

Compensation and Remedies Policy

Document ID:	LAN-POL-1005 v1.0					
Executive Lead (Owner):	Executive Director of Customer Services					
Author (Leadership Team member):	Director of Customer Services					
Which Strategy does this support?	Landlord Resident Strategy					
Review frequency:	Every 3 years	<input checked="" type="checkbox"/>	Other (state period)			
Date created:	February 2024					
Previous review date:	February 2024					
Review date:	July 2025					
Next review:	February 2027					
Current status:	Draft	<input type="checkbox"/>	Final	<input checked="" type="checkbox"/>		
IMPACT ASSESSMENTS						
Equality Impact Assessment						
STAGE 1 completed?	STAGE 2 required?	No	<input checked="" type="checkbox"/>	Yes	<input type="checkbox"/>	
<input type="checkbox"/>		If not required, state reason:	An EIA was completed at the time the policy was last reviewed. This policy has just been moved to the new template.			
Customer Impact Assessment						
1) Is this one of the agreed policies requiring resident consultation? Please refer to: Our policies - Settle		Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>	
2) If yes, please confirm resident consultation has taken plan		<input type="checkbox"/>	Briefly detail changes arising from resident feedback: Resident consultation was completed at the time the policy was last reviewed. This policy has just been moved to the new template.			
APPROVAL						
Approval journey:	Executive Team	Committee				Board
		ARC	DAC	Ops	NRC	
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Date approved:	25/07/2025					
Which Regulatory Standard does this Policy support?	Economic					
	Governance & Viability	Rent		Value for Money		
	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>		
	Consumer					
	Neighbourhood & Community	Safety & Quality	Tenancy	Transparency, Influence & Accountability		
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
Associated legislation						

Associated procedures	Remedies and Compensation Procedure
Does this policy contain delegated authority?	

Compensation and Remedies Policy

When considering remedies and compensation, we aim to provide a fair and proportionate response based on the level of service failure and the impact this has had on the resident. Our approach is aligned to the Housing Ombudsman's three dispute resolution principles:

- Be fair
- Put things right
- Learn from the outcomes

Compensation is just one of a range of remedies we will consider to help resolve issues quickly and we may award discretionary compensation prior to a complaint being raised. When considering payments of compensation, we will consider the severity of the service failure, the impact on the resident, including the number of people affected both within a household and within a block, the length of time we have taken to resolve the problem, and the resident's individual circumstances.

Purpose

- 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 and remedies
- To understand the cost-of-service failures and use this data to identify where improvements to services are needed.

Scope

This policy applies to:

- An individual, or group of individuals who are or have been in a landlord/tenant relationship with Settle, including those with a lease, tenancy, shared ownership, licence to occupy, service agreement or other arrangement to occupy premises owned or managed by Settle.
- A private individual or group of individuals who are or have been impacted by Settle in our role as a social housing association.

We may not handle complaints about matters already subject to court proceedings, or those concerning personal injury, which may be better addressed by a court or through a personal injury claim.

Section 2 – Policy

2.1 Policy 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.
- Employees are empowered to identify the actions that are necessary to resolve the complaint as quickly as possible.
- We will carefully consider what action will put a situation right for a resident, considering the following:
 - What is the resident seeking as an outcome?
 - The individual and their circumstances – does the household have vulnerabilities, such as being elderly or having mental or physical health conditions which has adversely impacted the situation.
 - Cumulative impact – i.e. multiple missed appointments.
 - Medical evidence - if a resident is seeking damages for the impact on their health, this should be dealt with through a personal injury claim, however it is reasonable we recognise and acknowledge any medical evidence a resident has provided and to factor this in when considering any compensation for distress and inconvenience.
 - Did the resident contribute towards any delay or failure to resolve?

2.2 Policy Detail and Outcome

We:

- Explain our approach to complaints, compensation, and remedies clearly on our website, so that residents know what to expect from us.
- Develop compensation guidance in line with the Housing Ombudsman Service.
- Provide dispute resolution training for employees 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.

Outcomes:

- Residents know that when we make a mistake, we will 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 it is appropriate to do so.
- Colleagues are empowered and are accountable to do the right thing for residents.
- By identifying the cost-of-service failure, we improve our services and resident's trust in Settle.

Section 3 – Roles and responsibilities

3. Key Roles and Responsibilities

- The Operations Committee, which operates under the jurisdiction of the Board, is responsible for reviewing and monitoring this policy.
- The Chair of the Operations Committee of the Settle Board is the Member Responsible for Complaints.
- Settle's Executive Director of Customer Services has strategic oversight of this policy as the policy owner and is responsible for conducting a review every 3 years, or sooner should there be a material change or if a more frequent review is required.
- The Customer Resolution manager is the day-to-day contact for the Housing Ombudsman Service.
- The Customer Resolution team is responsible for ensuring that complaints are responded to in line with the Complaint Handling Code, our policy and procedure.

Section 4 – Compliance and Enforcement

4.1 Compliance

Members of the Settle Board and Committees of the Board regularly assess and review the handling of complaints at Settle, to ensure the organisation complies with all requirements as set out in the Housing Ombudsman Complaint Handling Code, with a focus throughout on putting residents first and delivering the best possible outcomes for them.

We complete and publish an annual Housing Ombudsman Complaint Handling Code Self-Assessment, noting our annual complaints performance and service improvement report on our website.

We produce quarterly reports for our Operations Committee detailing performance against KPIs. This includes non-adherence to complaint management and trends for service areas, complaint themes to drive improved complaint handling performance, identifying service improvement actions and accountability for addressing non-adherence to the complaints process.

Quarterly reports provided to operational leads detailing performance against KPI's, trends and service improvement actions to enable them to hold service areas to account, drive improved performance and ensure delivery of service improvements actions.

Section 5 – Related Policies, Procedures and Key Documents

Related Policies

Complaints Policy

Reasonable Adjustments and Vulnerable Needs Policy

Unreasonable Behaviour Policy

Related Procedures

Remedies and Compensation Procedure

Unreasonable Behaviour Procedure

Key Documents

Landlord Resident Strategy

Section 6 – Review, Approval, Publication

6.1 Review and Approval

This Policy will be reviewed every 3 years, or sooner should there be a material change in associated policies, the complaints handling code or a change in legislation.

Section 7 – Document Control

Document Name	Compensation and Remedies Policy
Approval Date	25/07/2025
Approved By	Executive Director of Customer Services
Version Number	V1.0
Version History	February 2024
	July 2025

IMPACT ASSESSMENT EVIDENCE					
EQUALITY IMPACT ASSESSMENT ATTACHED		Stage 1		Stage 2	
		<input type="checkbox"/>		<input type="checkbox"/>	N/A <input type="checkbox"/>
CUSTOMER IMPACT ASSESSMENT Resident feedback		Attached <input type="checkbox"/>		N/A <input checked="" type="checkbox"/>	
PUBLISHING REQUIREMENTS					
INTERNALLY	<input checked="" type="checkbox"/>	WEBSITE	<input checked="" type="checkbox"/>	SETTLE CONNECT	<input type="checkbox"/>

OFFICE USE ONLY	
RELEVANT 'APPROVAL LOGO' ADDED TO COVER	<input type="checkbox"/>
Keywords for search function	