



Customer Allowances Policy

Policy Ref: HMP11

Prepared By	Operations Director
Date of Review	January 2026
Date of Next Review	January 2029
Reviewed By	PHA Board

1. INTRODUCTION

1.1 Statement of Objectives

The Customer Allowances Policy aims to ensure that the Association provides an effective housing service that complies with our landlord obligations in respect of paying customer allowances.

Our objectives include ensuring that:

- establishing a framework for paying allowances to customers that is equitable, consistent and transparent;
- ensuring that allowances are paid to tenants following home loss and major or minor improvement contracts, where necessary and appropriate;
- ensuring that allowances are paid to customers, where appropriate, in ad hoc circumstances which are deemed to merit payment of an allowance;
- making tenants aware of when allowances are payable and the scale of the allowances;
- ensuring that tenants are given the correct advice re the payment of allowances, where appropriate;
- ensuring that allowances are budgeted for, where appropriate, within major and minor improvement contracts and other appropriate budgets;
- ensuring that staff and Board members are aware of the issues involved in payment of customers allowances; and
- achieving our Lettable Standard for void properties.

1.2 Compliance with Regulatory Standards

In terms of the Scottish Social Housing Charter, the Scottish Housing Regulator has identified several key indicators relevant to customer allowances by which it will measure landlord performance, including the following:

- Quality of housing – tenants' homes, as a minimum, when they are allocated are always in a good state of repair, meet the Scottish Housing Quality Standard (SHQS), and any other building quality standard throughout the tenancy.
- Repairs, maintenance, and improvements – tenants' homes are well maintained, with repairs and improvements carried out when required, and tenants are given reasonable choice about when work is done.
- Value for money – tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay.

1.3 Expected Outcomes

Key outcomes of operating an effective Customer Allowances Policy include:

- minimising disturbance and upheaval to tenants and thereby minimising the payment of customer allowances;
- ensuring that all properties are maintained in line with the SHQS and that all void properties comply with the Lettable Standard; and
- ensuring that payments are made in a consistent, equitable, transparent and seamless manner for those circumstances specified within the policy.

1.4 Informing Stakeholders

We will promote our Customer Allowances Policy through our website and tenancy handbook.

1.5 Corporate Fit

1.5.1 Legislation and best practice

We will comply with all relevant legislation and associated regulations, including:

- The Housing (Scotland) Act 1987, 2001, 2010, 2014 & 2025; and
- The Scottish Social Housing Charter.

Common law, statute and the contractual obligations within our tenancy agreement set out our responsibilities as landlord and those of our tenants.

Our Customer Allowances Policy is consistent with our:

- Group Corporate Plan;
- Business Plan;
- Decant Policy;
- Arrears Policy;
- Rechargeable Repairs Policy;
- Repairs & Maintenance Policy;
- Void Management Policy;
- Housing Allocation Policy;
- Asset Management Strategy;
- Risk Management Strategy;
- Group Standing Orders; and
- Group Financial Regulations.

1.5.2 Equalities

Our Customer Allowances Policy complies with PHA's Equality Policy to ensure equality of treatment for all tenants without discrimination or prejudice.

1.5.3 Confidentiality

PHA recognises that confidentiality is important to tenants and will treat their tenancy information in confidence under the General Data Protection Regulation (GDPR) and in line with PHA's Privacy Policy.

1.5.4 Business Plan and risk management

The Customer Allowances Policy provides a framework for making payments to customers where it is deemed necessary to contribute towards the cost of redecoration or disturbance following major and minor improvement contracts, while always ensuring that PHA remains a financially viable and sustainable organisation. PHA aims to minimise risk by ensuring that customer allowances are paid out where necessary in accordance with the policy in a consistent, equitable and transparent manner.

1.5.5 The Board

The Operations Director has responsibility for overseeing the implementation of the Customer Allowances Policy and the Housing Services Manager is responsible for key aspects of the day-to-day service delivery with delegation of specific tasks to appropriate staff.

The Board will receive updates on the implementation of the Customer Allowances Policy so that they can have reasonable assurance that it is operating effectively in practice.

2. KEY PRINCIPLES – CUSTOMER ALLOWANCES POLICY

2.1 Customer allowances

Customer allowances may be paid in the following circumstances.

2.1.1 Redecoration

- a) Following cyclical maintenance works or planned programme renewal contract.
- b) At the start of a new tenancy in difficult to let properties.
- c) Following removal of asbestos.
- d) Where decoration in a customer's property has been damaged e.g. due to any major works.

2.1.2 Subsistence

- a) Subsistence can be paid when a customer has been decanted to a hotel or other temporary accommodation where:
 - no facilities exist for a customer to prepare meals; and
 - no facilities exist for a customer to do laundry.

2.1.3 Disturbance

- a) Following, major works when a tenant has been decanted.
- b) Following major works, when a tenant has not been decanted, if deemed necessary.
- c) Following minor cyclical maintenance works or planned programme renewals or during works undertaken by the Investment team.
- d) To a customer who has experienced some form of disturbance from works carried out by PHA.
- e) The amounts payable and determination of what is reasonable will be at the sole discretion of the Housing Services Manager or the Property Services Manager, within the circumstances and limits set out in Annex 1.

2.1.4 Start of a New Tenancy

- a) Where a house is difficult to let, or a house has been left in a poor decorative order, or where a house has been vandalised between tenancies.

2.1.5 Scale of Customer Allowances

Annex 1 sets out the scale of customer allowances that will apply from 21 January 2026.

2.1.6 Services Organised by PHA

Annex 2 explains about those services organised and paid for by PHA where a tenant is decanted – further information is available in PHA's Decant Policy.

2.2 Offsetting customer allowances

An allowance may be applied to the tenant's account where arrears or other debt outstanding, for example a rechargeable repair (as defined in the Rechargeable Repairs Policy). However the Housing Services Manager, with express approval of the Operations Director, can exercise reasonable professional discretion to avoid hardship. Tenants must be informed and agreement reached when it is intended to offset an allowance against an arrear and / or a rechargeable repair.

It is recognised that rent arrears should be the priority however it will be the Housing Services Manager's responsibility to check if there are any outstanding rechargeable repairs or sundry debts and to apply any remaining allowance to that debt.

3. MISCELLANEOUS

3.1 Alternative Formats

On request, the Association will provide translations of all our documents, policies and procedures in various languages and other formats such as computer disc, tape, large print, Braille etc, and these can be obtained by contacting the Association's offices. The Association is a member of the Happy to Translate scheme.

3.2 Next Review

We will review the Customer Allowances Policy every three years or sooner if required by statutory, regulatory or best practice requirements.

PARTICK HOUSING ASSOCIATION
SCHEDULE OF CUSTOMER ALLOWANCES (FROM 21 JANUARY 2026)

Type of allowance	Maximum amount	Notes
<u>Redecoration – general</u> <ul style="list-style-type: none"> • Living room • Kitchen • Dining room • Bathroom • Additional WC • Hall • Hall / staircase combined • Bedroom (each) 	<ul style="list-style-type: none"> • up to £140 • up to £120 up to £105 • up to £120 • up to £70 • up to £105 • up to £220 • up to £105 	<p>Allowances will be paid in the form of vouchers or cards for 'B&Q' or another agreed local provider.</p>
<u>Redecoration – following contract works</u> <ul style="list-style-type: none"> • Rewiring • Sanitary ware renewal • Kitchen replacement • Window renewal • Fireplace removal • Allowance for removal of Artex 	<ul style="list-style-type: none"> • up to £220 • up to £50 up to £120 • up to £220 • up to £70 • up to £15 to £80 per room 	<p>It is unlikely that a house will require complete redecoration, therefore the allowance paid would be a <u>proportion</u> of the maximum allowance. This proportion will only reflect the degree of disturbance to the tenant's decoration and <u>not</u> the overall standard.</p> <p>The rates quoted here are based upon a 3-apartment property – these allowances can be increased or decreased by up to £30 for each apartment to reflect different property size.</p> <p>Where PHA has arranged for a contractor to provide a decoration service as part of a planned programme renewals contract, any decoration allowance will be reduced pro rata to take this into account.</p>

<p><u>Subsistence</u></p> <ul style="list-style-type: none"> • Allowance per adult • Allowance per child (under 12 years) • Allowance for use of mobile phone • Laundry allowance 	<ul style="list-style-type: none"> • up to £25 per day • up to £15 per day • up to £15 per week • up to £25 per week 	<p>Any such payments to decanted tenants will be reviewed by the Housing Services Manager, Property Services Manager or Asset Manager, taking account of supporting information confirming actual subsistence costs incurred and may be adjusted accordingly.</p>
<p><u>Disturbance</u></p> <p>Allowance for customers, who have been decanted following planned major works. Allowance if decanted – basic payment</p> <p>Allowance per room if wooden/tiled flooring destroyed during works or decoration damaged significantly.</p>	<ul style="list-style-type: none"> • up to £195 • up to £125 per room up to maximum of £460 	<p>Tenants who require to be decanted will be advised of the estimated decant period in advance.</p> <p>Payments are at the discretion of Housing Services Manager, Property Services Manager or Asset Manager.</p> <p>Where PHA has arranged for a contractor to lift and relay carpets as part of a planned programme renewals contract, no allowance will be paid.</p> <p>Where a tenant has installed laminate flooring or ceramic floor tiles, even where they have the necessary permission for such floorcoverings, the tenant must lift these prior to any works being undertaken.</p> <p>However in exceptional circumstances PHA may arrange for flooring to be uplifted.</p>

**PARTICK HOUSING ASSOCIATION
DECANTS – SERVICES ORGANISED AND PAID FOR BY PHA**

1. Removal to and from Decant Accommodation

PHA will pay the costs of removal to and from the decant accommodation. The costs will also be paid on return to the original property if the decant is temporary.

2. Disconnecting and Reconnecting of Washing Machine/Cooker

PHA will pay the costs of disconnecting/reconnecting a washing machine and cooker. The costs will also be paid on return to the original property if the decant is temporary.

3. Disconnecting and Reconnecting of Telephone

The majority of our customers now use mobile phones and no longer have a home landline. For the remaining small minority of our customers who do not have access to a mobile phone but have a home landline, the Association will pay for disconnection / reconnection at the decant accommodation where the decant is for more than one week. The costs will also be paid on return to the original property if the decant is temporary.

4. Wi-Fi and Internet Services, etc.

As customers may be tied into existing contracts with their internet providers at their permanent address, PHA can cover the cost of a 'dongle' for customers to connect to Wi-Fi in their temporary accommodation.

5. Storage

Where the customers own home requires to be free of furniture and household goods PHA will arrange for removal to storage and pay storage costs of items not being moved to decant accommodation.

6. Adaptations

PHA will seek to keep to a minimum the cost of providing adaptations in a decant property which may include moving existing adaptations from the original property. The advice of an Occupational Therapist will be sought before an adaptation is installed.

7. Floor Coverings

Where works to a customer's home require the removal of floor coverings this will be organised by either the contractor carrying out the work or by PHA who will employ the services of a reputable carpet fitter to lift and where necessary / possible, relay the tenant's carpets and floor coverings in the decant accommodation. Carpets and floor coverings which cannot be re-laid or are not required in the decant accommodation, will be stored. All carpets will be re-laid on return to the customer's permanent address.

8. Redirection of Mail

PHA will pay for the redirection of mail if the decant is for a period of over one month where the customer is returning to their original home. Where the decant is permanent, mail redirection will not be paid.

9. Gas and Electricity

Where the decant property has pre-payment meters, PHA will ensure there is a minimum amount of credit in these. Thereafter it will be the responsibility of the customer to top up this amount as required.

Where the decant property does not have a pre-payment meter, PHA will arrange to have the accounts sent to the Association for the period of the decant and will recharge the decant customer for the amount of energy used.

PHA will record meter readings at the original home and at the decant accommodation. The customer will be advised to contact the appropriate utility companies and any power consumed by PHA or its contractor will be reimbursed at the appropriate rate, as noted on the customer's bill.

10. Cooking Facilities

Where the decant house does not have a gas supply suitable for connecting to a cooker and the decanted customer has a gas cooker PHA could provide a temporary electric cooker or offer the use of an air fryer or microwave.

11. TV Installations – Satellite and Cable, etc.

PHA will not reimburse customers for the disconnection and reconnection of Satellite / Cable TV and / or Broadband internet connections. PHA will take reasonable steps to provide access to free to view TV for the duration of the decant period.

12. Security to Main Home

PHA shall arrange and pay for security shutters to be fitted to doors and windows, if required, for the duration of the decant period.

13. Decant Policy

Further information is available from PHA's Decant Policy.