



## **Housing Ombudsman Complaint Handling Code Self-Assessment**

This self-assessment form has been completed by our complaints officer and reviewed and approved by the Board.

Once approved, landlords, like Settle, must publish the self-assessment as part of the annual complaints performance and service improvement report on their website. The governing body's response to the report must be published alongside this.

Landlords are required to complete the self-assessment in full and support all statements with evidence, with additional commentary as necessary.

## **Statement from our Board**

As Chair of the Operations Committee of the Settle Board, and the member responsible for complaints, I welcome the opportunity to introduce this year's complaints report. The role I play along with other Board and committee members, is to regularly assess and review the handling of complaints at Settle, ensuring compliance with requirements of the Housing Ombudsman Complaint Handling Code.

In the course of this year, it has been consistently apparent that there is a positive complaint culture embedded in Settle - where residents are encouraged to share their experiences. It's also clear that Settle are committed to listening carefully and taking meaningful action in response – an example being the response to the trend in property related complaints which has helped inform a Repairs Improvement Plan, which we have seen start to improve the time taken to complete repairs and communication throughout the process.

It's great to see that the work we are doing on complaints has also helped improve the 2024/25 Tenant Satisfaction Measures. We saw improvements across all 12 perception survey questions, which is a positive reflection of how Settle are responding to feedback and adapting services.

Looking ahead, I'm confident that by continuing to assess complaints and the learning opportunities they present, there will be an increased awareness of the issues residents face and wider service improvements as a result.

On behalf of the Board, I confirm our approval of this report and the ongoing work to learn from complaints, ensuring that feedback from residents leads to better outcomes.

**Hasani Jess, Settle Board Member, August 2025**

## Section 1: Definition of a complaint

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
1.2	A complaint must be defined as: <i>‘an expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the landlord, its own staff, or those acting on its behalf, affecting a resident or group of residents.’</i>		Please see the section ‘definition of a complaint’ <a href="https://settlegroup.org.uk/how-we-handle-complaints-settle">How we handle complaints – settle (settlegroup.org.uk)</a>	We have adopted this definition in our policy and procedure as well as on our website and within colleague training.
1.3	A resident does not have to use the word ‘complaint’ for it to be treated as such. Whenever a resident expresses dissatisfaction landlords must give them the choice to make complaint. A complaint that is submitted via a third party or representative must be handled in line with the landlord’s complaints policy.		Please see the section ‘definition of a complaint’ <a href="https://settlegroup.org.uk/how-we-handle-complaints-settle">How we handle complaints – settle (settlegroup.org.uk)</a> and the policy statement within our <a href="#">complaints policy</a>	We have adopted this definition in our policy and procedure as well as on our website and within colleague training.
1.4	Landlords must recognise the difference between a service request and a complaint. This must be set out in their complaints policy. A service request is a request from a resident to the landlord requiring action to be		Please see page 2 under the heading “Policy statement” in our <a href="#">complaints policy</a>	We have adopted this definition in our policy and procedure as well as on our website and within colleague training. Service requests are monitored and

	taken to put something right. Service requests are not complaints, but must be recorded, monitored and reviewed regularly.			reviewed via our standard business performance reporting.
1.5	A complaint must be raised when the resident expresses dissatisfaction with the response to their service request, even if the handling of the service request remains ongoing. Landlords must not stop their efforts to address the service request if the resident complains.		Please see the section 'definition of a complaint' <a href="https://settlegroup.org.uk">How we handle complaints – settle (settlegroup.org.uk)</a> and the policy statement within our <a href="https://settlegroup.org.uk">complaints policy</a>	We continue with the service request while the complaint is being investigated independently by our customer resolution team.
1.6	An expression of dissatisfaction with services made through a survey is not defined as a complaint, though wherever possible, the person completing the survey should be made aware of how they can pursue a complaint if they wish to. Where landlords ask for wider feedback about their services, they also must provide details of how residents can complain.		Please see the section on resident feedback and surveys <a href="https://settlegroup.org.uk">How we handle complaints – settle (settlegroup.org.uk)</a>	We have worked with our survey provider to ensure that residents are offered the choice to raise a complaint whenever we carry out a survey. These are passed to our customer resolution team and acknowledged within 5 working days. Colleagues reviewing feedback from surveys follow up with residents where dissatisfaction is expressed and make the resident aware of our complaints process.

## Section 2: Exclusions

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
2.1	Landlords must accept a complaint unless there is a valid reason not to do so. If landlords decide not to accept a complaint they must be able to evidence their reasoning. Each complaint must be considered on its own merits		Please see the section for exclusions <a href="#">How we handle complaints – settle (settlegroup.org.uk)</a> and the policy statement within our <a href="#">complaints policy</a>	We review each complaint on its own merit and a reason would be provided in writing to the resident along with the details for the Housing Ombudsman Service.
2.2	<p>A complaints policy must set out the circumstances in which a matter will not be considered as a complaint or escalated, and these circumstances must be fair and reasonable to residents. Acceptable exclusions include:</p> <ul style="list-style-type: none"> <li>• The issue giving rise to the complaint occurred over twelve months ago.</li> <li>• Legal proceedings have started. This is defined as details of the claim, such as the Claim Form and Particulars of Claim, having been filed at court.</li> </ul>		<p>This is available in our <a href="#">complaints policy</a> on pages 2 &amp; 3 under the heading policy statement.</p> <p>Please see the section for exclusions <a href="#">How we handle complaints – settle (settlegroup.org.uk)</a></p>	Exclusions are noted in our Complaints Policy

	<ul style="list-style-type: none"> <li>• Matters that have previously been considered under the complaints policy.</li> </ul>			
2.3	Landlords must accept complaints referred to them within 12 months of the issue occurring or the resident becoming aware of the issue, unless they are excluded on other grounds. Landlords must consider whether to apply discretion to accept complaints made outside this time limit where there are good reasons to do so.		Please see the section for exclusions <a href="#">How we handle complaints – settle (settlegroup.org.uk)</a> and the policy statement within our <a href="#">complaints policy</a>	Discretion will be applied when necessary to ensure customers are not unfairly excluded from the complaint process.
2.4	If a landlord decides not to accept a complaint, an explanation must be provided to the resident setting out the reasons why the matter is not suitable for the complaints process and the right to take that decision to the Ombudsman. If the Ombudsman does not agree that the exclusion has been fairly applied, the Ombudsman may tell the landlord to take on the complaint.		Please see the section for exclusions <a href="#">How we handle complaints – settle (settlegroup.org.uk)</a>	From 1 April 2024, we have recorded any case we have excluded. We will always write to the resident explaining the reasons why we have excluded the complaint and we'll provide the contact details for the Housing Ombudsman Service.
2.5	Landlords must not take a blanket approach to excluding complaints; they must consider the individual circumstances of each complaint.		Please see the section for exclusions <a href="#">How we handle complaints – settle (settlegroup.org.uk)</a> and the policy statement within our <a href="#">complaints policy</a>	The complaint process will be objective in its approach in identifying timely and appropriate resolutions to the issues raised.

### Section 3: Accessibility and Awareness

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
3.1	Landlords must make it easy for residents to complain by providing different channels through which they can make a complaint. Landlords must consider their duties under the Equality Act 2010 and anticipate the needs and reasonable adjustments of residents who may need to access the complaints process.		<p>Please see the section <a href="https://settlegroup.org.uk/how-we-handle-complaints">How we handle complaints – settle (settlegroup.org.uk)</a></p> <p>We also explain a residents legal rights for a reasonable adjustment on our support page <a href="#">Reasonable adjustments - Settle</a></p> <p>Accessibility <a href="https://settlegroup.org.uk/contact-us">Contact us – settle (settlegroup.org.uk)</a></p> <p>Please see our <a href="#">reasonable adjustments policy</a> under the policy statement section on page 2.</p>	<p>We accept complaints by phone, email, our resident Portal, through our website via an online form, and in person.</p> <p>A complaint can be raised with any Settle colleague, partner or contractor acting on our behalf.</p> <p>Residents can appoint an advocate, family member or friend to raise a complaint on their behalf.</p>
3.2	Residents must be able to raise their complaints in any way and with any member of staff. All staff must be aware of the complaints process and be able to pass details of the complaint to the appropriate person within the landlord.		<p>Please see the section <a href="https://settlegroup.org.uk/how-we-handle-complaints">How we handle complaints – settle (settlegroup.org.uk)</a></p> <p>Our <a href="#">complaints leaflet</a> highlights the different ways residents can raise a complaint.</p>	All colleagues attend training and understand the steps to take if a resident raises a complaint with them. We provide ongoing training to ensure colleagues have the skills to distinguish between a service request and a complaint.

3.3	High volumes of complaints must not be seen as a negative, as they can be indicative of a well-publicised and accessible complaints process. Low complaint volumes are potentially a sign that residents are unable to complain.		During 2023/24, we investigated and responded to 514 complaints at stage 1 and 81 at stage 2. During 2024/25 we experienced an increase in volume investigated and responded to 904 complaints at stage 1 and 162 at stage 2. This was as a result of our work to raise awareness of the complaints procedure with both colleagues and our residents.	We monitor and report on complaint volumes to help us ensure we are resourced to investigate complaints effectively and within timeframe and to help us understand any service improvements and actionable insights that may need to be made.
3.4	Landlords must make their complaint policy available in a clear and accessible format for all residents. This will detail the two stage process, what will happen at each stage, and the timeframes for responding. The policy must also be published on the landlord's website.		<p>Please see the section <a href="#">How we handle complaints – settle (settlegroup.org.uk)</a></p> <p>Available in our <a href="#">complaints leaflet</a> &amp; also our <a href="#">complaints policy</a> on page 7 under the heading 'complaints procedure'.</p> <p>The policy can be found here <a href="#">Our policies – settle (settlegroup.org.uk)</a></p> <p>Accessibility <a href="#">Contact us – settle (settlegroup.org.uk)</a></p>	The policy is published on our website and contains the stages of the process, including timeframes for responding.
3.5	The policy must explain how the landlord will publicise details of the		Our <a href="#">complaints policy</a> on page 4 under the heading 'policy actions' provides an explanation for publicising details of the	Our policy is published on our website. We have included a policy action to publicise information about



	complaints policy, including information about the Ombudsman and this Code.		policy and Housing Ombudsman Service.	residents rights to raise a complaint and access the Housing Ombudsman Service through our website, leaflets, posters, newsletters and in relevant correspondence with residents.
3.6	Landlords must give residents the opportunity to have a representative deal with their complaint on their behalf, and to be represented or accompanied at any meeting with the landlord.		<p>Please see the section for accessibility <a href="https://www.settlegroup.org.uk/how-we-handle-complaints-settle">How we handle complaints – settle</a> (<a href="https://www.settlegroup.org.uk">settlegroup.org.uk</a>)</p> <p>Our <a href="#">complaints leaflet</a></p>	We support and welcome residents appointing a representative, family member or friend to support with their complaint. We will always ask a resident if they are being supported when they raise a complaint with us and in compliance with data protection requirements.
3.7	Landlords must provide residents with information on their right to access the Ombudsman service and how the individual can engage with the Ombudsman about their complaint.		<p>Please see the section for the Housing Ombudsman Service <a href="https://www.settlegroup.org.uk/how-we-handle-complaints-settle">How we handle complaints – settle</a> (<a href="https://www.settlegroup.org.uk">settlegroup.org.uk</a>)</p> <p>Our <a href="#">complaints policy</a> explains this under the heading ‘policy statement’ on page 3. Details are also provided on pages 6 and 7.</p> <p>Our <a href="#">complaints leaflet</a> provides details of this on page 2,</p>	We explain a resident’s rights to contact the Housing Ombudsman Service in our policy, leaflet and website. We also signpost access to the Ombudsman at all stages of the complaint handling process.

Last reviewed September 2025

			escalation to the Housing Ombudsman Service.	
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## Section 4: Complaint Handling Staff

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
4.1	Landlords must have a person or team assigned to take responsibility for complaint handling, including liaison with the Ombudsman and ensuring complaints are reported to the governing body (or equivalent). This Code will refer to that person or team as the 'complaints officer'. This role may be in addition to other duties.		Please see the roles and responsibilities section on our website <a href="#">How we handle complaints – settle (settlegroup.org.uk)</a>	<p>We have a customer resolution team who are responsible for ensuring that complaints are investigated and responded to in line with the Complaint Handling Code, our policy, and procedure. The customer resolution manager is the day-to-day contact for the Housing Ombudsman Service.</p> <p>The Executive Director of Customer Service is responsible for oversight and reporting to the Board.</p>
4.2	The complaints officer must have access to staff at all levels to facilitate the prompt resolution of complaints. They must also have the authority and autonomy to act to resolve disputes promptly and fairly.		Please see the roles and responsibilities section on our website <a href="#">How we handle complaints – settle (settlegroup.org.uk)</a>	Our customer resolution team have access to staff at all levels and complaints are reported to and monitored by the Executive Director of Customer Service at Settle.
4.3	Landlords are expected to prioritise complaint handling and a culture of		We carefully monitor complaints daily through real-time	All colleagues at Settle receive awareness training

	<p>learning from complaints. All relevant staff must be suitably trained in the importance of complaint handling. It is important that complaints are seen as a core service and must be resourced to handle complaints effectively</p>		<p>monitoring to ensure complaints are prioritised and meet the timeframes set out in the Complaint Handling Code.</p> <p>Complaint learning is reported monthly to our tenant and resident assurance panel, this panel is attended by members of the Executive and Leadership team who take collective responsibility for ensuring we have a culture of learning at settle.</p> <p>Learnings are shared widely with colleagues through our monthly team brief which all colleagues are expected to attend.</p>	<p>in complaint handling annually.</p> <p>Our customer resolution team are fully trained in the requirements of the Complaint Handling Code and attend all relevant training provided by the Housing Ombudsman Service.</p>
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## Section 5: The Complaint Handling Process

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
5.1	Landlords must have a single policy in place for dealing with complaints covered by this Code. Residents must not be treated differently if they complain.		<a href="#">How we handle complaints – settle (settlegroup.org.uk)</a>  Our <a href="#">complaints policy</a> promotes working towards fair outcomes as shown on page 4 under the heading desired outcomes.	Our complaint policy and procedure is based on a culture of putting things right, delivering fair outcomes and learning from when things go wrong.
5.2	The early and local resolution of issues between landlords and residents is key to effective complaint handling. It is not appropriate to have extra named stages (such as ‘stage 0’ or ‘informal complaint’) as this causes unnecessary confusion.		We have two stages to our complaints process, as set out in our policy and on our website. <a href="#">How we handle complaints – settle (settlegroup.org.uk)</a>  Our <a href="#">complaints policy</a> evidences this on page 7 under the section complaints procedure (to be updated)	We have a triage process in place which allows us to focus on early resolution of issues when complaints are raised. We monitor and report on the early resolution of complaints.
5.3	A process with more than two stages is not acceptable under any circumstances as this will make the complaint process unduly long and delay access to the Ombudsman.		Our <a href="#">complaints policy</a> evidences this on page 7 under the section complaints procedure.  <a href="#">How we handle complaints – settle</a>	We have two stages to our complaints procedure, as set out in our policy and on our website.

			<a href="http://settlegroup.org.uk">(<a href="http://settlegroup.org.uk">settlegroup.org.uk</a>)</a>	
5.4	Where a landlord's complaint response is handled by a third party (e.g. a contractor or independent adjudicator) at any stage, it must form part of the two stage complaints process set out in this Code. Residents must not be expected to go through two complaints processes.		<a href="http://settlegroup.org.uk">How we handle complaints – settle (<a href="http://settlegroup.org.uk">settlegroup.org.uk</a>)</a>	Complaints relating to third parties, such as contractors acting on our behalf, are managed in line with our complaints policy and procedure by Settle.
5.5	Landlords are responsible for ensuring that any third parties handle complaints in line with the Code.		Please see the section relating to roles and responsibilities <a href="http://settlegroup.org.uk">How we handle complaints – settle (<a href="http://settlegroup.org.uk">settlegroup.org.uk</a>)</a>	All complaints are handled directly by Settle, even where a contractor is involved.
5.6	When a complaint is logged at Stage 1 or escalated to Stage 2, landlords must set out their understanding of the complaint and the outcomes the resident is seeking. The Code will refer to this as “the complaint definition”. If any aspect of the complaint is unclear, the resident must be asked for clarification.		This is detailed in our procedure and prompts are included in our letter templates to residents.  Please see our complaints procedure <a href="http://settlegroup.org.uk">How we handle complaints – settle (<a href="http://settlegroup.org.uk">settlegroup.org.uk</a>)</a>	We will acknowledge a complaint within 5 working days and seek clarification of the reason for the complaint and the outcome the resident is hoping for, where this is unclear – we set out our understanding of this in our written acknowledgement and response letters.  Where we are unable to contact a resident to understand the desired

				outcome, the complaint investigation will continue based on the information available to us.
5.7	When a complaint is acknowledged at either stage, landlords must be clear which aspects of the complaint they are, and are not, responsible for and clarify any areas where this is not clear.		This is set out in the section 'our complaints procedure' of <a href="https://settlegroup.org.uk">How we handle complaints – settle (settlegroup.org.uk)</a>	Our customer resolution team will always seek to fully understand all aspects of the resident's complaint through our triage process.
5.8	At each stage of the complaints process, complaint handlers must: <ul style="list-style-type: none"> <li>a. deal with complaints on their merits, act independently, and have an open mind;</li> <li>b. give the resident a fair chance to set out their position;</li> <li>c. take measures to address any actual or perceived conflict of interest; and</li> <li>d. consider all relevant information and evidence carefully.</li> </ul>		This is set out in the section on our website 'roles and responsibilities' <a href="https://settlegroup.org.uk">How we handle complaints – settle (settlegroup.org.uk)</a>	<p>Our customer resolution team act independently and impartially. We are focussed on putting things right, delivering fair outcomes and learning from when things go wrong.</p> <p>We give every resident a fair chance to set out their position when they raise a complaint and consider all relevant information and evidence carefully.</p> <p>We take measures to address any actual or perceived conflict of interest, in line with our code of conduct.</p>

5.9	Where a response to a complaint will fall outside the timescales set out in this Code, the landlord must agree with the resident suitable intervals for keeping them informed about their complaint.		This is set out in the section 'if we need more time' <a href="#">How we handle complaints – settle (settlegroup.org.uk)</a>	We monitor all open complaints daily through real-time monitoring, explaining and agreeing any extension to timescales where they're needed.
5.10	Landlords must make reasonable adjustments for residents where appropriate under the Equality Act 2010. Landlords must keep a record of any reasonable adjustments agreed, as well as a record of any disabilities a resident has disclosed. Any agreed reasonable adjustments must be kept under active review.		<p>We have a <a href="#">reasonable adjustments policy available</a> on our website. The policy statement outlines what a reasonable adjustment is and when we will make them.</p> <p>We provide information on our contact us page <a href="#">Contact us – settle (settlegroup.org.uk)</a>. We also explain a residents legal rights for a reasonable adjustment on our support page <a href="#">Reasonable adjustments - Settle</a></p>	<p>When we receive a complaint from a resident, we will check if there are any reasonable adjustments that are required, and we will record this information – agreeing if it is just for the complaint or for all communication.</p> <p>We keep a record of all disclosed disabilities on our housing management system.</p>
5.11	Landlords must not refuse to escalate a complaint through all stages of the complaints procedure unless it has valid reasons to do so. Landlords must clearly set out these reasons, and they must comply with the provisions set out in section 2 of this Code.		<p>Please see the section on Exclusions <a href="#">How we handle complaints – settle (settlegroup.org.uk)</a></p> <p>Our <a href="#">complaints policy</a> invites residents to escalate complaints if they are unhappy with the response</p>	We comply with section 2 of the Code and will always look at the individual circumstances of each complaint. Where we feel there is a valid reason to exclude a complaint, we would explain this to the resident and provide the contact details for the



			on page 7, section titled "Complaints procedure".	Housing Ombudsman Service.
5.12	A full record must be kept of the complaint, and the outcomes at each stage. This must include the original complaint and the date received, all correspondence with the resident, correspondence with other parties, and any relevant supporting documentation such as reports or surveys.		This information is recorded in our Housing Management system	Complaints are recoded in our Housing Management system which captures the stage, dates logged and resolved, correspondence relating to the complaint, outcome, and actions.
5.13	Landlords must have processes in place to ensure a complaint can be remedied at any stage of its complaints process. Landlords must ensure appropriate remedies can be provided at any stage of the complaints process without the need for escalation.		Please see the section for the Housing Ombudsman Service <a href="#">How we handle complaints – settle (settlegroup.org.uk)</a>  Our <a href="#">complaints policy</a> also highlights this on pages 6 & 7 under the heading "The Housing Ombudsman Service".	We will always aim to resolve a complaint as early as possible and appropriate remedies are available at both stages of the complaints procedure.
5.14	Landlords must have policies and procedures in place for managing unacceptable behaviour from residents and/or their representatives. Landlords must be able to evidence reasons for putting any restrictions in place and must keep restrictions under regular review.		Here is a link to our <a href="#">unreasonable behaviour policy</a> which highlights examples of unreasonable behaviour on page 2.	We will always try to resolve issues informally where possible, assessing any reasonable adjustments we may need to make, for example changes we can put in place to make it easier to access our services. Where it becomes

				appropriate to take formal action, we will write to the resident explaining the reasons for this and when this action will be reviewed.
5.15	Any restrictions placed on contact due to unacceptable behaviour must be proportionate and demonstrate regard for the provisions of the Equality Act 2010.		Here is a link to our <a href="#">unreasonable behaviour policy</a> . The Policy statement on page 2 explains when/why we will place restrictions.	We take a resident and colleague centred approach and carry out a proportionality assessment before any restrictions are put in place. We will always explain why the restriction has been put in place and when it will be reviewed.

## Section 6: Complaints Stages

### Stage 1

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
6.1	Landlords must have processes in place to consider which complaints can be responded to as early as possible, and which require further investigation. Landlords must consider factors such as the complexity of the complaint and whether the resident is vulnerable or at risk. Most stage 1 complaints can be resolved promptly, and an explanation, apology or resolution provided to the resident.		<p><a href="#">How we handle complaints – settle</a> (<a href="http://settlegroup.org.uk">settlegroup.org.uk</a>) the section “our complaints procedure” explains these steps and the aim to resolve cases as soon as possible.</p> <p>Our <a href="#">complaints policy</a> also places an emphasis on dealing with complaints in a timely manner on page 4 under the heading “Objectives”.</p>	We aim to contact residents within 5 working days to discuss their complaint and how we can put things right. Where there’s a straightforward answer, we’ll look to agree a resolution there and then. We refer to this as complaint triage, which allows us to respond to complaints appropriately.
6.2	Complaints must be acknowledged, defined and logged at stage 1 of the complaints procedure <b><u>within five working days of the complaint being received</u></b> .		This is explained in our complaints procedure <a href="#">How we handle complaints – settle</a> ( <a href="http://settlegroup.org.uk">settlegroup.org.uk</a> ) and in our <a href="#">complaints policy</a> on page 7 and in our <a href="#">complaints leaflet</a> on page 2.	Our complaints procedure, website and complaints leaflet explain that we will acknowledge a complaint in writing within 5 working days.
6.3	Landlords must issue a full response to stage 1 complaints <b><u>within 10 working</u></b>		This is explained in our complaints procedure <a href="#">How we handle complaints – settle</a>	This is explained in our complaints procedure,

	<b>days</b> of the complaint being acknowledged.		<a href="https://settlegroup.org.uk">settlegroup.org.uk</a> ) and in our <a href="#">complaints policy</a> on page 7 and in our <a href="#">complaints leaflet</a> on page 2.	website & complaints leaflet.
6.4	Landlords must decide whether an extension to this timescale is needed when considering the complexity of the complaint and then inform the resident of the expected timescale for response. Any extension must be no more than 10 working days without good reason, and the reason(s) must be clearly explained to the resident.		<a href="#">How we handle complaints – settle (settlegroup.org.uk)</a> under the section if we need more time and in our <a href="#">complaints policy</a> page 7 and <a href="#">complaints leaflet</a> page 2.	This is explained in our complaints procedure, website & complaints leaflet.
6.5	When an organisation informs a resident about an extension to these timescales, they must be provided with the contact details of the Ombudsman.		Please see the section ‘if we need more time’ <a href="#">How we handle complaints – settle (settlegroup.org.uk)</a>	Where we agree an extension to timeframe, we will write to the resident and provide details of the Housing Ombudsman Service. Where we agree actions, such as repairs, we will outline the commitments and the dates we expect to complete them by.
6.6	A complaint response must be provided to the resident when the answer to the complaint is known, not when the outstanding actions required to address the issue are completed. Outstanding actions must still be tracked and actioned promptly with appropriate updates provided to the resident.		Please see the section ‘our complaint response will always include’ <a href="#">How we handle complaints – settle (settlegroup.org.uk)</a>	We will provide a written response as soon as the complaint has been fully investigated. All responses detail any outstanding actions and details on who will be over-seeing them along with a timeframe, if possible. All actions are

				recorded and monitored to completion by the Customer Resolution Team and service area managers
6.7	Landlords must address all points raised in the complaint definition and provide clear reasons for any decisions, referencing the relevant policy, law and good practice where appropriate.		Please see the section 'our complaint response will always include' <a href="#">How we handle complaints – settle (settlegroup.org.uk)</a>	We aim to address each element of a resident's complaint through gaining a good understanding of the complaint and the outcome the resident is seeking, referencing the relevant policy, law and good practice where appropriate
6.8	Where residents raise additional complaints during the investigation, these must be incorporated into the stage 1 response if they are related and the stage 1 response has not been issued. Where the stage 1 response has been issued, the new issues are unrelated to the issues already being investigated or it would unreasonably delay the response, the new issues must be logged as a new complaint.		Please see the section 'additional information' <a href="#">How we handle complaints – settle (settlegroup.org.uk)</a>	Where additional information is provided we will always look to include this in any open complaint investigation or open a further complaint where appropriate. We will discuss the best option with the resident.
6.9	Landlords must confirm the following in writing to the resident at the completion of stage 1 in clear, plain language: <ul style="list-style-type: none"> <li>a. the complaint stage;</li> <li>b. the complaint definition;</li> <li>c. the decision on the complaint;</li> </ul>		Please see the section 'our complaint response will always include' <a href="#">How we handle complaints – settle (settlegroup.org.uk)</a>	Wherever possible, we will always look to discuss the outcome of the complaint with the resident before issuing a written response. Our written responses

	d. the reasons for any decisions made; e. the details of any remedy offered to put things right; f. details of any outstanding actions; and g. details of how to escalate the matter to stage 2 if the individual is not satisfied with the response.			include the information set out in this requirement.
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## Stage 2

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
6.10	If all or part of the complaint is not resolved to the resident's satisfaction at stage 1, it must be progressed to stage 2 of the landlord's procedure. Stage 2 is the landlord's final response.		This is set out in our complaints procedure <a href="#">How we handle complaints – settle (settlegroup.org.uk)</a> and our <a href="#">complaints policy</a> on page 7 and our <a href="#">complaints leaflet</a> on page 2.	When a resident contacts us after their stage 1 complaint, we will always remind them of their rights to escalate to stage 2.
6.11	Requests for stage 2 must be acknowledged, defined and logged at stage 2 of the complaints procedure within five working days of the escalation request being received.		This is set out in our complaints procedure <a href="#">How we handle complaints – settle (settlegroup.org.uk)</a>	We will acknowledge a stage 2 complaint within 5 working days. Where there's a straightforward answer, we'll look to agree a resolution there and then. We refer to this as complaint triage, which allows us to respond to complaints appropriately.
6.12	Residents must not be required to explain their reasons for requesting a		This is set out in our complaints procedure <a href="#">How we handle</a>	It is always helpful to have any additional information a

	stage 2 consideration. Landlords are expected to make reasonable efforts to understand why a resident remains unhappy as part of its stage 2 response.		<a href="https://settlegroup.org.uk">complaints – settle (settlegroup.org.uk)</a>	resident may want to share to help us resolve a complaint and put things right, however a resident does not need to explain their reason for requesting a stage 2.
6.13	The person considering the complaint at stage 2 must not be the same person that considered the complaint at stage 1.		This is set out in our complaints procedure <a href="https://settlegroup.org.uk">How we handle complaints – settle (settlegroup.org.uk)</a> and our <a href="#">complaints policy</a> on page 7 and <a href="#">complaints leaflet</a> on page 2.	All stage 2 complaints are reviewed by a member of the Leadership Team, supported by the customer resolution team.
6.14	Landlords must issue a final response to the stage 2 <b><u>within 20 working days</u></b> of the complaint being acknowledged.		This is set out in our complaints procedure <a href="https://settlegroup.org.uk">How we handle complaints – settle (settlegroup.org.uk)</a> and our <a href="#">complaints policy</a> on page 7 and <a href="#">complaints leaflet</a> on page 2.	We will always respond to a complaint as soon as possible and carefully monitor the time taken to issue our response in line with this requirement.
6.15	Landlords must decide whether an extension to this timescale is needed when considering the complexity of the complaint and then inform the resident of the expected timescale for response. Any extension must be no more than 20 working days without good reason, and the reason(s) must be clearly explained to the resident.		This is set out in the section ‘if we need more time’ <a href="https://settlegroup.org.uk">How we handle complaints – settle (settlegroup.org.uk)</a> and our <a href="#">complaints policy</a> on page 7 and <a href="#">complaints leaflet</a> on page 2.	We will always do our best to respond to complaints as quickly as possible. Where an extension is needed, we will discuss this with the resident, explaining why we need more time.
6.16	When an organisation informs a resident about an extension to these		This is set out in our complaints procedure <a href="https://settlegroup.org.uk">How we handle complaints – settle</a>	Where we agree an extension to timeframe, we will write to the resident and

	timescales, they must be provided with the contact details of the Ombudsman.		<a href="https://settlegroup.org.uk">settlegroup.org.uk</a> and our <a href="#">complaints policy</a> on page 7 and <a href="#">complaints leaflet</a> on page 2.	provide details of the Housing Ombudsman Service.
6.17	A complaint response must be provided to the resident when the answer to the complaint is known, not when the outstanding actions required to address the issue are completed. Outstanding actions must still be tracked and actioned promptly with appropriate updates provided to the resident.		Please see the section 'our complaint response will always include' <a href="#">How we handle complaints</a> – <a href="https://settlegroup.org.uk">settle (settlegroup.org.uk)</a>	We will provide a written response as soon as the complaint has been fully investigated. Where we are agreeing actions, such as repairs, we will outline the commitments and the dates we expect to complete them by.
6.18	Landlords must address all points raised in the complaint definition and provide clear reasons for any decisions, referencing the relevant policy, law and good practice where appropriate.		Please see the section 'our complaint response will always include' <a href="#">How we handle complaints</a> – <a href="https://settlegroup.org.uk">settle (settlegroup.org.uk)</a>	We aim to address each element of a residents complaint through gaining a good understanding of the complaint and the outcome the resident is seeking, referencing the relevant policy, law and good practice where appropriate.
6.19	Landlords must confirm the following in writing to the resident at the completion of stage 2 in clear, plain language: a. the complaint stage; b. the complaint definition; c. the decision on the complaint; d. the reasons for any decisions made; e. the details of any remedy offered to put things right;		Please see the section 'our complaint response will always include' <a href="#">How we handle complaints</a> – <a href="https://settlegroup.org.uk">settle (settlegroup.org.uk)</a>	Wherever possible, we will always look to discuss the outcome of the complaint with the resident before issuing a written response. Our written responses include the information set out in this requirement.



	<p>f. details of any outstanding actions; and</p> <p>g. details of how to escalate the matter to the Ombudsman Service if the individual remains dissatisfied.</p>			
6.20	Stage 2 is the landlord's final response and must involve all suitable staff members needed to issue such a response.		<p>This is set out in our complaints procedure <a href="#">How we handle complaints – settle (settlegroup.org.uk)</a> and our <a href="#">complaints policy</a> on page 7 and <a href="#">complaints leaflet</a> on page 2.</p>	All stage 2 complaints are reviewed by a member of the Leadership Team

## Section 7: Putting things right

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
7.1	<p>Where something has gone wrong a landlord must acknowledge this and set out the actions it has already taken, or intends to take, to put things right. These can include:</p> <ul style="list-style-type: none"> <li>• Apologising;</li> <li>• Acknowledging where things have gone wrong;</li> <li>• Providing an explanation, assistance or reasons;</li> <li>• Taking action if there has been delay;</li> <li>• Reconsidering or changing a decision;</li> <li>• Amending a record or adding a correction or addendum;</li> <li>• Providing a financial remedy;</li> <li>• Changing policies, procedures or practices.</li> </ul>		<p>This is set out in the section of our website 'putting things right' <a href="https://www.settlegroup.org.uk/how-we-handle-complaints-settle">How we handle complaints – settle (settlegroup.org.uk)</a></p>	<p>We aim to put things right, deliver a fair outcome and learn from when things go wrong. A summary of learnings from complaints can be found in the complaints performance and service improvement report.</p>
7.2	<p>Any remedy offered must reflect the impact on the resident as a result of any fault identified.</p>		<p>We follow the guidance and best practice from the Housing Ombudsman Service when offering a remedy, this is reflected in our <a href="#">compensation policy</a> on page 2 under the heading policy statement and 'key principles' on under the</p>	<p>Any remedy will be made in line with our complaints and compensation policies and procedures.</p>

			heading 'putting things right' on our <a href="#">website</a>	
7.3	The remedy offer must clearly set out what will happen and by when, in agreement with the resident where appropriate. Any remedy proposed must be followed through to completion.		This is set out in the section 'putting things right' and 'our complaint responses will always include' <a href="#">How we handle complaints – settle (settlegroup.org.uk)</a>	All agreed actions are logged and monitored through our Housing Management System and through our internal procedures.
7.4	Landlords must take account of the guidance issued by the Ombudsman when deciding on appropriate remedies.		This is set out in the section 'putting things right' and 'our complaint responses will always include' <a href="#">How we handle complaints – settle (settlegroup.org.uk)</a>	We consider the guidance provided by the Housing Ombudsman Service and use the learning resources available.

## Section 8: Self-assessment, reporting and compliance

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
8.1	Landlords must produce an annual complaints performance and service improvement report for scrutiny and challenge, which must include: a. the annual self-assessment against this Code to ensure their complaint handling policy remains in line with its requirements. b. a qualitative and quantitative analysis of the landlord's complaint handling performance. This must also include a summary of the types of complaints the landlord has refused to accept; c. any findings of non-compliance with this Code by the Ombudsman; d. the service improvements made as a result of the learning from complaints; e. any annual report about the landlord's performance from the Ombudsman; and f. any other relevant reports or publications produced by the Ombudsman in relation to the work of the landlord.		This can be found on our <a href="#">complaints performance page</a>	Annual complaints performance and service reports are produced for scrutiny.  We produce an annual self-assessment against the Code (also published on our website).  We produce qualitative and quantitative analysis of complaint volumes, performance, themes and trends, HOS cases and determinations, any finding of non-compliance, and Exclusions.  Reports are shared with our Voice of the Resident panel and Board and published in line with the requirements of the Housing Ombudsman Service.

				We review annually and publish <del>by 30 June</del> each year.
8.2	The annual complaints performance and service improvement report must be reported to the landlord's governing body (or equivalent) and published on the on the section of its website relating to complaints. The governing body's response to the report must be published alongside this.		This can be found on our <a href="#">complaints performance page</a>	The report was shared with Settle's Board and forms part of our annual reporting to Board.
8.3	Landlords must also carry out a self-assessment following a significant restructure, merger and/or change in procedures.		This has not been applicable to Settle during this reporting period.	We would do this if the need arose.
8.4	Landlords may be asked to review and update the self-assessment following an Ombudsman investigation.		N/A	We would do this if the need arose.
8.5	If a landlord is unable to comply with the Code due to exceptional circumstances, such as a cyber incident, they must inform the Ombudsman, provide information to residents who may be affected, and publish this on their website Landlords must provide a timescale for returning to compliance with the Code.		We would do this if the need arose.	We have updated our incident management and business continuity reporting to reflect this.

## Section 9: Scrutiny & oversight: continuous learning and improvement

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
9.1	Landlords must look beyond the circumstances of the individual complaint and consider whether service improvements can be made as a result of any learning from the complaint.		<p>We review learnings from complaints alongside other resident feedback such as the tenant satisfaction measures and transactional surveys to help determine service improvements.</p> <p>These are regularly shared with our Voice of the Resident panel and through Settle connect, our online resident engagement platform.</p> <p><a href="https://settlegroup.org.uk">Get involved – settle (settlegroup.org.uk)</a> and with all residents through our regular service updates. We share improvements made through our website <a href="https://settlegroup.org.uk">You said we did – settle (settlegroup.org.uk)</a></p>	We also consider learnings from the Housing Ombudsman 'spotlight on' and best practice reports which are routinely shared with colleagues across Settle to promote wider learnings and service improvements.
9.2	A positive complaint handling culture is integral to the effectiveness with which landlords resolve disputes. Landlords must use complaints as a source of		Complaints are discussed at all levels throughout Settle. We have a Quality Assurance Framework, that sets the	Complaints and other resident feedback such as the tenant satisfaction measures, transactional

	intelligence to identify issues and introduce positive changes in service delivery.		expectations at team level. We have a tenant and resident assurance panel that reviews complaints and resident feedback monthly and we report to our voice of the resident panel, Operational Committee and Board on a regular basis.	surveys and feedback from the big door knock allow us to identify issues and introduce positive change in service delivery.  Regular complaint learning meetings are held with service area managers to review themes, learnings and service improvement opportunities.
9.3	Accountability and transparency are also integral to a positive complaint handling culture. Landlords must report back on wider learning and improvements from complaints to stakeholders, such as residents' panels, staff and relevant committees.		We discuss all service improvements with the Voice of the Resident Panel, Settle Connect and through our Engagement framework <a href="https://settlegroup.org.uk">Get involved – settle (settlegroup.org.uk)</a> and regular service updates. We share improvements made through our website <a href="https://settlegroup.org.uk">You said we did – settle (settlegroup.org.uk)</a>	Wider learnings are shared through our tenant and resident assurance panel, Operations Committee and Board.
9.4	Landlords must appoint a suitably senior lead person as accountable for their complaint handling. This person must assess any themes or trends to identify potential systemic issues,		This is reflected in the 'roles and responsibilities' section of the website <a href="#">How we handle complaints</a>	The Executive Director of Customer Service is the senior lead accountable for complaint handling at settle.

	serious risks, or policies and procedures that require revision.		<a href="#">– settle (settlegroup.org.uk)</a> <a href="#">Settle team responsibilities - Settle</a>	
9.5	In addition to this a member of the governing body (or equivalent) must be appointed to have lead responsibility for complaints to support a positive complaint handling culture. This person is referred to as the Member Responsible for Complaints ('the MRC').		This is reflected in the 'roles and responsibilities' section of the website <a href="#">How we handle complaints</a> <a href="#">– settle (settlegroup.org.uk)</a>	The Member Responsible for Complaints (MRC) is a member of the Board and the Chair of the Operations Committee. The MRC has lead responsibility for ensuring the Board receives regular information on complaints that provides insight on settles complaint handling performance in line with the requirements of the Complaint Handling Code.
9.6	The MRC will be responsible for ensuring the governing body receives regular information on complaints that provides insight on the landlord's complaint handling performance. This person must have access to suitable information and staff to perform this role and report on their findings.		This is reflected in the 'roles and responsibilities' section of the website <a href="#">How we handle complaints</a> <a href="#">– settle (settlegroup.org.uk)</a>	We report complaints to the Operations Committee and Board quarterly. The member responsible for complaints meets regularly with the senior lead for complaint handling at Settle.
9.7	As a minimum, the MRC and the governing body (or equivalent) must receive: a. regular updates on the volume, categories and outcomes of complaints, alongside complaint handling performance;		Our regular reporting to the Operations Committee, Board and the Voice of the Resident Panel details points a-d. Examples of this information can be seen in the Complaints	The MRC meets regularly with the Executive Director of Customer Service to review complaints performance in detail before reporting to the Operations Committee and Board.



	<ul style="list-style-type: none"> <li>b. regular reviews of issues and trends arising from complaint handling;</li> <li>c. regular updates on the outcomes of the Ombudsman's investigations and progress made in complying with orders related to severe maladministration findings; and</li> <li>d. annual complaints performance and service improvement report.</li> </ul>		Performance and Service Improvement report.	
9.8	<p>Landlords must have a standard objective in relation to complaint handling for all relevant employees or third parties that reflects the need to:</p> <ul style="list-style-type: none"> <li>a. have a collaborative and co-operative approach towards resolving complaints, working with colleagues across teams and departments;</li> <li>b. take collective responsibility for any shortfalls identified through complaints, rather than blaming others; and</li> <li>c. act within the professional standards for engaging with complaints as set by any relevant professional body.</li> </ul>		All colleagues are expected to resolve complaints promptly and implement improvements based on feedback and this set as a business objective for all colleagues at Settle.	Our <a href="#">values</a> support our culture of working collaboratively and taking responsibility when things go wrong and colleagues and our contractors are regularly assessed against these values.