



Customer Annual Report

2021-2022



settle.

Customer annual report 2021-2022

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Welcome from our chief executive

As we look back at the twelve months from April 2021 to March this year we remember above all a year marked by the ongoing impact of the pandemic. Just as we all thought we were coming out of that crisis we immediately moved to an energy and then cost of living crisis. This has tested the resilience of all of us; our ability to bounce back or cope with an increasing number of challenges in our daily lives.

Our purpose at settle is to help people who are struggling to find a place to live, and to help residents stay in your homes comfortably so you can live the lives you choose. This purpose has never felt more relevant and I know how committed settle colleagues are to this, to making sure we are always listening to feedback from residents and acting on this to provide good quality services and homes you are proud to live in. Later in this report we provide more details about some of the ways we can help. If you're concerned about things like paying your rent or energy bills, please get in touch – colleagues at settle will help you or put you in touch with partners who can provide specialist support.

During the past year we've continued our focus on hearing from residents and making sure your feedback guides our work. There are lots of ways we do this. Highlights for me have included speaking to residents during our Big Door Knock which gives all colleagues an opportunity to hear directly from you about the services we provide. We have recently launched a Voice of the Customer panel – we will be working with residents to make sure what we do, how we do it and the decisions we make are guided by what matters most to you.

One of the areas we continue to learn from is from complaints. We have included details in this report about the complaints we received last year and the actions we've taken to improve. Our first aim will always be to provide good quality services, but sometimes things will go wrong and you'll want to raise a complaint. Our commitment is that we will always listen, learn and put things right.

We have retained our focus during the past year on delivering our core services as a landlord, investing in homes that are safe and secure and neighbourhoods that are good places to live in. I am really pleased that we have progressed our neighbourhood plans and regeneration projects in some of our biggest neighbourhoods, along with significantly increasing the amount we spend on investing in homes, replacing items like kitchens and bathrooms. You can see further details in the report, and also how we forecast to continue increasing this spend over the coming years, including works to improve the energy efficiency of homes.

We know that one of the most important services we provide is to deliver good quality, timely repairs. We receive good feedback when repairs team colleagues complete work, but we were disappointed not to meet our target for the time it takes us to complete routine repairs. This is a priority for us to review with the new Voice of the Customer panel – especially the targets we set for our repairs service, so that they have reassurance on behalf of all residents that we have plans in place to deliver these.



Gavin Cansfield, chief executive, settle

The year in summary

Our Customer Offer

At settle we want to be clear about our offer to tenants and we want you to feel confident about what you can expect from us. Last year we worked with residents to produce our Customer Offer [published in September 2022] which sets out the services we provide and the standards we work to. The feedback from residents made sure that our offer is clear, simple and works for all.

Our Customer Offer provides information about:

- how to get in touch with us
- living in your neighbourhood
- moving into your home
- how to get involved
- living in your home
- when things go wrong



You can find the full customer offer on our website at www.settlegroup.org.uk/our-customer-service-standards

100%	gas safety certificates in place
100%	fire safety assessments completed
99.95%	of electrical safety certificates in place, where these are due within 5 years
99%	emergency repairs completed to deadline
24 days	average to complete a non-emergency repair
£8.3m	spent improving properties
£192,000	given to organisations to support our customers
£2.5m	social value delivered for our customers and neighbourhoods
5,378 times	customers gave us their feedback

Listening to you

We will do all we can to hear feedback from residents, to understand what is working well, what we can do better, how we can support residents and really understand what life is like living in a settle property. We gather feedback in lots of different ways:

Big Door Knock

We continue to carry out our Big Door Knock, where colleagues from teams across settle, including our Board and Executive Team, contact residents in different locations to ask for feedback on how we're doing.

During 2021/22, settle colleagues spoke to over 20% of our customers through the Big Door Knock, either in person or over the phone and received over 1500 pieces of feedback this way.



Surveys

We also carry out surveys to ask how we're doing in general and to get feedback on specific subjects. Last year this included an annual survey through the Institute for Customer Service to understand the level of customer satisfaction and trust residents feel in settle. We also run focus groups and interviews throughout the year to test new ideas, ask questions and understand what matters to our communities.

settle voice

settle voice is a growing community of residents who are actively involved in helping us improve the customer experience. Members take part in a whole range of different activities, including quick polls, surveys, focus

groups and policy reviews. settle voice are the first to hear about new engagement opportunities, and members can get involved as little or as much as they like, online or in person.

Join settle voice

settle voice is open to any settle resident and we're always encouraging new members to join. If you're interested, let us know what sort of activities you'd like to take part in and which topics interest you most by filling out the form on our website at www.settlegroup.org.uk/get-involved or call us on **0330 343 0016**.

voice of the customer panel

Our voice of the customer panel is a new panel of settle residents who will meet regularly to discuss, shape and improve our services. They will work closely with settle colleagues and members of our Board to make sure that the decisions and direction of our organisation are being guided by what matters most to residents. As part of this they will have a focus on learning from complaints.

Applications to join the panel have now closed. We held drop in events at settle's offices in Letchworth in July and September 2022 for residents to find out more. We have now appointed the ten panel members and will provide updates on their work on our website and in future customer annual reports.

Tenant Satisfaction Measures

From April 2023, new housing regulations require all social landlords like settle to collect data for the Tenant Satisfaction Measures. The aim of these measures is to provide clear, visible and comparable information around landlord performance.



We had previously been using the settle customer promise as a way of measuring our performance against customer expectations. As the Tenant Satisfaction Measures will become a regulatory requirement, we have made the decision to report against them from now on.

In July 2022 we began sending out Tenant Satisfaction Measures surveys to residents on the anniversary of their settle tenancy. The outcomes for all the survey questions can be found on our website www.settlegroup.org.uk/tenant-satisfaction-measures

#basically brilliant

The feedback we received from residents during the past year highlighted areas where customers want to see improvements, including to repairs wait times, responsiveness and communication.

As a direct response to this we have prioritised being Basically Brilliant. This approach demonstrates our commitment first and foremost to getting the basics right. Basically Brilliant has been included in our plans for this year, forming part of corporate and individual objectives to ensure we are delivering good quality and accessible services and responding to issues effectively.

Learning from complaints

We always want to provide the best service possible, but we know that sometimes things go wrong. When this happens, we are committed to putting things right quickly, learning from what went wrong and using these lessons to improve our services.

In October 2021, we created a central complaints team dedicated to supporting residents and frontline teams to get complaints resolved swiftly and fairly. We've been working hard to improve how we handle complaints and ensure that we are always compliant with the Housing Ombudsman's Complaint Handling Code. You can see our latest self-assessment against the Code here:

www.settlegroup.org.uk/how-we-handle-complaints

Complaints received				Complaint outcomes			
	Stage 1	Stage 2	Stage 3		Upheld	Partially upheld	Not upheld
Q1	178	19	197	Q1	110	46	28
Q2	219	25	244	Q2	169	33	27
Q3	148	19	167	Q3	131	17	17
Q4	175	11	186	Q4	121	15	18

The Housing Ombudsman

The best way to get your complaint resolved is by talking to us directly. However, you can also contact the independent Housing Ombudsman for help and advice at any time.

The Housing Ombudsman is an independent watchdog that exists to resolve complaints between social housing tenants and landlords. If you've exhausted our complaints process and remain unhappy with the outcome, you can refer your complaint to the Ombudsman and they will consider investigating it for you.

Between April 2021 and March 2022, we received 6 investigations from the Housing Ombudsman. These related to property condition, our handling of anti-social behaviour, occupancy rights and information and data management. We also received one determination of maladministration for our handling of a report of damp and mould. You can see what changes we've made to handling damp and mould below.

Learning from complaints

Maintenance

What have we heard?

We know that a fast and reliable repairs service is one of the things that matters most to residents, but we've heard from complaints that wait times before appointments are too long and that resolving an issue can take multiple visits.

What are we doing?

- We've introduced a new smart scheduling system to help us plan in repairs in the quickest and most efficient way
- So that more jobs can be completed by a member of the settle team, we've expanded our in-house repairs team, including Homes and Maintenance Partners who oversee specific locations.

Condensation, damp and mould

What have we heard?

We know that having problems with condensation, damp and mould in your home can be a difficult and distressing experience. We heard that residents feel worried and don't always feel listened to, sometimes feeling like we were leaving them to resolve the problem themselves.

What are we doing?

- We've introduced a damp and mould policy that emphasises our zero-tolerance commitment to tackling damp and mould problems
- We've brought in a dedicated damp and mould team
- We are tracking all damp and mould cases at a monthly Building Safety panel chaired by our chief executive.

Housing management

What have we heard?

You've told us that we need to be open and honest and manage expectations so that you are clear about what to expect from us.

When something goes wrong, take ownership and pro-actively seek a resolution to put things right.

Communicate clearly so that you do not have to chase to find out what's happening.

When you request a call back, we need to be clear about when this will happen.

What are we doing?

- We have introduced colleague principles for query handling. We're monitoring closely how many times residents contact us about the same thing and making sure that there are clear escalation routes when things go wrong.
- We've developed a customer offer to set out clearly what to expect from us.
- We have introduced a customer hub and we're working to improve queries at first contact.

Property condition

What have we heard?

We know that having problems with condensation, damp and mould in your home can be a difficult and distressing experience. We heard that residents feel worried and don't always feel listened to, sometimes feeling like we were leaving them to resolve the problem themselves.

What are we doing?

- We invested £8.3 million in improving our existing homes – up from £4.9 million in the previous year – and we're expecting to spend around £13 million this year.
- We are working to improve how we proactively communicate to residents when planned maintenance is scheduled.
- We formed the Greener Herts partnership with two other Hertfordshire-based housing associations to accelerate our work to improve the energy efficiency of our homes.

Your home

Safety during 2021/22

- 100%** gas safety certificates in place
- 100%** fire safety assessments completed
- 99.95%** electrical safety certificates in place – where these are due in 5 years

£8.3m spent on planned investment during 2021/2022

Number of items replaced	
New boilers	816
New windows	763
New external doors	50
Upgraded fire doors	212
New kitchens	20
New bathrooms	17

Our first priority as a landlord will always be to keep residents safe in your homes.

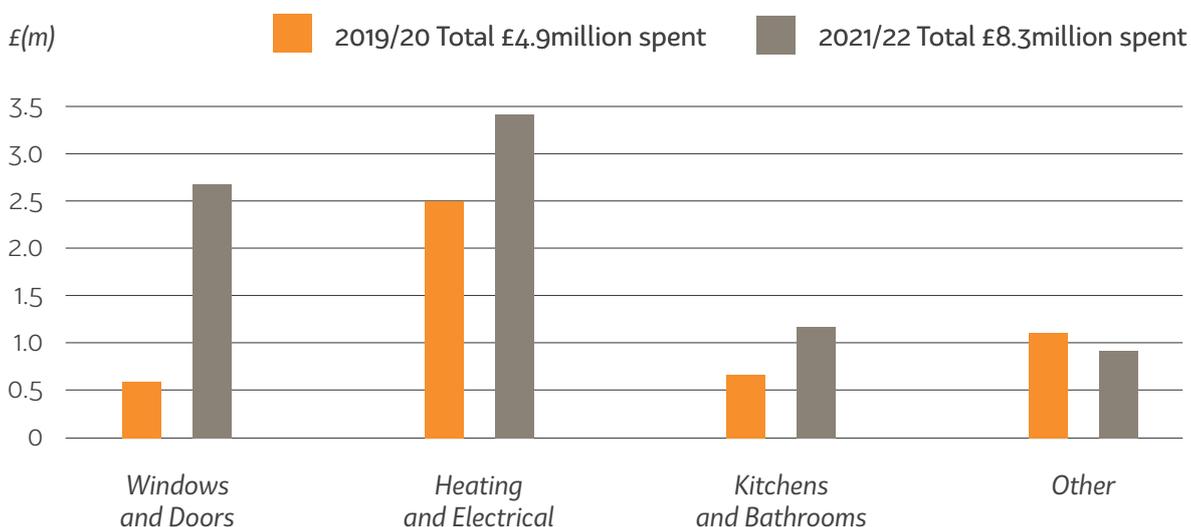
As part of this, we rely on residents to give us access to properties to complete vital safety checks. Thank you to all residents who have supported this. There is a score just less than 100% for electrical safety checks. This relates to three homes which had an out of date electrical certificate at the end of March 2022. One where a certificate had not been recorded in time and two where residents wouldn't allow access and we were forced to take legal action. These are such crucial safety checks that we have to take legal action where we are prevented from getting them done.

Investment in homes

We know that one of the most important services to residents is our programme to invest in things like new kitchens, bathrooms and windows. The pandemic delayed what we were able to do, particularly where replacing items would have involved multiple tradespeople going into residents' homes, which just didn't feel safe.

The chart below shows that last year we significantly increased the amount we spent on this investment. We spent £8.3million and expect to spend at least £13million this year.

Where works to replace items in homes were delayed due to Covid, we have reorganised our programmes to ensure that these are prioritised. We have contacted all residents on the programme for items to be replaced until the end of March 2023. We'll continue contacting residents directly about works to each individual property.



Ongoing investment

We plan to continue increasing this investment in homes. Here's a summary of our plan for the next five years.

	2023/24	2024/25	2025/26	2026/27	2027/28	Totals
Kitchens	383	363	387	380	492	2,005
Bathrooms	155	149	156	152	150	762
Windows	835	834	375	375	375	2,794
Primary Roofing	57	62	65	61	55	300
Fascias, soffits, gutters and finlock gutters	268	241	219	258	258	1,244
Heating	850	850	850	850	600	4,000
Fire Doors	200	200	200	200	200	1,000
Lifts	2	2	2	2	2	10
Total Spend on replacement items	£10.4 million	£10.3 million	£8.9 million	£8.8 million	£8.7 million	£47.2 million
Total Spend on decarbonisation	£3.7 million	£18.3 million				
Total Spend on projects	£1.3 million	£1.3 million	£1.3 million	£0.8 million	£0.8 million	£5.3 million
Total* *Excluding inflation	£15.3 million	£15.2 million	£13.8 million	£13.2 million	£13.1 million	£70.7 million

Decent homes

In our customer annual report last year we included our commitment to get 100% of homes to what the government calls Decent Homes Standard by the end of March 2022. We reached this target and will ensure all homes continue to meet the Decent Homes Standard this year.

Helping you live comfortably in your home

We know it can be challenging when your or your family's needs change. To help you with this, and support residents to continue living independently, we can make minor changes like installing hand/grab rails and over bath showers. When you need a major adaptation, like installing a wet room or an extension, normally this is the responsibility of the local authority. If you need work like this in your home we can help you with the relevant local authority contact information.

Last year we focussed on reducing the waiting list for this work and significantly increased the amount we spent on this:

- 2021/22 - £495,462
- 2020/21 - £350,000

Fire Safety

We will do all we can to reduce the risk of fire in your home by:

- Carrying out regular Fire Risk Assessments to our blocks of flats and sheltered accommodation.
- Making sure suitable fire detection and alarm systems are fitted in communal areas of your block and inside your home.
- Carrying out regular communal area inspections to remove any items that could be a fire hazard or block an escape.
- Making sure escape routes are free from trip hazards, are adequately lit, are signposted and lead everyone to a place of safety.
- Carrying out checks to gas, electrical and fire safety systems within your home.



Safe and well visits

Local fire services can visit homes to give advice on staying safe and well, including to settle residents. Customers don't need landlord permission for these visits. For more information on how to arrange them, contact your local fire service.

Fire safety - landlords like settle must fit all homes with a working smoke detector alarm

On 1 October 2022, it became a legal requirement for social landlords like settle to fit and maintain fire alarms in all our properties and carbon monoxide alarms where required. We've been working with our teams and partners to make sure each home has a smoke alarm on every habitable floor and a carbon-monoxide alarm in any room with a fuel-burning appliance such as a gas or oil boiler.

If you think your home is not protected with a working smoke or carbon-monoxide alarm, please let us know as soon as possible by calling 0330 343 0016 so we can fit the required alarms as a priority.

Test it Tuesday

We want to help you feel safe in your home so please test your alarms weekly. We recommend doing this on the same day each week, for example on a Tuesday so you know that it's been checked. Test your alarms by pressing the test button and if they don't make a loud noise, report it to us as soon as possible by calling **0330 343 0016**.

Working sustainably

We understand the importance of working sustainably, in particular making sure we do all we can to improve the energy efficiency of homes.

We continue to work towards the government's targets for all homes to achieve EPC Energy Band C by 2030.

Greener Herts partnership

In January 2022 we formed our sustainability partnership called 'Greener Herts' with Hertfordshire-based housing associations B3 Living and Watford Community Housing, led by a Sustainability Consultant. We believe that by working together we will be able to achieve more, with our partnership offering advantages of scale, shared expertise, shared technical ideas and joint procurement. As an example, we have worked with energy-saving specialist 'WarmFront' to survey all our homes via thermal imaging. This has helped us plan where we need to invest in installing energy efficiency measures and access ECO (Energy Company Obligation) funding.



We launched our 'Greener Herts' website at www.greenerherts.org.uk – this outlines our collaborative projects and provides articles and blogs with more information about our work on sustainability.



SHIFT Award

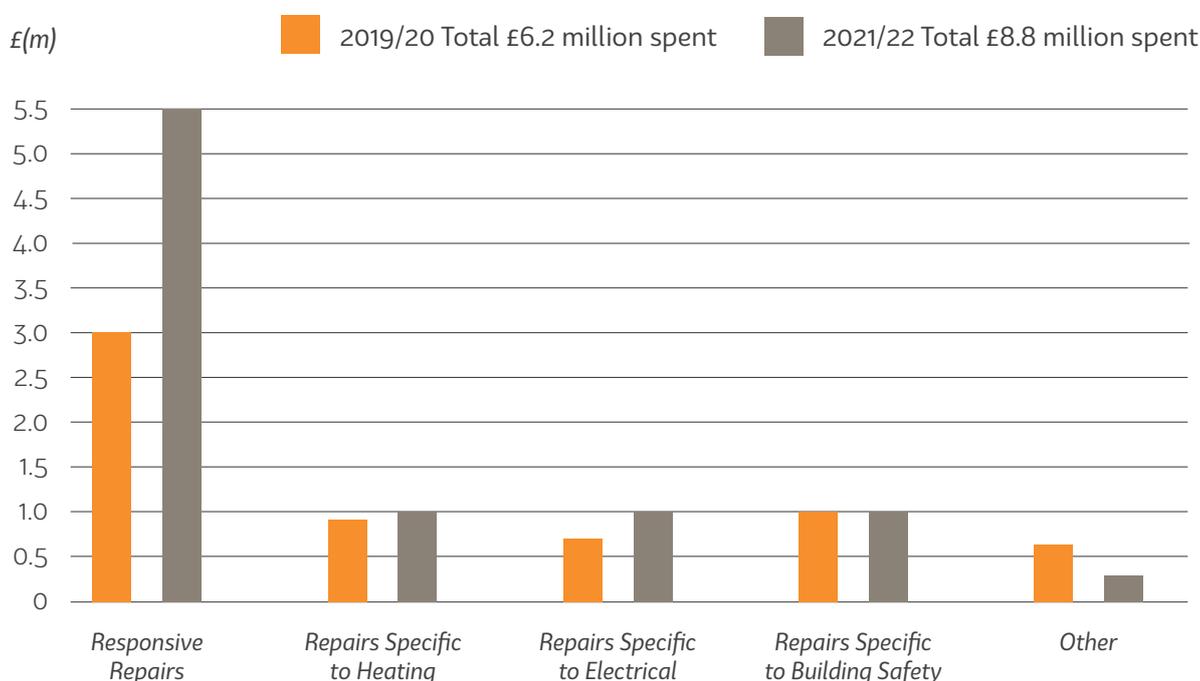
We were pleased to announce in April 2021 that we had been awarded the Silver accreditation for our first assessment by SHIFT, the sustainability standard for the housing sector. The SHIFT assessment monitors how we are delivering against challenging environmental targets, such as carbon emissions, water use and landfill waste. The analysis also identified where we could continue to progress and helps us to continue improving our performance in this area.



Repairs

21,842	emergency and routine repairs completed (2020/21 – 17,141 completed; 2019/20 – 16,791)
99%	emergency repairs completed in 24 hours (2020/21 – 99; 2019/20 – 99.4%)
95%	emergency and routine repairs completed at first visit (2020/21 – 96.3%; 2019/20 – 98.1%)
24	average days to complete a routine repair (2021/22 – 18 days; 2019/20 - 18)
96.9%	repairs satisfaction (2020/21 – 98.3%; 2019/20- 94.8%)

Budget breakdown



Repairs service

We met our target last year for completing 99% of emergency repairs in 24 hours.

Our target was to complete routine repairs within an average of 18 days. At the end of the year, we achieved 24 days.

We are disappointed not to achieve the target for one of the most important services we provide. We know how important it is to residents that we provide good quality, timely repairs.

We can see that when our repairs team colleagues get to residents' homes, we receive good feedback – with satisfaction levels at 97% last year.

We are doing all we can to provide repairs as quickly as we can. As part of this, last year we created 15 new roles in our in-house repairs teams. However, we are still seeing high demand for our repairs service. In 2021/22 we completed 21,842 responsive repair jobs, which was 27% higher than the previous year. We forecast to complete a similar number of repairs this year.

As our next steps, we need to make sure we are clear on what is causing the increased number of repair requests, and put in place appropriate plans to respond to this. This will be an important area that we discuss with our Voice of the Customer panel. We will also review the targets we set for completing routine repairs to make sure these are reasonable, and that the Voice of the Customer panel are reassured on behalf of all residents that we have plans in place to meet these.

Report a repair

Please let us have as much information as possible when you contact us to book your repair, You can contact us by:

Email: customer.service@settlegroup.org.uk

or call us on: **0330 343 0016**

Condensation, damp and mould

We take any reports of mould in a settle property extremely seriously.

If you have concerns about any type of mould in your home, and you don't feel we are already working with you to resolve this, please let us know.

You can complete an online form to provide more details or contact us directly.

Your report of damp, condensation or mould will be managed by a specialist team at settle who'll investigate the cause and keep you updated. They'll carry out an inspection of your home, provide guidance, advice and any repairs needed.

Are you worried about condensation, damp or mould in your home?

Please report this now using our web form at:

www.settlegroup.org.uk/damp-mould-and-condensation

or call us on **0330 343 0016**.



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Investing in neighbourhoods

Alongside our focus on providing homes that are safe and comfortable, we also want to invest in neighbourhoods that are good places to live in. We continued our focus on this last year, particularly through developing neighbourhood plans for some of our biggest estates and continuing discussions with residents about investment to homes in these areas through regeneration projects.

We're committed to hearing feedback from residents and the wider community as we develop these projects and thank everyone who has provided feedback so far.

Where we are developing plans to invest in many homes in a neighbourhood as part of our regeneration projects, we are keen for members of the community to join a Resident Steering Group to help shape and inform plans for that area. We will also appoint Independent Tenant Advisors and put in place Residents' Charters, which set out our service standards and what residents should expect from us during and after each regeneration project.

Neighbourhood plans



In our larger neighbourhoods in Hitchin and Letchworth, we've begun developing neighbourhood plans, working alongside residents and local partners to identify key issues in the neighbourhood and discuss how we can work together to make a difference to residents' lives and create better places to live in.

Westmill Estate, Hitchin



- We launched our neighbourhood plan for the Westmill Estate at a public event with residents and community partners in June 2022.
- As part of our £20million regeneration of John Barker Place, during the past year we continued work on the first new building, Kingfisher House, providing 37 apartments, and opened this in summer 2022.

- We are committed to four further phases of development, with ongoing resident consultation to shape our plans:

Phase 2 - work began on site in March 2023 to provide 46 new homes and we expect to complete this in autumn 2023

Phase 3 - we submitted a planning application in November 2022 for 48 new homes and expect building work to start on site in autumn 2023.

Phases 4 and 5 – planning application to provide around 175 homes, expected start autumn 2025.

Campfield Way, Highover Road and Icknield Way, Letchworth



- During the past year we continued discussions with residents and partners to shape plans to invest in new homes in this area.
- We expect to submit a planning application by spring 2023, to provide 190 affordable homes on this site.



“I feel we’ve been listened to.”

Pat is Chair of the Resident Steering Group for the development at Campfield Way, Highover Road and Icknield Way, Letchworth.

“We love living in Letchworth and weren’t keen when news of the development first came. We wanted to make sure the original style of the homes in Letchworth carried on. The biggest thing was meeting the architects and giving feedback on proposed plans. They were interested in what we had to say, listened to us and have reflected this feedback into the plans and created something different.

We have to think of people also who will be living here in 10 to 20 years’ time and make sure it’s somewhere really lovely to live.”

Grange Estate, Letchworth



- We began engagement with residents in November 2021 for investment to homes around Pelican Way, including Middlefield Court, Langleigh and Reynolds Retirement Living Schemes.
- Following ongoing engagement with residents, we expect to submit a planning application by mid-2023, to provide approximately 170 new affordable homes in this area.
- We also launched our neighbourhood plan for the Grange Estate in October 2022.

More than a landlord



Social purpose is at the heart of settle and means that the support we provide goes beyond being a landlord. We will always provide extra support where we can to help customers live comfortably in your homes.

Giving Something Back Days



Our colleagues at settle are supported to volunteer their time through 'Giving something back' days, helping residents and communities in extra ways beyond their day-to-day work. During 2021/22, colleagues delivered over 737 hours of 'Giving Back' time, volunteering their time across a range of activities from garden clearance and litter picking to helping at food banks.

Investing in partnerships to support residents

In 2021/22, we committed around £192,000 to charities, voluntary groups and social partnerships.

This was significantly increased from the £130,000 we provided during the previous year, and included support for:

- Citizens Advice
- Foundations 4 Work
- Herts MIND network



Case study – Help getting back into work

We partner with Create Network on our Foundations 4 Work scheme and fund a mentor to help settle residents get back into employment.

Working together you will be able to look at options available and decide the best route forward.

Other support that will help you along the way will include guidance on developing wellbeing and a healthy mindset, getting back some self-confidence and training around things like developing CVs or preparing for interviews.

During the last year, around 50 settle residents were supported through the scheme, from a friendly welcome to the project, to tackling day-to-day challenges and needs, through to moving forwards to a volunteering role or perhaps some form of paid employment.

If you would like to find out more visit the Foundation 4 Work page on the Create Community website www.create-community.co.uk/f4w or contact the Create team by email becky@create-community.co.uk or call **01462 558802**.

settle plus

We have always been focused on providing extra support to residents, particularly through our tenancy support team at settle.

Working with residents we were proud to relaunch the support we provide as settle plus in June 2021, focussing on the support needed by any customer who is either vulnerable or experiencing reduced resilience.

Over the year a total of 634 cases were opened with 2864 actions of support made. This included helping with food, referrals to community mental health teams and supporting residents experiencing domestic abuse.

Through our in-house Citizens Advice Bureau service, we were also able to support 162 clients with 715 reported issues during 2021/22, achieving over £200,000 in financial outcomes.

Social value

We calculate the impact of all the additional social purpose support we provide using a method developed by the independent body, HACT. The methodology is 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 in 2021/22 through activities that support customers' wellbeing, employment, health and education was £2.5 million. This is higher than we expected, reflecting increased demand following the pandemic for the specialist support our colleagues and partners can provide.



Working with local suppliers

We work with many local suppliers and large national organisations. In our last customer annual report for the year 2020/21, we explained that during 2019/20 we introduced a requirement that 0.5% of the contract value is returned to us to extend our social purpose activity, with the intention that the funds are used to support residents in our communities. We explained that due to the pandemic we had to pause how we would spend those funds.

We're delighted to confirm that we have now allocated the funds available so far. These have been used to fund a community mental health worker who will directly support settle residents and colleagues. We will provide more details on our website and in updates to residents about the support they will provide and how to access this.

Contacting Us



Making it easier to contact us

We know that during the past year, there were times when it took longer than we would want for residents to get through to us on the phone or for us to reply to emails. To improve our response times, we recruited more colleagues to the teams that answer calls and reply to emails. We will review our ways of working and invest in our technology during the year ahead to help us continue improving how we respond when residents get in touch.

A new website experience

Over the years, we've seen a massive increase in the use of our website, but it didn't work brilliantly on mobiles and it wasn't as accessible as we wanted it to be, so last year we began a project to improve it. We met with more than 30 residents to understand what mattered most (and least) to them when they used our website. Then we designed a new site and tested it with them on the devices they used. We hope you like the new experience.

How to make a complaint to settle

We will always work to provide the best services that we can, but we know that things will go wrong sometimes and that residents may want to make a complaint. We want to make it as easy as possible to do this. You can:

- Complete a form on our website. Go to the 'Contact us' section, scroll down to 'We're listening' and click the 'Make a complaint' button.
- You can also call us on **0330 343 0016** or email customer.service@settlegroup.org.uk.

Housing Ombudsman

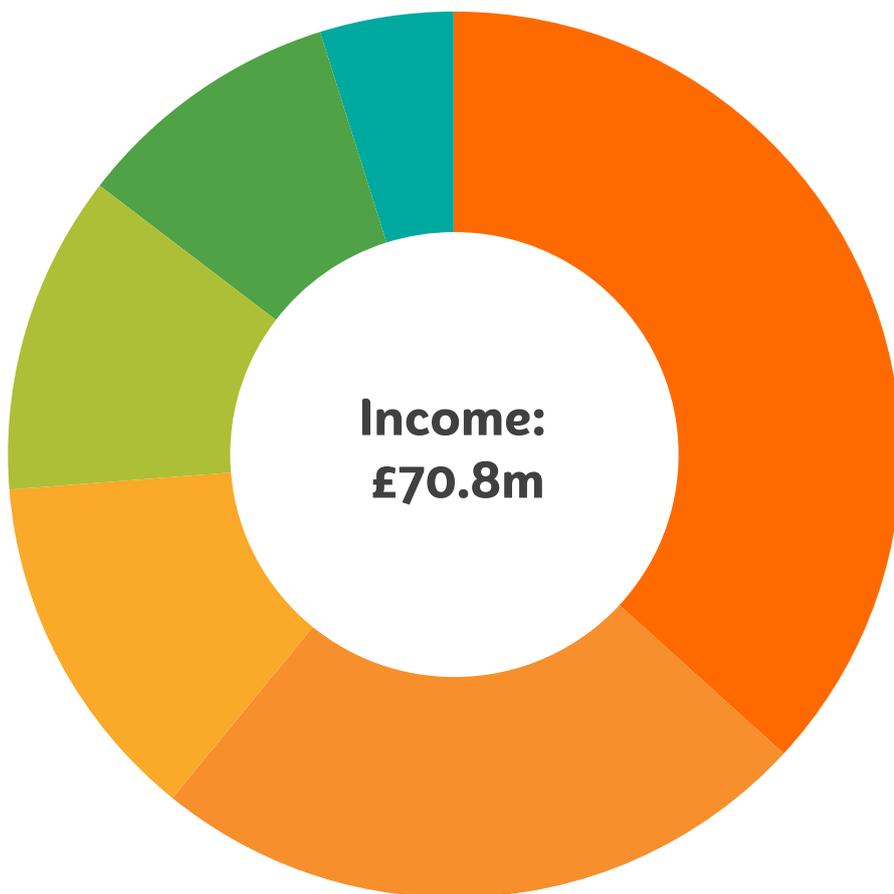
If residents are dissatisfied at the end of our final response on their complaint, it is your right to use the Housing Ombudsman's service. From 1 October 2022, a change in the law makes it easier for you to access this service. Residents no longer have to contact a designated person (a local MP, councillor or tenant panel) or wait eight weeks before referring a complaint to the Housing Ombudsman. More information about this process can be found on the Housing Ombudsman's website www.housing-ombudsman.org.uk.

A resident can still contact a designated person about a complaint, but the designated person role will not be part of the Ombudsman's formal process.

How we spend your rent

Our main source of income is from rent payments.

In 2021/22 our total income was £70.8million 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 read our latest financial report on our website.



£26m: Landlord Services
This includes the services and activities to keep your home and communal spaces safe

£17m: Looking after existing homes
This includes responding to repairs and planned projects such as new boilers, front doors, kitchens and bathrooms

£9.2m: Interest paid to banks and lenders

£8.3m: New affordable homes
This is what we spend on building property and selling homes for shared ownership

£7m: Administration costs
This includes the cost of running our offices and the functions that underpin our landlord services

£3.3m: Surplus which is reinvested in homes and communities

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](tel:03303430016)

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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