss of Heating AND Hot Water	£15 per day
Complete Loss of Power	£10 per day
Loss of Lighting Only	£10 per week
Missed Appointment	£15 per occurrence

Loss of Use of Rooms (Percentage of Rent)

Room Type	Percentage of Weekly Rent (%)
Kitchen	30%
Bathroom	30% (20% if another W.C available)
Living Room	20%
Bedroom	20%
Entire Property	100% (if uninhabitable)

Quantifiable Compensation

Claims for actual losses (quantifiable losses) will be considered on a case-by-case basis. Any claims must be reported as soon as possible.

- **Damaged Goods:** For items damaged due to landlord/contractor liability.
- **Increased Bills:** For increased heating/energy costs due to disrepair.
- **Alternative Costs:** Reasonable takeaway meals if a kitchen is unusable, or cleaning costs.
- **Alternative Accommodation:** Costs for staying elsewhere if the home is uninhabitable, where not previously provided.

Non-Quantifiable Compensation

We follow the Housing Ombudsman guidelines for service failure-related awards:

Awards of £50 to £100 | Minor Impact

Remedies in this range apply where there has been some impact on the customer, but the failure was of short duration or did not significantly affect the overall outcome.

- **Examples:** Minor delays in responses, one-off failure to follow procedure, or minor distress

Awards of £100 to £600 | Moderate Impact

Applied where there is clear maladministration but no permanent impact. This includes repeated failures or cases where the landlord failed to acknowledge the problem.

- **Examples:** Multiple missed appointments, failing to communicate over several weeks, or unhelpful/vague complaint responses.

Awards of £600 to £1,000 | Significant Impact

For cases where the customer experienced a significant degree of inconvenience, physical/emotional impact, or financial loss.

- **Examples:** Failure over a considerable period to act on repairs or ASB, or lack of ownership for sub-contracted services.

Awards of £1,000+ | Severe Impact

Recognises severe, long-term impact, including physical or emotional harm.

- **Examples:** Extended stays in temporary accommodation, wrongful threat of eviction, or failing to make reasonable adjustments for a customer.

Cobalt Housing Limited is a Charitable Community Benefit Society registered with the Financial Conduct Authority (FCA) Number: 29516R and registered with the Regulator of Social Housing (RSH) Number: L4361

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