

# Westcountry Housing Resident Expenses Policy



## **I Introduction**

- I.1 This policy and procedure is a support to the Resident Involvement Strategy, policy and Resident Agreement agreed in 2005.
- I.2 This policy and procedure aims to provide clarity and guidance on the following issues relating to expenses incurred by residents' in being involved with WH.
- Travel expenses and car parking
  - Childcare and carers
  - Other Caring Responsibilities
  - Subsistence
  - Loss of earnings
  - Accommodation
  - Stationary and postage
  - Telephone and Internet use
- I.3 This policy applies to WH tenants, leaseholders and service users. Resident board members will claim their expenses through board processes.
- I.4 This policy does not apply to residents taking part in the Resident Auditors project who will be covered by separate arrangements.

This policy includes those involved in the following groups and activities that are WH organised or sponsored

- Service User panels
- Short Life Resident Groups
- Consultation meetings and events
- Training events and conferences
- Any other activity deemed necessary to support WH's activities
- Resident Auditors
- Other resident groups working for Westcountry

## **2 Policy Statement**

- 2.1 WH values the input that residents make to its activities on a voluntary basis. This input is central to ensuring that excellent levels of services are delivered and that services improve.
- 2.2 WH believes it is unreasonable to expect residents to become involved at their own expense and will provide a fair and reasonable level of expenses and views this as a means of encouraging wider involvement.
- 2.3 WH will continually benchmark and check the rates agreed below against those of the Housing sector and other organisations including the National Joint Council for Local Government Services, RAC, AA to ensure that rates do not unreasonably disadvantage WH residents involved in activities.
- 2.4 All active groups will state the agreed levels of payment including regular payments for volunteers working for Westcountry in activities normally carried out by Staff such as Auditors, and the phone survey group, time to talk.

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### **3 Policy and rates**

#### **3.1 Travel expenses and car parking**

- The housing stock is geographically wide spread. Where possible consultation events and meetings will be organised to reduce the need to travel. However, this may not always be possible.
- In order to reduce the impact of travelling on the environment WH actively encourages car sharing, public transport, walking or cycling
- All travel costs on public transport will be reimbursed in full. A valid ticket or receipt will be required.
- Taxi's can be used in circumstances where there is no or prohibitively difficult access to public transport, car sharing with another resident cannot be arranged or if the resident is disabled. If a taxi is used sharing with other residents is encouraged. A valid receipt is required. The Taxi should be booked with an approved WH company who can be paid on invoice if possible. Booking with an alternative company must be agreed with WH staff beforehand.
- For Travel to training events and conferences outside your county of residence, train journeys are WH's preferred method of transport. Payments are made based on a standard or second class ticket. If required WH can purchase the ticket and distribute it prior to the event.
- In exceptional circumstances or if several residents are sharing a car, making train travel more costly, travel costs outside the two counties will be reimbursed based on the cost of a second class train fare. Any exceptions must be agreed with the organiser/budget holder in advance of the event.
- A mileage rate will be paid for usage of personal vehicles. In all journeys car sharing is encouraged. (see Car insurance below)
- The mileage rate is as follows:
  - For return journeys of up to 70 miles a rate of 43.5p will be paid.
  - For return journeys of over 70 miles, mileage over 70 miles will be paid at 25p.
  - For regular journeys over a sustained period of time (excluding regular meetings), for example attending a training course, the mileage rate will be 30p per mile.
- Car parking will be paid for the duration of the event plus a half hour before and after. A ticket or receipt will be required.
- Car Insurance - It is the resident's responsibility to ensure that they have adequate insurance cover for carrying passengers and for paid travel. Residents need to check with their insurer that they are covered. WH does not accept liability for accidents or damage incurred whilst travelling to, from or during activities organised or facilitated by the Westward Group. Attached (Appendix 2) is information and advice regarding insurance cover.

### 3.2 Childcare

- WH realises that arranging adequate childcare can be difficult and may pose a barrier to attending events and becoming involved.
- WH will pay for childcare costs in the following circumstances:
  - The child or children are below the age of 14
  - The care is provided by a registered child minder
  - Any other person looking after your child, including family members or any other person not resident in the same household
- WH will pay the following rate for childcare:
  - Flat Rate payment of £10.00 (no receipt required)
  - Where a registered child minder is employed we will pay in full if a receipt is provided

### 3.3 Other caring responsibilities

- WH will pay the full cost associated with arranging cover for other caring responsibilities. For example having cover care for a relative with dementia.
- WH will not pay care allowance in the following circumstances:
  - Care is carried out by a resident family member or anybody else residing in the same household

### 3.4 Subsistence

- In many instances WH or other organisations' will provide refreshments and food at events such as training or conferences. However, there may be occasions where residents' have to purchase a meal or drink. WH does not want to be prescriptive on this matter as it is recognised that prices vary and will depend on what is available, WH will not pay for the purchase of alcoholic beverages.
- The principle of reasonable costs should apply. Unless by prior agreement or in exceptional circumstances where there is limited choice of menu such as that provided by hotels, WH would provide a maximum of £30 for all subsistence in any one day. (This includes breakfast, lunch and dinner) and is conditional on production of a receipt.

### 3.5 Accommodation

- Residents who require an overnight stay will be fully reimbursed. As well as costs, location and facilities will be considered. Bookings must be arranged and approved through the resident involvement team.

### 3.6 Loss of Earnings

- Although WH will make every effort to hold events and meetings when working families can attend, it recognises that this will not always be possible. In such cases it recognises that the loss of earning incurred by these residents may place a barrier preventing their involvement with the organisation and as such WH will commit to covering reasonable loss of earnings.
- WH proposes to continue to review the loss of earnings awarded to ensure that the level remains reasonable and comparable with other organisations rates such as local government and landlord rates.
- In all cases payment will only be made by Cheque on submission of a claim accompanied by an employer's letter.

### 3.7 Stationary, postage, the internet and telephone use

- All established service improvement and other active groups, have their own budgets which they have control of and it is the responsibility of the group to administer any costs incurred by its members, whilst working for the group, through these budgets. In these cases any payments made through the expenses will be at the approval by the group. In all cases each group is responsible for its budget expenditure and is accountable to the board for how it uses its budget each year.
- Budgets are planned by WH throughout October and November for Budgets to be finalised by WH board in February each year, and each group will need to consider what budget they need for the forthcoming year and working with the resident involvement team, agree a budget request to go to the board as part of the WH budget. Each group will be informed of their Board approved budget by April each year.
- Stationary and postage and other expenditure, required for resident association business will be covered for by an annual grant payment, which becomes the responsibility of that group to manage and decide on how it is spent. However, if there is a requirement for more stationary please call the resident involvement team.

### 3.8 Volunteers and Residents working for Westcountry

WH recognises that there is a value in residents carrying out work for WH. It recognises that often residents will talk to other residents in a way and with feedback they would not provide to their Landlord.

- In order to ensure that residents who work for Westcountry in activities such as Auditors, Phone Survey groups are remunerated for their work in a way that will not compromise benefits WH will pay resident expenses on a flat rate basis for each day they spend working for WH.
- Payment will be made to residents for each day of work to cover out of pocket expenses at a rate of £10.00 per day.

- Where a group requires their residents to use their phone, work on line or mail out to other members, residents or Westcountry an agreed contribution towards these expenses will be made of a maximum of £15.00 to contribute toward broadband, phone, postage and short journeys.

These will not be paid where

- a resident has not signed the code of conduct
- This has not been specified in the terms and conditions of that group
- The resident has not participated in the required activity.
- The resident had not agreed the need with a member of the RI team before hand

### 3.9 Other Costs

- WH acknowledges that some residents wishing to take an active part in its activities, may be restricted from doing so due to barriers of language, visual, hearing and ability.
- In all cases WH will undertake to support individuals directly, through the provision of translation services, hearing loops.
- Where this is not possible or the suitable assistance required is not available through WH, WH will cover any reasonable costs incurred with the provision of support, advocacy, translators, signers and carers.

## **4 Procedure**

### **4.1 All Claims**

- Any resident wishing to make a claim for expenses must complete an expenses claim form (see appendix I) and submit with that form any receipts relating to that claim to the relevant member of staff.
- In all cases payments will not be made without the submission of receipts with the claim form.
- A letter will be required from a childcare/carer in addition to the form.
- In most cases unless this is a WH run even, payment will be made by cheque.
- WH will make payment no later than 2 weeks from receiving the claim.
- Claims for expenses must be submitted within 2 months of the event to be paid unless there are exceptional circumstances as agreed with the resident involvement team.

### **4.2 WH Run Events**

- WH Staff holding events and activities will ensure that they have a float of cash sufficient to pay residents attending an event to the maximum of £40.00 per resident.
- Payments larger than £40.00 will be paid by cheque using WH's payment system.

### **4.3 Established Resident Groups holding their own petty cash**

- WH does not hold large sums of cash on any of its premises; therefore active resident groups will ensure that they give prior notice of seven working days if cash is required for an activity they are running; this includes regular meetings.

## **5 Monitoring and review**

The operation and effectiveness of this policy will be monitored by the Board and annually by residents at the annual impact assessment day.

In addition an assessment will be made of how this may have contributed to increased levels of resident involvement through review of active involvement of diverse groups including hard to reach, BME, disabled residents.



		£
<b>*Other</b>	Please Specify	£
Total expenses being claimed I confirm that these costs are reasonable and I was on Westcountry approved business.		£
Signed.....		

***\*NO PAYMENT WILL BE MADE WITHOUT A VALID RECEIPT  
UNLESS A PRIOR AGREEMENT WAS MADE WITH THE RESIDENT INVOLVEMENT TEAM.***

### Mileage Calculator

1	£0.44	36	£15.66	71	£30.89	106	£46.11	141	£61.34
2	£0.87	37	£16.10	72	£31.32	107	£46.55	142	£61.77
3	£1.31	38	£16.53	73	£31.76	108	£46.98	143	£62.21
4	£1.74	39	£16.97	74	£32.19	109	£47.42	144	£62.64
5	£2.18	40	£17.40	75	£32.63	110	£47.85	145	£63.08
6	£2.61	41	£17.84	76	£33.06	111	£48.29	146	£63.51
7	£3.05	42	£18.27	77	£33.50	112	£48.72	147	£63.95
8	£3.48	43	£18.71	78	£33.93	113	£49.16	148	£64.38
9	£3.92	44	£19.14	79	£34.37	114	£49.59	149	£64.82
10	£4.35	45	£19.58	80	£34.80	115	£50.03	150	£65.25
11	£4.79	46	£20.01	81	£35.24	116	£50.46	151	£65.69
12	£5.22	47	£20.45	82	£35.67	117	£50.90	152	£66.12
13	£5.66	48	£20.88	83	£36.11	118	£51.33	153	£66.56
14	£6.09	49	£21.32	84	£36.54	119	£51.77	154	£66.99
15	£6.53	50	£21.75	85	£36.98	120	£52.20	155	£67.43
16	£6.96	51	£22.19	86	£37.41	121	£52.64	156	£67.86
17	£7.40	52	£22.62	87	£37.85	122	£53.07	157	£68.30
18	£7.83	53	£23.06	88	£38.28	123	£53.51	158	£68.73
19	£8.27	54	£23.49	89	£38.72	124	£53.94	159	£69.17
20	£8.70	55	£23.93	90	£39.15	125	£54.38	160	£69.60
21	£9.14	56	£24.36	91	£39.59	126	£54.81	161	£70.04
22	£9.57	57	£24.80	92	£40.02	127	£55.25	162	£70.47
23	£10.01	58	£25.23	93	£40.46	128	£55.68	163	£70.91
24	£10.44	59	£25.67	94	£40.89	129	£56.12	164	£71.34
25	£10.88	60	£26.10	95	£41.33	130	£56.55	165	£71.78
26	£11.31	61	£26.54	96	£41.76	131	£56.99	166	£72.21
27	£11.75	62	£26.97	97	£42.20	132	£57.42	167	£72.65
28	£12.18	63	£27.41	98	£42.63	133	£57.86	168	£73.08
29	£12.62	64	£27.84	99	£43.07	134	£58.29	169	£73.52
30	£13.05	65	£28.28	100	£43.50	135	£58.73	170	£73.95
31	£13.49	66	£28.71	101	£43.94	136	£59.16	171	£74.39
32	£13.92	67	£29.15	102	£44.37	137	£59.60	172	£74.82
33	£14.36	68	£29.58	103	£44.81	138	£60.03	173	£75.26
34	£14.79	69	£30.02	104	£45.24	139	£60.47	174	£75.69
35	£15.23	70	£30.45	105	£45.68	140	£60.90	175	£76.13

*For Office use only*

<i>RI General</i>	<i>Auditors</i>	<i>Time 2Talk</i>	<i>Community Voices</i>	<i>AMUP</i>
<i>Supported Housing</i>	<i>Resident associations</i>	<i>Youth Forum</i>	<i>Training</i>	<i>Communications 38/044</i>
<i>Focus Groups</i>	<i>Specify area of work</i>		<i>Scrutiny Panel</i>	

**Action Taken:**                      **Paid**                      **Cheque required**                      **Other**

**Dealt with by:** .....

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## **Insurance Advice**

### **Information for car owners on third party insurance**

#### **Third Party, Fire and Theft**

This type of car insurance policy provides the minimum legal requirement. They are designed to protect victims of accidents in which your car is involved. A third party fire and theft policy can also cover your legal fees in case you require a solicitor to represent you.

Should your car sustain damage caused by a fire, your insurance policy does provide limited protection. In order to sustain such damage it is highly likely that your car will have been stolen and set alight to destroy any evidence.

#### **Third Party Only Insurance**

By law, as far as the Road Traffic Act(s) are concerned, you need to have a minimum level of car insurance. Third party only will only cover your liability to others. There is no cover for damage to yourself or your vehicle.

Third party car insurance will also cover you to drive other cars on a third party basis. Look carefully at the terms and conditions of your policy for this reason. The insurance policy will tell you whether you can drive another car, and whether someone else can drive yours.

If you are found to be guilty of causing an accident, your insurer will pay any compensation to any injured victims of the accident. Any legal costs are covered and paid to the solicitors of the victims as well as the legal costs that your own insurance company incurs representing you.

However, if you are involved in an accident in which you are the passenger, third party car insurance will only cover the driver. You can claim compensation from the person driving your car should their negligent driving cause you injury. This is because the insurance policy indemnifies the driver. What the third party policy doesn't cover is the damage to your car whoever is driving it.

### **Information for owners of cars considering comprehensive insurance policy cover**

Comprehensive car insurance, as is appropriately named, provides the policyholder with comprehensive, 'all risks' insurance cover for your car. In its simplest terms it means that you are able to claim for any damage caused to your car, apart from those exclusions you agreed with your insurance company. Exclusions vary dependent on the insurer but may include items like legal fees, breakdown cover, windscreen damage, and medical fees.

Despite exclusions, a comprehensive car insurance policy still means just that! You may be aware that you can claim for the damage caused by an accident to your vehicle, but did you know it is also possible to make a claim for more minor damage that can happen to your vehicle? For example, if your car is parked and another driver drove past and knocked off your wing mirror, you would be able to make an insurance claim, even if the other car driver did not leave their details. However, if you do decide to make such a claim, check the minimum excess payment required, and the effect the claim will have on your car insurance premium. For minor damage it is usually cheaper to pay for it yourself.

Excess must be paid no matter what damage occurs to your car, or for whatever reason the insurance claim. You have to pay it because you have entered into a legal contract where you have agreed to pay the initial amount of any claim. If you were not at fault though, you can claim it back from the other party's car insurance company.

In addition to all this, there is the windscreen extension. Whilst some third party fire and theft policies will allow you to add this on in return for an extra premium, comprehensive car insurance has this included. Your company will have a deal with a specialist glass firm, and assuming you go there, you will pay only the excess, which is normally less than the excess on other damage in your policy (usually about £50).

Information provided by [www.expertcardirectory.co.uk](http://www.expertcardirectory.co.uk)

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