

# guidance and information

## home loss and disturbance payments

### introduction

**A Home Loss Payment is designed to compensate people for the distress and inconvenience of having to move home at a time not of their choosing. A person who has an interest in the property, such as a tenant or an owner-occupier, may be entitled to a Home Loss Payment if they are permanently displaced from their home as a consequence of believe housing carrying out improvement or redevelopment of their home. Landlords are not entitled to Home Loss Payments as they do not live in the property as their home.**

A Disturbance Payment is a payment made to compensate the occupier for the reasonable expenses in moving from their home.

We will make Home Loss and Disturbance Payments where the law requires us to do so. The following information is to inform you when you may be entitled to a home loss or disturbance payment. It is not intended (and should not be relied upon) as a statement of the law or our policy.

If you wish to know your legal rights then you should contact a solicitor, Citizens' Advice Bureau, a housing advice centre or a law centre.

Further details are provided below.

## part one: home loss payments

### believe housing tenants

**To qualify for a Home Loss Payment you must meet the following requirements:**

- You must have lived in the house as your only or main home for at least one year as tenant or joint tenant - before the date you are displaced
- You move from the home permanently in consequence of believe housing deciding to carry out improvement or redevelopment of the home/land.

Lodgers or other people living in a property who are not believe tenants are not eligible for a Home Loss Payment.

### payments

**The amount of Home Loss Payment you could receive is set by Government each year. From 1 October 2022 this is £7,800 for tenants.**

If you are jointly entitled with one or more other people to make a claim for a Home Loss Payment (for example, you have a Joint Tenancy) then the payment will be divided equally between the number of people who qualify.

If you have rent arrears, these will be deducted from your payment and any remaining balance will be paid to you. Payment will be made to your bank account.

## how to apply for a home loss payment

To claim a Home Loss Payment you will need to provide us with certain information. We will provide you with a form to complete and send to us. We will usually make the payment on the date you are displaced/move out.

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## owner occupiers and private tenants

**People other than tenants may be affected by decisions made by believe housing to carry out redevelopment that may result in them being displaced from their home. They may also be eligible for Home Loss Payments.**

To be eligible, owner occupiers or private renting tenants will need to meet the following requirements:

- You must have lived in the house as your only or main home for at least one year before the date you are displaced
- You move from the home permanently in consequence of believe housing deciding to carry out improvement or redevelopment of the home/land

## payments

The amount of Home Loss Payment you could receive is set by Government each year. From 1 October 2022 it has been set at £7,800 for tenants. If you are an owner occupier, you may be entitled to a Home Loss Payment of 10% of the market value with a minimum of £7,800 and a maximum of £78,000.

If you are jointly entitled with one or more other people to make a claim for a Home Loss Payment (for example, you have a Joint Tenancy or own the property jointly) then the payment will be divided equally between the number of people eligible.

## how to apply for a home loss payment

To claim a Home Loss Payment you will need to provide us with certain information. We will provide you with a form to complete and send to us. Where believe housing is buying your home then we will usually make the payment on the date the property is purchased.

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# part two: disturbance payments

## introduction

**Disturbance Payments are made to compensate a residential occupier for reasonable expenses in moving from the house or land. They may be payable to people who are:**

- Entitled to a Home Loss Payment; and
- Not entitled to a Home Loss Payment, for example those who do not fulfil the one-year residency requirement.

## eligibility

**To qualify for a Disturbance Payment you must:**

- be displaced from the home or the land in consequence of believe housing carrying out any improvement to a house or building on the land or redevelopment on the land
- be in lawful possession of the house/land you are displaced from

You are not entitled to a Disturbance Payment if you are a lodger or have a licence to occupy.

## eligible costs

**People who are eligible can claim reasonable costs of removal or relocation and these may include, for example:**

- The reasonable cost of re-fitting or adapting carpets and curtains for the new house. If you think that these cannot be refitted or adapted and believe housing agrees then a replacement can be claimed.
- The reasonable charges incurred from moving your furniture and effects to your new house.
- The reasonable cost of moving the following items - cooker, washing machine, dish washer, telephone, TV aerial, satellite dish or other telecommunication equipment, alarms, re-direction of mail and school uniforms if appropriate.
- The administration costs incurred in change of address ie driving licence and passport
- Loss of wages where time off is unavoidable due to displacement and removal and wages are lost as a consequence.

In some cases we may reimburse for the cost of new appliances, for example if your existing cooker cannot be connected to your new energy supply, but this must be agreed with us beforehand.

We may also pay a decoration allowance on the following scale, dependent upon the size of accommodation you move into:

Flatlets/Bedsit Accommodation	£70
1 Bedroom Flat/Bungalow/House	£95
2 Bedroom Flat/Bungalow	£120
2 Bedroom House	£145
3 Bedroom House	£170
4/5 Bedroom House	£195
3 Bedroom Bungalows	£130
4 Bedroom Bungalows	£140

## claims

We can provide you with a form to complete and submit to make a claim for Disturbance costs.

**Any receipts and claims have to be received within two months of the move. All claims must be supported by receipts or other appropriate documentation.**

Emergency Payments may be considered in particular cases of hardship.

## discretionary payments

There are circumstances where we may make a discretionary home loss or disturbance payment if you do not qualify for a mandatory payment. In such cases you can contact us to ask us to consider making a discretionary payment to you. We will need you to provide us with reasonable information for us to consider your request and we will let you know our decision. If we decide to make a discretionary payment then it will be no more than if the payment was mandatory.

You can call us on **0300 1311 999**  
or email [hello@believehousing.co.uk](mailto:hello@believehousing.co.uk)

