

## Disrepair claims

We're aware that some of our customers are being approached by Claims Management Companies about making a claim against us for disrepair.

These companies are not what they seem. They may not give you all the information you need before you agree to work with them, and they could put you at serious financial risk.

As your landlord, we're here to help and look after you and your home. We want to protect you from these companies and explain the factors and risks you need to consider if you're thinking of making a claim.



### What is disrepair?

If we don't meet our obligations to keep your home in repair – including completing repairs we're responsible for in reasonable time, and keeping installations for sanitation, electricity, gas and water supplies in working order – your home could be said to be in disrepair.

Please contact us first in order that we can deal with your concerns including dealing with your complaint in a formal way.

## What are Claims Management Companies?

They are companies that target tenants, particularly tenants of social housing landlords, with marketing tactics to encourage you to make a claim for disrepair. They then sell your claim to Solicitors who act as intermediaries between you and your landlord (in this case, us), and represent you and handle the claim on your behalf, for a cost.

Any agreement with these companies can put you at significant financial risk.

Sometimes, they may even pose as surveyors and say they're from Black Country Housing Group (BCHG). All of our teams carry BCHG identification badges, so make sure you ask to see their ID before letting them into your home.

If you're unsure who someone is, do not let them into your home. If you feel unsafe, please call the police and let us know.

## What are the risks involved?

### Hidden costs

These companies will usually tell you that they operate on a "no win, no fee" basis. But we've seen examples of where customers have faced thousands of pounds of debt as a result of signing up to their agreements.

They usually also charge a fixed amount up front to take out an insurance policy to cover the cost of your claim. This lump sum can be a significant amount. Any potential compensation you receive from a claim may reduce to cover solicitor fees or legal costs (ours and yours, if the claim is unsuccessful).