# settle

# **Compensation Policy**

Who's this for?	Colleagues and residents
Document status	Live
To be reviewed	February 2026
Policy Owner	Assistant Director of Customer Experience
Other related documents	Complaints policy
	Compensation and remedies guidance
	Insurance policy
	Reasonable adjustments policy
	Vulnerable Customers Policy
	Disrepair guidance



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# 1. Policy statement

Our purpose is to give residents a firm foundation on which to build their lives. We do this by delivering brilliant services, investing in our neighbourhoods and providing extra support where we can. However, we know that sometimes things go wrong. When this happens, we are committed to listening to residents' concerns, putting things right as quickly as possible, and learning from our mistakes.

There are a wide range of remedies we use to put things right depending on the specific circumstance of the complaint. In some cases, this will include offering financial redress (compensation) to put the resident back in the position they would have been in had the service failure not occurred. Compensation will not be appropriate in every case.

We will always work with residents to find the most appropriate way to put things right when a service failure has occurred. This can sometimes include practical action, such as offering to undertake repairs and redecoration which would otherwise be the responsibility of the resident or replacing an item of furniture that has become damaged. We also sometimes offer to issue a voucher by way of an apology for issues that we can quickly resolve. These actions would be considered as part of any financial compensation offer we may make.

### 2. Key principles

- We listen carefully to what residents tell us about how their complaint has impacted them
- Compensation offers are fair, reasonable and transparent in line the Housing Ombudsman guidance and good practice.
- We ensure the resident is put back in the position they would have been in if there
  was no service failure
- Colleagues are empowered to identify the actions that are necessary to resolve the complaint as quickly as possible

#### 3. Objectives

- To make it clear for residents what they can expect of us when we get things wrong
- To deliver fair outcomes, put things right and learn from mistakes
- To provide a proportionate, consistent and fair approach to offering compensation
- To understand the cost of service failures and use this data to identify where improvements to services are needed.

# 4. Policy actions

- Explain our approach to complaints, remedies and compensation clearly on our website, so that resident know what to expect from us
- To develop compensation guidance inline with the Housing Ombudsman Service



- Provide dispute resolution training for colleagues so they feel confident in putting things right for residents as quickly as possible
- Develop a robust method of recording and reporting compensation payments so we understand the cost of service failure and the actions we need to take to improve services.

### 5. Desired outcomes

- Residents know that when we make a mistake, we'll acknowledge it, work hard to put things right and compensate them fairly in a way that works best for them
- Residents understand what to expect from us when they raise a complaint to settle
- Colleagues feel confident in discussing compensation with residents when its appropriate to do so
- Colleagues have accountable freedom to do the right thing for residents
- By identifying the cost of service failure, we improve our services and residents trust in settle.

## 6. Performance indicators

Below are the measures we aim to achieve for complaint handling

- 90% of complaints are resolved at stage 1 of our complaints procedure
- 100% of complaints are resolved within the timescales set out in the complaint handling code
- 95% of residents agree that settle treat residents fairly and with respect

# 7. Key legislation

- Consumer Standards
- The complaint handling code 2024
- The social Housing (Regulation) Act 2023
- The GDPR Act 2018
- The Equality Act 2018
- The Landlord and Tenant Act 1985 and 1995.

#### 8. Review

This policy will be reviewed every two years, in line with any relevant legislation or regulatory changes, or when there is a business need.

