

Customer Annual Report

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For the year between
1 April 2019 and
31 March 2020

settle.

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Welcome from our chief executive

Even though the majority of 2019/20 was unaffected by COVID-19 it is difficult now to see beyond the massive impact that the pandemic has had on customers, colleagues and communities.

As I look back on the last year, I can honestly say I have never been so proud to work at settle – the way colleagues have risen to the challenge of COVID-19 has been absolutely fantastic. Difficult times can bring out the best in all of us and this has absolutely been the case. The lockdown made our social purpose and mission all the more relevant – being there for residents who are struggling, helping them to continue to feel comfortable whether physically, mentally or socially.

The way that colleagues and residents have responded has been completely inspiring. Pulling together to focus on vulnerable residents and neighbours. Making sure that residents who are struggling get the help that they need to get them through. Whether that help was a phone call to make sure they are OK or sending round some food or other essential supplies, seeing care and empathy come to the fore has been a life-affirming moment.

Am I surprised by this response – not at all. Why? Because I am lucky enough to work with some great colleagues who are truly dedicated to social housing. Because I know that the vast majority of residents care about their neighbours and want the very best for their neighbourhood. Together that is a pretty powerful combination.

I know we don't always get things right at settle but that's not because we don't care, it's because we are human. When I look at the figures for the year I can see that we get them right most of the time. And we will always listen and act on what we hear. Last year we heard that residents wanted repairs carried out more quickly – we moved from an average of 26 days to 18. Do I think 18 days is good enough? No I don't but I think that level of improvement in one year shows we listened and shows our commitment to do something about it.

There is no resting on our laurels at settle - we've done some great work recently, been more focused on vulnerable residents and our social purpose but it doesn't stop there. We need to continue looking at how COVID-19 is impacting residents and communities, what happens if and when there are further lockdowns and how, as a socially responsible business we do more in neighbourhoods together with tenants. I'm really looking forward to how we develop that work, how we work more closely with communities and how we continue to be at our very best.



Gavin Cansfield, chief executive, settle



Highlights from 2019/20



- 100% fire safety assessments completed



given to organisations to support our customers



- 100% gas and electrical safety certificates in place



social value delivered for our customers and neighbourhoods



spent improving homes



customers gave us feedback

Our customer promise

We published our customer promise in February 2020. After consulting with residents, we received over 300 responses confirming that the promise was a clear and easy way to understand what to expect from us as a landlord.

We will:

- Keep your home safe and secure
- Deliver services in a way that meets your needs
- Listen to you and learn from our mistakes
- Keep things simple and services easy to access
- Show we care
- Work with you to get things right
- Make it straightforward to put things right when they go wrong
- Offer extra help where we can
- Focus on what is important to you - good timely repairs and keeping neighbourhoods clean and tidy



Your home

Safety

Our priority as a landlord will always be to keep residents' homes safe. We fulfil all regulatory responsibilities, and often do more than we are legally required to do, reflecting the importance we place on this.

We rely on our residents who allow us into their homes to complete the important safety checks we need to carry out.



- **100% fire safety assessments completed**



- **100% electrical safety certificates in place**



- **100% gas safety certificates in place**

Home improvements

Investment in existing homes was significantly increased during 2019/20. Last year we spent £7.5 million on maintaining and improving existing homes including replacing windows, boilers and kitchens. This is an increase on the £3.8million we spent during the previous year.



128 homes with new kitchens



845 homes with new windows



608 homes with new boilers

Fire safety

A qualified fire risk assessor carries out a detailed inspection in each block of flats, at least every three years, with our staff also regularly checking communal spaces and working with residents to keep these areas safe. Each block has its own fire evacuation procedure and you can see them at www.settlegroup.org.uk/fire-evacuation-procedures We also work with Hertfordshire Fire and Rescue who visit homes to give advice on staying safe and well. Customers don't need landlord permission for these visits and there's more information at www.hertfordshire.gov.uk/services/fire-and-rescue

Keeping it clean

During 2020/21 we will be bringing all routine cleaning in-house to make sure we can easily spot areas that need extra attention in our blocks of flats; and a centralised grounds maintenance contract will provide a consistent service standard on our estates.

At the time of writing this report, we have reworked our planned maintenance programme for the year ahead due to the pandemic. Previously, much of our focus would have been on kitchen and bathroom updates but we have now put many of these works on hold, as they would mean allowing multiple trades people into residents' properties, at different times and stages, which we feel would be putting tenants and colleagues at risk.

We have reworked the programme to focus more on external updates, for example replacing doors and windows, and estimate that we will spend around £5.4 million on this work during the year. We understand that some of these changes are disappointing to residents and will re-start the works we have paused as soon as it is safe to do so.

Our repairs service

A reliable, easy to access repairs service is one of the most important things we provide as a landlord. Residents told us about the value of customer service from our repairs team, but wanted the repairs carried out more quickly. We listened and during 2019/20 we reduced the average waiting time for a repair from 26 days to 18 days.

Although we felt that was a pretty good improvement in one year, we felt that we could do better and at the start of the 2020/21 year, our target was to further reduce the average waiting time for a repair to 12 days.

The situation around coronavirus has changed what we are able to do. At all times we have continued to provide emergency repairs. At the time of writing this report, we are now providing the majority of routine repairs too, although some things are taking longer than usual with additional safety measures to protect residents and colleagues.

Thank you for your feedback

During 2019/20 we asked residents about our repairs service and how we could improve it. We're very grateful to everyone who took part and for the positive feedback we received. We will continue to implement these changes whilst maintaining the safety of residents and colleagues as we respond to coronavirus.



16,791 emergency and routine repairs completed (2018/19 - 16,331)



2019/20

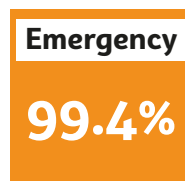


2018/19

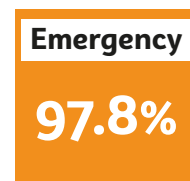
Average days to complete a routine repair



98.1% emergency and routine repairs completed at first visit (2018/19 - 97%)



2019/20



2018/19

Emergency repairs completed within 24 hours

Listening to you

We hear from our residents in many ways, and our commitment is that we will always listen to what we hear and act on this.

During the past year, around 3,700 customers gave us feedback including through targeted surveys. We have used this feedback to make improvements such as providing repairs more quickly.

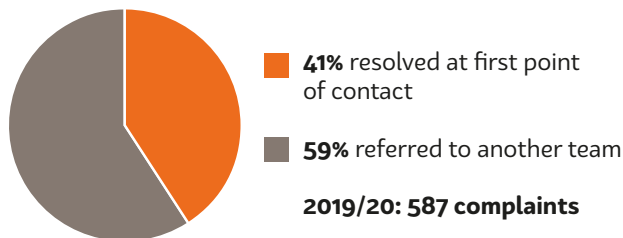
Our handling of complaints

In 2019/20, we received 587 complaints, down from 661 complaints the previous year.

These complaints give us important information about how we are doing.

Our aim is to resolve as many of these as possible at the first point of contact, reducing inconvenience for customers. We were able to do this for 41% of complaints last year, in comparison to resolving 43% of complaints at this point during the previous year.

Complaints received in 2019/20



Of the complaints that were referred for further investigation by other teams at settle, over half were related to repairs and maintenance work, with the remainder largely referring to communication from settle or the customer service received. You can see on the following page how we are acting on this.

Complaints closed in 2019/20

		In target	Out of target
Complaints resolved at first point of contact, within 1 day target	240	240	0
Complaint investigations resolved within 14 day target	342	265	77
Total	582*	505	77**

* There were 5 ongoing complaints, still within the 14 day target at the time this data was produced.

** For these 77 complaints, the administration took longer than 14 days, particularly where an inspection was required at a property as part of the complaint review.

Complaints escalated for review by managers at settle

As part of our complaints review process, customers can ask for the complaint they have raised to be escalated to a more senior manager for review.

	In target	Out of target
Complaints that were investigated by managers within 21 day target	87	0

Complaints escalated to the Housing Ombudsman

During 2019/20, 6 settle residents asked for their complaints to be referred to the Housing Ombudsman. Two complaints were resolved during this investigation and settle's decision upheld on three. Our decision was not upheld on one complaint and we have implemented learnings from this.

How we're improving

We will continue to look for ways to do better based on customer feedback. This includes:

- Making our complaints process easier to access and keeping customers informed at each stage
- Carrying out a full review of our repairs service by the end of this year.
- Regularly reviewing trends and themes in the complaints raised. Our monthly Customer Assurance Panel and monthly Complaint Panel, both chaired by our Executive Director of Customer Services, will ensure that we take appropriate action.

In September 2020, the Housing Ombudsman published a new complaint handling code setting out good practice for landlords to respond to complaints effectively and fairly. We see the new code as a positive move forward that provides clear expectations and focuses on the good outcomes we want to achieve for our customers. We are changing our processes to comply with the new code as required by 31 December 2020.

We will add information to our website along with contacting all residents to provide updates on how we're responding to the new code, and how to provide feedback on our services.

Doing more

In September 2019 we completed our first 'big door knock', where colleagues from across settle personally visited 420 residents. We made sure all colleagues were able to get out on the big door knock, including our executive team and the chair of our board.

We got over 1500 pieces of feedback and used this to make improvements including reducing the waiting time for repairs and increasing investment in communal areas.

We will repeat this way of gathering feedback from residents at least once a year.

Our big check in

We completed our 'big check in' during September 2020. Colleagues at settle, along with our executive team and chair of our board again contacted residents to hear their views. We managed over 600 calls and over 120 visits in line with all appropriate distancing guidance.

We have used the feedback we received to shape how we provide support during the second national lockdown and as part of a wider project looking at how we best support residents and invest in each neighbourhood.

Ending fixed-term tenancies

In 2013 we introduced fixed-term tenancies of 5, 10 and 15 years, working in line with government guidance to provide these for all new residents. The first of these tenancies were due for renewal in 2018/19 and we could see there was no benefit to the reviews and that they merely created uncertainty and anxiety for residents.

During the past year, we agreed with our board to end these tenancies and we can now offer residents coming up to renewal, an assured lifetime tenancy. This gives residents peace of mind, and the opportunity to live the life they choose in a comfortable home they can be proud of.

More than a landlord

Our role at settle goes beyond being a landlord and getting the basics right. Our social purpose is at the core of settle and has four foundation stones:

- The commitment of our colleagues to do more than 'the day job'
- supporting residents to live comfortably and contribute to creating communities where everyone can thrive
- being a well-run business, able to invest in delivering our social purpose, and
- the partnerships and collaborations with our stakeholders to do the best for our customers.

The strength of these foundations has enabled us to respond robustly to the challenges of a global pandemic, ensuring that we continue to support our most vulnerable customers and continue to deliver our purpose at a time when it is needed most.

We provide support to organisations (charities and voluntary groups) who can help our residents. In 2019/20 we committed £140,000 to these social partnerships including to:

- Citizens Advice
- Foundations 4 Work
- Compassionate neighbours

Investment in neighbourhoods

We recognise the important role we have in creating sustainable, vibrant neighbourhoods and the regeneration of John Barker Place in Hitchin, Hertfordshire, will be our flagship regeneration project:

- New homes and shops
- New public space
- New places for children to play
- Better neighbourhoods



given to organisations to support our customers



social value for our customers and neighbourhoods

Social value

Our tenancy support team give specialist support to help customers who are struggling. The support our colleagues provide ranges from help with debt and benefit issues to situations such as domestic abuse, substance misuse, mental health and coping with bereavement. The focus will always be to help customers take back control of their own lives, to alleviate the mental and physical health impact of the situations they are dealing with.

We calculate the impact of this social purpose support using a method developed by the independent body, HACT. The methodology is now widely used across the housing sector to measure the impact of activities from employment through to health. By placing monetary values on the benefits to the individual and impact on wider services we can quantify the value of our work.

The equivalent social value we generated through activities that support customers' wellbeing, employment, health and education was £2.5 million in 2019/20. That's 49 customers who feel that what happens to them is now within their control. As a social purpose landlord, providing this mental comfort is as critical as providing the physical comfort of a home.

Working with local suppliers

We work with many local suppliers and large national organisations. As part of our tender process, we've introduced the requirement that 0.5% of the contract value is returned to us to extend our social purpose activity. During the year ahead we will confirm the details of how these funds will be allocated, with the intention that they are used to support residents in our communities.

Foundations 4 work

In 2018/19 we created Foundations 4 work with our partners Create Community Network, funding a dedicated mentor to help settle residents find and maintain work. In the first year we referred 38 residents with a further 38 referred in 2019/20.

- 38 referrals
- 7 supported into volunteering roles and
- 12 into employment.

Compassionate neighbours

We launched our partnership with Garden House Hospice during 2019/20 and have referred ten customers who've asked us to help them with the companionship and social wellbeing support offered through this scheme.

Safe and well visits

We partner with Hertfordshire Fire and Rescue to visit older residents and offer advice on keeping safe and well at home. Sometimes these visits highlight the isolation some older people feel.

A friendly chat while our repairs and housing teams are out visiting customers can sometimes highlight further isolation that some of our older residents may face.

Through these visits in 2019/20, 68 people over the age of 65 were offered support with finances, home adaptations and social wellbeing, an increase from 45 residents supported in the same way in 2018/19.



Greener, safer, better

As a social purpose organisation, we know it's important that we work in an environmentally sustainable way.

Our commitment is that this is delivered through all that we do: making our existing homes carbon neutral, driving sustainability across our communities, supporting our residents to be energy efficient and making sure this is reflected across our working environments too. We will launch our plan for how we are going to do this during 2020/21.

We have already committed to investing an additional £16 million over the next 5 years so that our properties remain safe and comfortable as well as aiming to meet the government's energy efficiency targets for all homes.

During the past year we started energy performance surveys across our properties to guide where we need to make improvements. Although the coronavirus pandemic temporarily stopped the surveys, at the time of writing this report we have resumed this work.

Being comfortable in your own home

We want all residents to be comfortable in your homes and we know that small changes can have a huge impact. Last year we invested £297,500 in minor changes like grab rails and over bath showers to ensure that residents can continue to live independently in your homes.

Giving Something Back

One of the things we're very proud of at settle is the enthusiasm and commitment of our colleagues to contribute their own time to the community.

All colleagues are supported to spend two days volunteering with local community groups and many give more time than this.

Last year, colleagues gave over 114 days to these activities which included serving people at Letchworth's Best Before Café; providing swimming support for children with special needs; and giving a talk on CVs to help young people preparing for work.



£297,500 spent on aids and adaptations enabling residents to live independently



Contacting us

Our customer service team received over 101,000 calls, emails and online interactions last year.



calls answered
(85,573 last year)
On average answered
within 2 minutes



emails received
(14,994 last year)
On average responded to within
24 hours during week days

19,913



customers using our online
service
(3,792 last year)

4,116

Developing our online services

Last year we mentioned that the number of times we are contacted online is increasing and that we'd invest in improving these services.

Our website is constantly evolving. We've made it possible for customers to report and track more requests online, and we've started to integrate our systems to make it quicker for us to process common requests like repairs and changes to contact details. If you haven't already registered for an online account, you can do so by visiting our website at **www.settlegroup.org.uk**

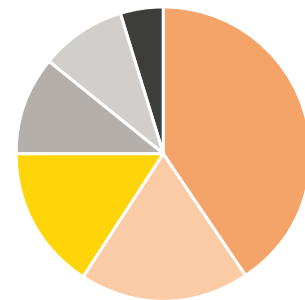
Last year we launched new ways for customers to contact us – we have added Live Chat to the contact us page of our website **www.settlegroup.org.uk** and our customer service twitter account **[@settle_foryou](https://twitter.com/settle_foryou)**

How we spend your rent

Our main source of income is from rent payments. In 2019/20 our total income was £64 million and the chart shows how we spent the money.

We reinvest any remaining surplus back into improving our existing homes; building new homes and contributing to the services that support our communities.

You can find our 2019/20 financial report on our website www.settlegroup.org.uk/publications



Income

£64m

Landlord services – this includes the services and activities to keep your home and communal spaces safe	£26m
Investment in existing homes – this includes responding to repairs and planned projects such as new boilers, front doors, kitchens and bathrooms	£12m
Interest paid to banks and lenders	£10m
Property for sale – this is what we spend on building and selling property	£7m
Administration costs – this includes the cost of running our offices and the functions that underpin our landlord services	£6m
Surplus to reinvest into homes and communities	£3m
Total	£64m

Support from settle

As we continue to respond to coronavirus, we want to help all residents and make sure you can live safely and comfortably in your homes.

If you're worried about your rent, please get in touch and we'll help. We can also help with food and other essential things like topping up your gas and electricity.

If there's any way we might be able to support you, please call us on 0330 343 0016. We'll consider your personal circumstances to find the best ways we can help.



Visit www.settlegroup.org.uk

Tweet us on [@settle_foryou](https://twitter.com/settle_foryou)

Email us on customer.service@settlegroup.org.uk

Call us on 0330 343 0016

You can find more information about our services and support on our website.

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