



Date: 28<sup>th</sup> April 2021

Dear Tenant

**Re: IMPORTANT - Cold Callers for Housing Condition/Disrepair Claims /Fitness for Human Habitation Act**

We have become increasingly aware that some canvassers have been acting 'unscrupulously' within your area and have led some of our tenants to believe that they may be entitled to compensation.

You should be aware that these individuals are not acting on behalf of Wirral Methodist Housing Association and may not have your best interests at heart. All of our staff and contractors carry I.D. that you are strongly advised to request sight of before you allow any stranger into your home

This is particularly important in the current situation with the **Covid-19** virus, as it may prove very difficult to identify the canvasser that has entered your home, as any information that they gather from you could be sold on numerous times before any potential claim commences.

**Who Are these People?**

These canvassers represent claim handlers or solicitors. Their aim is to make money – usually up to £500 per referral (whether the claim is real or not). They may tell you that your home is in need of repair and encourage you to put in a claim against us.

We want you to be aware of them, what happens if you claim and how it affects us.

**Be Aware**

Disrepair/Housing Condition claim companies use a legal scheme that was introduced to protect tenants from bad landlords.

These companies want to make money out of you and your home.

You need to know the facts in case they approach you.

They may tell you that you can make a claim on a 'No Win - No Fee' basis.

However, if you decide at some point in the future that you don't want to continue with a claim, there could be charges that you have to pay to exit the agreement.

Some tenants have been left with the costs of:



- Charges for a building survey – up to £1500
- Credit Agreement charges of over £500 for the “No Win -No Fee” scheme to cover the cost of legal insurance that they will need to take out

So, **please** be careful before you commit to any agreements with these canvassers. They may put you at financial risk.

These claims can go on for years and any solicitor acting on your behalf may tell you not to allow us to undertake any works. This causes delays in completing repairs and the whole situation can become very stressful for tenants.

### **How Disrepair Claims Affect Us:**

We are forced to spend thousands of pounds defending these claims. Money that could and should be spend on improving our homes and our communities. The people that benefit most from this legal action are the solicitors and not our tenants.

### **Do you need Repairs Completing?**

Please tell us if you need us to complete a repair by contacting us by telephone on 0151 647 5471 (Option 1)

If you have reported a repair to us in the normal way and you believe that we have failed to resolve the repair within a reasonable time, or that the repair is not of the correct standard, we would urge you to use the following procedures that are recommended by Government and the Courts as the first route to take before commencing legal proceedings:

- WMHA Contact Form <https://wmhalt.org.uk/contact/> or email [info@wmhalt.org.uk](mailto:info@wmhalt.org.uk)
- You could also contact the Housing Ombudsman Service which deals with complaints from tenants of social housing in England about housing conditions <http://www.housing-ombudsman.org.uk/>

If you have already signed up with one of these canvassers and feel that you have been coerced in to signing an agreement with which you are uncomfortable, then please contact us as soon as possible.



We will try and help you to exit any agreement without any cost to yourself if this is what you want and we will ensure that any outstanding repairs are carried out as soon as possible.

If you are unclear as to your legal position we would encourage you to speak to a Citizens Advice Bureau.

Yours faithfully

Andy Gerrish  
Asset Manager

For and on behalf of Wirral Methodist Housing Association