

Customer Annual Report

For the year between
1 April 2018 and 31 March 2019

settle.



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Welcome from our chief executive

Welcome to our annual report to tenants, residents and customers. We have focussed on what we have done in the past year to deliver our core purpose: to help you stay comfortably in your home and live the life you choose.

We've set out our highlights for the year plus the areas where we are determined to improve. I wanted to concentrate on three initiatives that I am very proud of.

Foundations 4 Work

This project is run in partnership with local Hertfordshire charity, Create Community Network. settle funds a dedicated mentor to help our residents find and maintain work. In the past year, 38 residents were referred to F4W and 29 received skills training, mentor support and work appointments. We do this because we know our role as a landlord goes beyond simply getting the basics right and ensuring you are safe and secure in your home. Residents sometimes need a little extra support and we are here to help you achieve your goals. We are a charity and this is an important part of our social purpose.

Listening to our residents

We set ourselves tough targets to improve your level of satisfaction with the services we provide to you. I know that our repairs service is the most important of these services and I am aware of changes you would like to see. We can say this with confidence because we asked you.

In the last 12 months around 2,600 of you were good enough to give up your time and give us your feedback through surveys and workshops. But we went further.

In September 2019, colleagues from across settle – including our chair, myself and all of the executive team – personally visited hundreds of residents in our first 'big door knock'. Our repairs service was a common topic. We know that you want to see routine repairs completed more quickly. At the end of March 2019, it took an average of 26 days for a routine repair.

We have listened to your feedback and have invested more resources and explored new ways of working to improve our repairs performance. At the time of writing this report, the average time taken to complete a routine repair is now 14 days – but we can and will do better. The annual big door knock will help ensure we do.

Compassionate Neighbours

Another issue that became clear during our big door knock conversations was that a significant number of you experience loneliness – young or old. Our new Compassionate Neighbours project will support settle residents across Hertfordshire and Bedfordshire. The aim is to connect people together who are experiencing loneliness regardless of their personal circumstances, with the aim of improving individual wellbeing and building stronger communities.

These are just three settle initiatives we want to make a difference to the lives of our residents. We will continue to focus on the things we know are important to you, to hearing your feedback and acting on it so that you can easily access the services that matter most to you.



Gavin Cansfield, chief executive, settle

Highlights from 2018/19



2,600 customers gave us their feedback



83,573 queries resolved over the phone



£3.8m spent improving your homes



£1.6m social purpose activity for our customers and neighbourhoods



123 new homes built



£130,000 given to organisations to support our customers



3,792 customers use our services online

Your home

Safety

We know that fire safety is particularly important for all our residents. As a responsible landlord our priority first and foremost is to keep your home safe.

That means ensuring we fulfil all of our statutory landlord responsibilities, including gas and electrical safety checks, and we often do more than we are legally required to do. We regularly carry out independent fire safety testing and inspect the fire safety equipment we provide. We also work with Hertfordshire Fire and Rescue who are happy to visit residents' homes to give advice on staying safe and well.

100% fire safety assessments completed

100% gas safety certificates in place

99.96% electrical safety certificates in place

We've taken legal action to check the final three homes

As at 31/3/2019

Thank you for letting us into your home to do these critical checks which help to keep you safe.

Fire evacuation procedures

At least every three years, a detailed inspection is carried out at each of our block of flats by a qualified fire risk assessor. You can find the fire evacuation procedures for each block of flats at: www.settlegroup.org.uk/fire-evacuation-procedures

Improvements

Over the last three years we've been carrying out stock condition surveys to guide our ongoing programme of planned investment. In 2018/19 we spent £3.8 million maintaining and improving existing homes with a particular focus on new boilers, windows, lifts and fire doors.



289 homes with new boilers



1006 properties with new windows.

During 2019/20, we plan to spend around £7.5million investing in new windows, doors, kitchens and bathrooms for more of our existing properties.

Our repairs service

We know the importance of a reliable and easy to use repairs service. Residents consistently tell us that they value the service with many providing positive feedback on it and often knowing members of our repairs teams by their first name.

During the past year we've continued working to improve the efficiency of our repairs services.

Our average time to complete a routine repair improved slightly in 2018/19 but we know that some residents still have to wait too long, in particular for small repairs which should be quick and simple to fix.

We're now looking at how we can bring in additional resource to help us deliver routine repairs more quickly. This includes running a pilot with an external company who can carry out some repairs for us as well as recruiting additional skilled people within our own teams. At the time of writing this report, the time to complete a routine repair has improved and they are now completed within an average of 14 days.



16,331 emergency and routine repairs completed in 2018/19



97% emergency and routine repairs completed at first visit

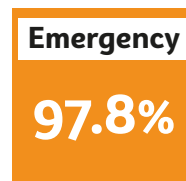


2018/19

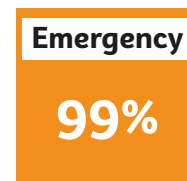


2017/18

Average days to complete a routine repair



2018/19



2017/18

Emergency repairs completed within 24 hours.

Our target is 98% and the 2018/19 difference relates to a period in summer 2018 when it took longer than 24 hours to complete repairs to communal door entry systems.

Developing our online services

Last year we said we'd enhance our self-service platform for repairs.

During 2018/19 we simplified the online repair form and added the ability to upload multiple photos of the repair following feedback from customers. We also conducted market research on systems that would enable us to offer online appointment bookings and this work is ongoing.

Listening to you

It's really important to us at settle to talk to our residents – so that we know what's working well, the challenges you face and what we can get better at doing as your landlord.

During the past year we gathered feedback from around 2,600 customers through surveys and targeted focus groups and workshops. These have given us some valuable feedback, especially on:

- How we develop the services we provide to older people
- Helping to improve our policy on the repairs we carry out, so we can better meet what's important to our residents

Jen and Derek's views

Listening to customers in different ways helps us to understand what we could do better. Long-term residents Jen and Derek are clear about what they want from their landlord. Watch their interview on our website

www.settlegroup.org.uk/what-do-older-people-want-from-housing-provider

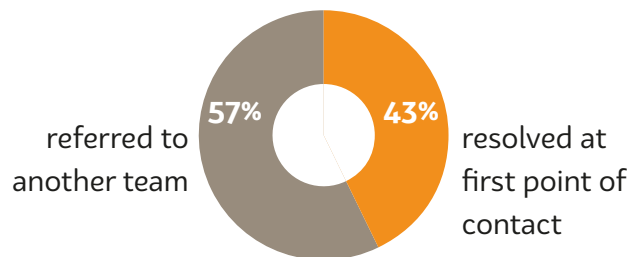


Jen and Derek

Our handling of complaints

One of the ways we know how we are doing is through the complaints we receive about the services we provide. Last year we improved how we recorded complaints. We evolved the training and processes started in 2016/17 to help colleagues recognise and record any expression of dissatisfaction – not just complaints. We also improved how we referred complaints between teams.

In this year's report we're starting to see a clearer indication that we're resolving problems at the first point of contact, causing less inconvenience to customers. When necessary, we refer the problem to the appropriate team. We're also addressing how referred complaints are managed, by introducing a four day target that's followed by an investigation if not resolved.



2018/19: 661 complaints

Doing more

We also completed our first 'big door knock' in September 2019, where colleagues from across settle personally visited hundreds of residents. It's given us important feedback and we'll make sure we use this to improve our services and the ways we work.

We'll be doing the big door knock every year and will make sure we use this to meet as many residents as possible.

Our first big door knock



What did we do?

- 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
- Colleagues personally visited 420 customers
- We got over 1500 pieces of feedback

What did you tell us:

- Repairs service - you want us to make sure you can get repairs more quickly
- We need to invest more in our blocks of flats – especially the communal areas.
- It was clear to us how loneliness affects so many of our customers.

What are we doing as a result?

- We completed 140 individual follow-up actions
- We're working to get repairs booked in more quickly – find out more on page 6
- We 'll invest more in neighbourhoods – improving communal areas and increasing the personal support our teams can provide.
- We're launching our compassionate neighbours model to help reduce loneliness – see page 11.
- We'll repeat the big door knock in 2020, including evening visits as well to make sure we can meet more residents.



Tenancy support officer, Suzanne and Martin, our chair



David and Ruth from our finance and development teams



Amy and Kim from our lettings and facilities teams

Our customer promise

We've revisited our customer promise, to make sure we clearly set out what residents can expect from us as your landlord. We've included a draft of our customer promise below, and you can see that this covers the ways we will work and our commitment to the levels of service we'll deliver for all residents.

We know that this promise will only be effective if we develop it with customers, and at the time of writing this annual review, we're testing the promise with residents so that we can make changes before launching the final version.

We will share the final version on our website early in 2020.

We promise to:

- 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

Together with Tenants

During the past year, we've been pleased to work with the National Housing Federation and many other organisations on the Together with Tenants campaign, which aims to strengthen the relationship between landlords and their residents. We were one of the 'early adopters' – one of the first group of organisations who signed up to support the campaign and test the actions it is recommending, before they are fully rolled out in 2020.

Part of the Together with Tenants plan includes developing a new tenants' charter. We've decided to call our version a customer promise to distinguish this from the tenancy agreement which each resident also has in place with settle.



More than a landlord

We know that our role at settle goes beyond being a landlord and getting the basics right. Our purpose is to help you stay in your homes comfortably so that you can live the life you choose.

We know that some residents will need a little extra support to do this and we want you to know we're here to help.

We'll provide extra support to help customers settle – we want you to be able to find somewhere you can put down roots, create a life and prosper, and to create neighbourhoods where all residents can thrive.

We work in partnership with local organisations to provide extra support. In 2018/19 we committed £130,000 to social partnerships to help our customers, including:

- ongoing support for our in-house financial inclusion caseworker from Citizens Advice, who can provide specialist financial advice and support to our customers to maximise their income.
- Establishing our 'Foundations 4 Work' partnership
- Ongoing 'Safe and Well' visits through a partnership with the local fire service to reduce the number of elderly people living in isolation.

Social value

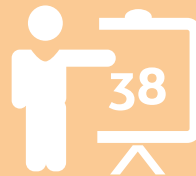
Our tenancy support team provide additional support to help residents manage finances and other challenges such as mental health, addiction and disability. This year 35 residents received extra help with outcomes including positive benefits such as improved self-confidence and taking part in activities to reduce social isolation. We work with an organisation called HACT to calculate a monetary value based on how much it might cost the NHS or the benefits system to provide similar services to these residents. In 2018/19 this equated to £1.6 million.

Foundations 4 Work

Through this scheme we fund a dedicated mentor employed by our Hertfordshire partner, Create Community Network, to help settle customers find and maintain work.

- 38 settle residents were referred to Foundations 4 Work
- 29 received training and work appointments to help them achieve their goals

We're also trialling a unique passport approach that captures an individual's training, work experience, volunteering and employment activity. The activities residents take part in are recognised by the Department for Work and Pensions as evidence of job searching and progress. Our intention is that the passport is also recognised by partner employers in the same way.



38 residents referred to Foundations 4 Work



£130,000 given to organisations to support our customers



£274,000 spent on aids and adaptations enabling residents to live independently



45 safe and well visits to residents living in isolation

Reducing loneliness

During recent years we've focussed on reducing loneliness amongst our older residents. We've partnered with Hertfordshire Fire and Rescue to carry out 'safe and well' visits to those residents living in isolation. In 2018/19 we visited 45 people and were able to fix repairs they'd not considered reporting and linking them with local social groups.

We'll continue to provide this support, but we also know that there are a lot of younger customers struggling or living alone in the communities where we work, and that it's important for us to extend the help we provide to these residents.

Our plan therefore is to launch a new Compassionate Neighbours scheme in partnership with the Garden House Hospice, who are experienced at providing similar support for people living across Hertfordshire and Bedfordshire. We'll launch this new scheme specifically to support settle residents, to connect people together who are experiencing loneliness regardless of their personal circumstances, with the aim of improving individual wellbeing and building much stronger communities.

Universal Credit

During the past year, we've introduced new support to help all residents who move onto Universal Credit. We arrange a face to face visit with every customer who switches onto Universal Credit to check they're ok managing this. We know it's not the same for all residents – some will be fine but for others we know it can be really difficult finding the money to pay for all the things they need. We can offer support to every resident with managing money and getting things, like food, school uniforms or furniture.

Please call us on 0330 343 0016 if you'd like to chat through any of the support we've mentioned here or any other ways we might be able to help you.

Supporting our neighbourhoods

We've heard from residents that you want us to be more visible and have more time and resources to provide support across the community, as well as helping with specific issues like managing the switch to Universal Credit and income changes. Providing this support will be at the heart of the new ways we'll be working in our neighbourhoods over the coming year.

Julie's story

We can provide specialist support to help customers like Julie overcome the barriers they may face in life. In Julie's words, her life was "in a bad place". By working with settle colleague Tara, she was able to turn everything around for her children and herself. Watch Julie's story on our website www.settlegroup.org.uk/julies-story



Julie and Tara

Contacting us

We received over 103,000 calls, emails and online transactions during 2018/19. We want you to be able to contact us in the way that's convenient at the time. The number of times we are contacted by email and online is increasing, so we are focussing on improving these services.

In May we introduced our first social media channel for customers to get in touch. The twitter handle @settle_foryou is also used by us to share wellbeing and safety messages from our community partners.



83,573 calls answered - on average within 24 seconds
March 2019 calls estimated (2017/18: 78,772)



14,994

e mails received - on average, 83% responded to within 24 hours (2017/18: 12,127)



3,792

customers use our online services (2017/18: 3,543)

How we're doing

Our corporate plan has four main objectives that guide our overall work at settle. Here's a summary of the progress we made against each one in 2018/19.

Delivering homes

Target: 120 new homes built

Achieved: 123

We delivered 123 affordable homes – 53 for rent and 64 for shared ownership.

These were in North Hertfordshire, Central Bedfordshire and Milton Keynes. We ended the year with an additional 284 homes contracted to build in Central Bedfordshire, North Hertfordshire and Stevenage.

Creating capacity

Target: 35% operating surplus

Achieved: 31.1%

Our operating surplus is the money available at the end of the year to invest in existing homes, build new homes and deliver charitable activities.

We missed this target because we made a conscious decision to invest in new projects earlier than planned. However, we were still able to invest the amount we had planned in new and existing homes.

Providing good services

Target: 7.7 customer trust – the higher the better

Achieved: 6.6

Target: 3.8 customer effort – the lower the better

Achieved: 4.3

We missed these targets because we need to do more to address some of the things that matter most to our customers including repairs and complaints handling.

Solid foundations

Target: 75% colleague trust

Achieved: 75%

We want to create an environment for our colleagues which is simple to work in and part of a business that they can increasingly trust.

You can find out more about our targets and how we're doing at www.settlegroup.org.uk

How we spend the money

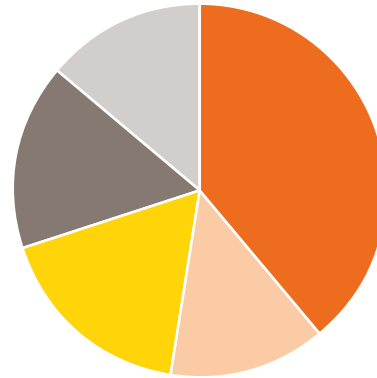
The money we receive in rent is our main source of income at settle. In 2018/19 we generated just over £68 million in income and the chart opposite shows how we spent the money.

Any remaining surplus was reinvested into improving our stock to keep you comfortable in your home; building new homes for people struggling to find a place to live and contributing to the community services that support our customers.

You can find all the information in our financial report on our website

www.settlegroup.org.uk/publications

Income	£68.1m
Landlord Services	£23.9m
Investment in existing homes	£8.2m
Interest	£10.7m
Property for sale	£9.9m
Administration Costs	£8.4m



- Landlord Services
- Investment in existing homes
- Interest
- Property for sale
- Administration Costs

A note about our future rent charges

The rent reduction 'rule' set by Government in 2015 will come to an end in 2020.

This means that although your rent has reduced for the last four years, from April 2020 it's likely to increase. We'll give you more than one month's notice of any changes and we'll be here to help with any questions you may have.

Call us on 0330 343 0016

Tweet us on @settle_foryou

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

Visit www.settlegroup.org.uk

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

If you'd like this publication in another format or language, please let us know.

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