



Annual complaints performance and service improvement report

2024/25

Introduction from Executive Director of Customer Services

When it comes to our commitment of being relentlessly resident focused, we recognise the importance of complaints in achieving this - ensuring we are providing the best possible service. Our colleagues remain focused on delivering a positive complaint handling culture and learning from every complaint we receive to improve our service to all residents.

The number of complaints reported in 2024/25 has increased which is in line with the sector trend. We welcome the fact that more residents are reaching out to share their concerns and every complaint we receive we take seriously, and see as an opportunity to learn from.

Our focus at Settle remains on a right-first-time approach ensuring as many issues as possible are resolved when a resident first contacts us. We continue to work on improving how we manage incoming communications and follow-up actions post complaints. Complaints are everyone at Settle's responsibility – and this report demonstrates both the progress made and the lessons we've learnt as an organisation over the last year.

Progress made and areas for improvement

Reflecting on complaints we have received for the last year, we have achieved some positive outcomes including:

- 84% (825) of complaints were resolved at stage 1 of our process.
- A 15% reduction to extended timeframes from 23/24 - demonstrating quicker responses to complaints.
- I am pleased to see that over 20 improvements have been identified as a result of complaints received from residents, and that we are starting to see the changes we have made reflect positively in our performance and most importantly in feedback from residents.
- Improved record keeping as a result of our knowledge and information management project.

A key area of learning for us this year has been from the Ombudsman determinations we have received, with learnings from these decisions embedded through management reviews, team briefings, and one-to-one sessions with colleagues.

We continue to listen to feedback from residents including our Voice of the Resident Panel - which has identified key areas for us to focus on. This includes improving the consistency and clarity of our communication, training for colleagues specifically on first time fix, resolving complaints more promptly and working with us to improve the Settle Portal by simplifying online complaint reporting.

A key driver for complaints satisfaction is repairs and we have really listened to the feedback from this year to help inform our repairs improvement plan. The Service Improvement Plan has contributed to a reduction in resident complaints. A key factor has been the redrafting of service standards into clearer language, setting out responsibilities and response times with greater transparency. In addition, improved contractor management, strengthened cost control, greater ownership from Homes and Maintenance Partners, and closer collaboration with the Customer Resolution team have supported more consistent and reliable service delivery. We will be closely monitoring progress in the coming year on the progress of this plan with a key output being a reduction in the number of complaints.

I would like to thank our Voice of the Resident Panel, Operations Committee and Board for their scrutiny and support in how we handle complaints and ensure that we comply with all requirements of the Housing Ombudsman Complaint Handling Code.

Most importantly, for those residents who have provided feedback through a complaint, we thank you for the valuable feedback you have given us when we've not got things right. We know that learning from, and acting on complaints, is the best way we can improve our services.

Joe Williams, Executive Director of Customer Services, August 2025

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

Statement from our Voice of the Resident Panel

After reading the annual complaints performance and service improvement report, I'm pleased to see that 99.7% of complaints have been investigated and responded to within the expected timeframe, reflecting positively on Settle's commitment to timely responses. In summary, the panel have highlighted some of the key statistics from the report below:

- 1,002 complaints received (up from 622 in 2023/24)
- 99.7% responded to within required timeframes
- 84% of complaints were resolved at Stage 1
- 0.3% complaints responded to outside the timeframe
- 16% of complaints escalated to Stage 2
- 8 cases were investigated by the Housing Ombudsman
- 41% of complaints were about responsive repairs
- 67% of all complaints were upheld
- Over 20 service improvements have been implemented based on learning from complaints, including making it easier for residents to raise a complaint when things go wrong.

The Voice of the Resident Panel can see that the number of complaints is in line with what other housing associations are experiencing and also reflects improvements made by Settle in making it easier for residents to raise concerns. It is really pleasing to see that Settle have acted on feedback from residents and the Voice of the Resident Panel which includes making it easier to report complaints through changes to the My Settle Portal, and clearer and more effective categorisation of complaints.

We believe every complaint is valuable in helping to improve services. The Voice of the Resident Panel will continue to ensure accountability from Settle for complaint improvements and looks forward to continuing this work in 2025/26.

Annette, Resident & Chair of the Voice of the Resident Panel, August 2025

Complaint handling performance

Summary: 1st April 2024 - 31st March 2025

1,002 complaints received in 2024/25	986 complaints investigated and responded to before 31 March, 2025
99.7% of complaints investigated and responded to within timeframe	0.3% (3) complaints responded to outside of the timeframe
84% (825) complaints resolved at stage 1	26% (235) complaints at stage 1 that required an agreed extension to timeframe
16% (161) complaints received and investigated at stage 2	37% (60) complaints at stage 2 that required an agreed extension to timeframe
Complaints 67% upheld / 33% not upheld	8 Housing Ombudsman decisions came back

The number of complaints we received in 2024/25 has increased compared to the same period in 2023/24. During 2024/25, we received **1,002 complaints**, up from 622 in 2023/24.

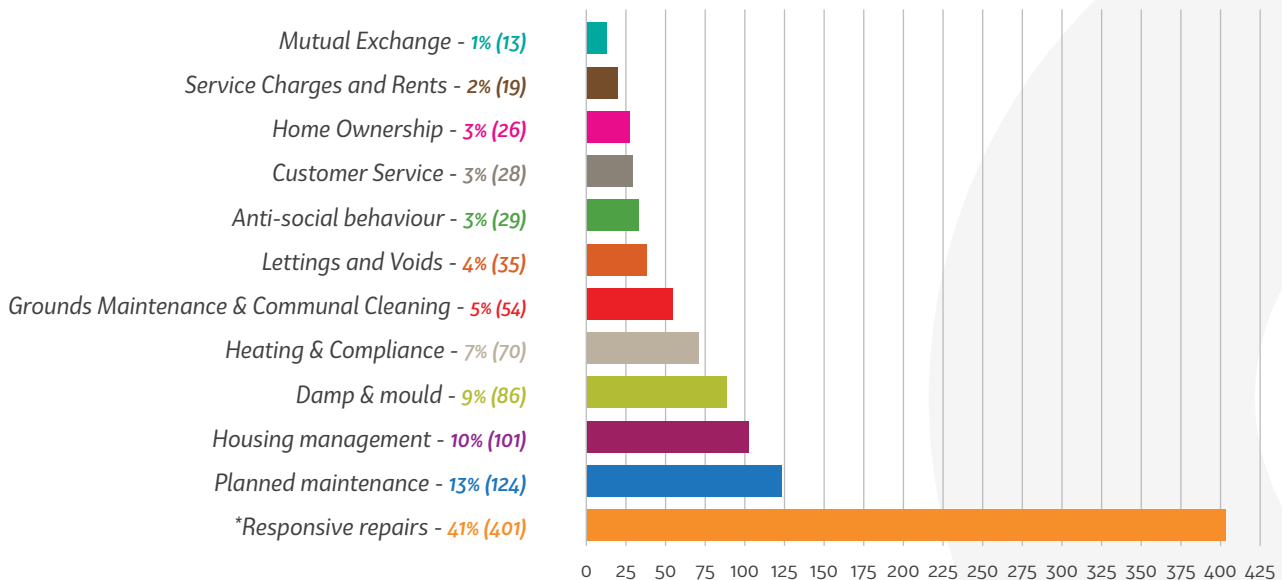
Our focus remains on a right-first-time approach, ensuring issues are properly resolved when first reported. Our focus remains on a right-first-time approach, ensuring issues are fully resolved when first reported to us.

In 2024/25, we investigated and responded to **825 complaints** at Stage 1, compared to 514 in 2023/24. Additionally, **161 complaints** progressed to Stage 2, up from 81 in 2023/24. We continue to make it easier for residents to raise complaints by improving the clarity and accessibility of our complaints process.

Reasons and themes

The chart below provides an overview of the reasons for complaints across the quarters of 2024/25

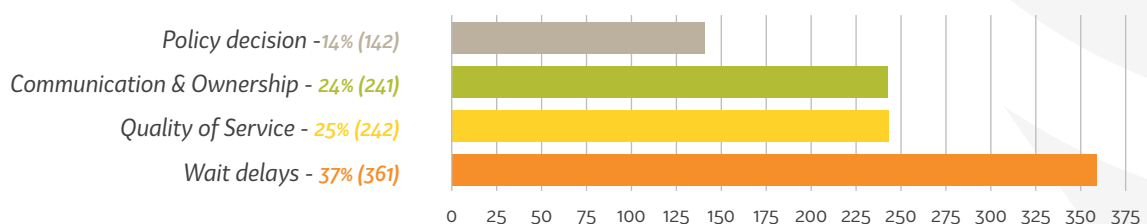
Reasons for complaints 24/25



*The number of responsive repairs complaints was 1.7% of the total number of all complaints.

This chart provides a summary of the themes across all investigated complaints.

Themes for complaints 24/25



Types of complaints we haven't investigated

We assess each complaint based on individual circumstances. However, in some cases, it may not be appropriate for us to consider a complaint. Between April 2024 and March 2025, we advised residents we could not investigate three complaints: where permission had not been granted by the resident to a family member, where tenancy succession rights had already been reviewed, and where the complaint related to a historical matter that took place over 12 months ago. In all instances, we provided the resident with information relating to their right to escalate the complaint to the Housing Ombudsman.

The Housing Ombudsman Service

The best way of getting your complaint resolved is by speaking to us. We want to work with you to resolve any issues as quickly as possible. However, you can also contact the Housing Ombudsman for help and advice at any time, using the details below:

Complaint form: Fill in the online complaint form on the Housing Ombudsman website

Website: www.housing-ombudsman.org.uk

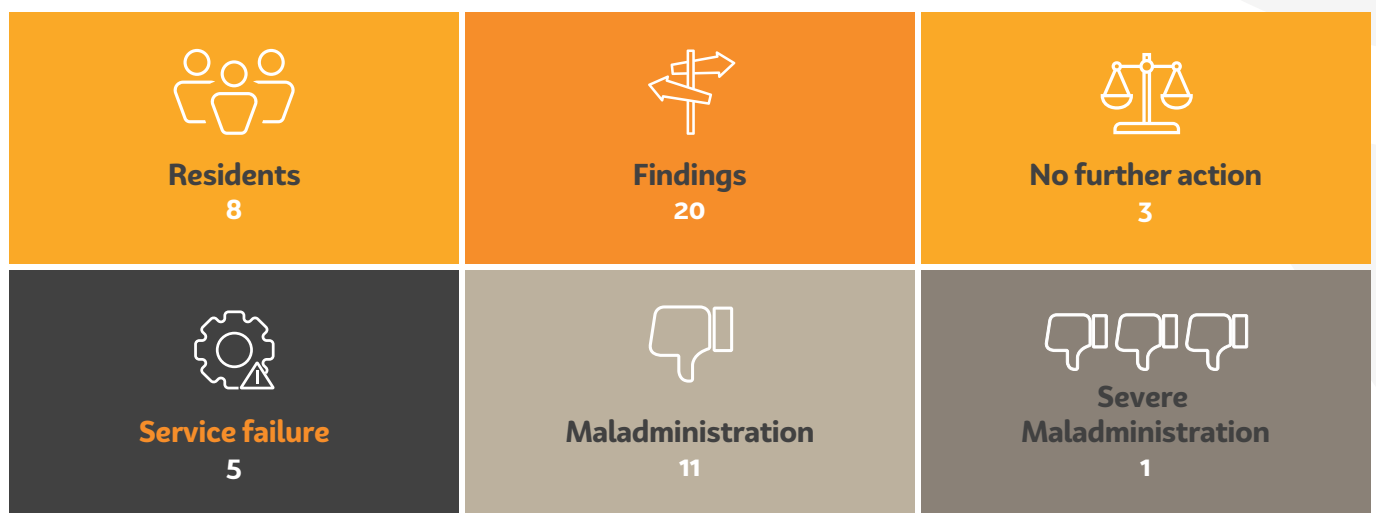
Email: info@housing-ombudsman.org.uk

Phone: 0300 111 3000

Write to: Housing Ombudsman Service, PO Box 152, Liverpool, L33 7WQ

The Housing Ombudsman is an independent and impartial service that is funded by annual landlord subscription fees. Their services are free to all residents. You can contact the Housing Ombudsman for help and support at any time and if you've exhausted our complaints process and remain unhappy with the outcome, you can refer your complaint to the Housing Ombudsman, and they will consider investigating it for you.

Between April 2024 and March 2025, the Housing Ombudsman investigated and responded to 8 residents that had escalated their complaint to them, representing 1% of complaints handled by Settle. The Housing Ombudsman provided Settle with 20 findings (decisions) across the 8 complaints. We have included a breakdown of these below: 1 severe maladministration, 11 maladministration and 5 service failures. A management review was required in two cases, relating to damp and mould and noise transference.



Every year the Housing Ombudsman publishes a Landlord report. The link to the 2024/25 report is available at www.settlegroup.org.uk/complaints-performance.

What does it mean?

- **Findings** – decisions made by the Housing Ombudsman on the complaint put forward to them and contactors. Complaints may have multiple elements to them and the Housing Ombudsman will give determinations for each element of the complaint.
- **No further action** – we acted in accordance with our obligations in the tenancy agreement and relevant policies and procedures.
- **Service failure** – there is evidence of a minor failing and action is still needed by Settle to put things right. Service failure is a form of maladministration.
- **Maladministration** – where there was a failure which has adversely affected the resident.
- **Severe maladministration** – the most serious failure, where there is evidence of serious detrimental impact to the resident.

Housing Ombudsman - Learning from determination outcomes

We understand the importance of good complaint handling and ensuring that complaints are acknowledged and responded to in a timely way.

To improve how we identify and address issues, our customer hub has been working more closely with colleagues to resolve resident concerns at the first point of contact wherever possible. We have also made clearer the differences between a service request and a complaint—helping us resolve more straightforward issues on the spot and, where complaints are recorded, explain the next steps clearly to residents.

To support this, we have increased the number of colleagues in our customer resolution team, introduced a triage process and strengthened how we monitor any agreed commitments to ensure they are completed in a timely manner. Reporting complaints online has also been made simpler, helping residents raise concerns more easily when they need to. We've also improved our complaint webpages and reporting forms to include more specific questions and signposting to make sure we can resolve enquiries correctly and efficiently.

From decisions made by the Housing Ombudsman, we recognise the need to improve our repairs service, especially in handling issues like damp and mould, and reports of leaks. In response to this, we have reviewed how we manage damp and mould and reports of leaks. We have further strengthened our damp and mould procedures and processes and experienced fewer complaints as a result. The number of damp and mould cases increased by three cases year-on-year which is significantly less when compared to the increase in overall complaints.

We strengthened our dedicated complex case panel, creating greater oversight and decision-making responsibilities to bring timely resolutions in a way that makes it easier for residents.

Better record keeping across all teams has been enabled through our knowledge and information management project. Alongside this, learning from Ombudsman determinations has been embedded through management reviews, team briefings, and one-to-one sessions with relevant colleagues.

We are also rolling out plans to meet the requirements set out by Awaab's Law which will come into effect on 27 October to ensure we meet the new legal timescales for investigating and addressing damp and mould.

Our Noise Transference Procedure has been updated to ensure that we're capturing relevant information such as vulnerabilities, sensitivity to noise (including hyper-sensitivity), impairments, and any advocates or support agencies we may need to liaise with.

Finally, additional steps have been taken to improve the support offered in situations where households may need to move temporarily to allow urgent repairs to be completed.

Service improvements as a result of the learning from complaints

Over 20 commitments and improvements to our services were identified during 2024/25 as a result of complaints received from our residents. There are some themes that run across many of the cases investigated by Settle and the Housing Ombudsman. As a result of these themes, we have focused on improving communication, record keeping and support for vulnerable residents across all areas of service delivery. We've also improved our ways of working so that colleagues work collaboratively to resolve complaints quickly and learn from things that have gone wrong.

We have included more details below on the learning and actions taken from the complaints raised with us. We also share feedback from residents who received an outcome following their complaint:

"Thank you again for all your hard work. It's good to know there are people like you working for Settle."

"I just wanted to say thank you for all your work and for actually listening to me. I really appreciate it, even when I was super stressed, I wasn't stressed with you just the whole situation."

"They were very good and they emailed to say they would deal with the complaint, they really did listen and hear what I had to say, then they dealt with the issue, and they followed up with me afterwards as well".

"They spoke to me and resolved the issue by getting different contractors to come out to complete the job."

"All the info that I stated was passed on correctly and the issue was eventually dealt with. While I was waiting for my complaint to be resolved, I was given constant updates throughout the process which I was pleased with."

Communication – What we've heard

Complaints is just one of the ways that we collect feedback. We also hear residents' views in feedback collected through transactional surveys, Tenant Satisfaction Measures, our Voice of the Resident Panel and other panels and community events like the Big Door Knock.

A need for better communication is a theme that features prominently — whether it's keeping residents informed about the status of a repair or providing updates on how we're delivering services. We are taking steps to improve how we communicate and deliver services to residents. One of the ways we are doing this is through our Service Styles framework.

Service Styles

Communication, consistency, and professionalism were highlighted as key areas of concern for residents. Together, with colleagues and residents, we've co-designed Service Styles which set out clear expectations for every interaction, ensuring a shared understanding of what a great service looks like.

The five core commitments of the Service Styles are:

Own the Experience – Taking responsibility to make sure residents feel informed, supported, and valued, while empowering colleagues to deliver great services.

Proactively resolve issues – Addressing challenges before they escalate, ensuring problems are resolved quickly and effectively.

Great communication at our core – Making communication clear, open, and honest in every interaction.

Professionalism in every interaction – Building trust and confidence through expertise and respectful engagement.

Knowing residents – Using insight and data to ensure services are tailored to resident needs and expectations.

When a resident contacts us, these Service Styles will ensure they receive the same high-quality, professional service every time.

We have also introduced a new policy framework, improving transparency and access to our services so that residents know what to expect from us. We have identified some gaps and we're developing policies and procedure for pest control, how we manage lead in our homes and for mutual exchanges.

We continue to focus on key areas that residents have told us are in need of improvement, which we have highlighted on the following page.

Efficient and Timely Repairs – what we’ve heard

When it comes to repairs, we hear dissatisfaction around time taken to carry out repairs, getting it right first time and improving communication with residents to keep you informed about work we are doing.

We know that providing repairs more quickly and keeping residents informed about the progress of a repair or what will happen next is the most important thing we can do to improve overall satisfaction.

We have a service improvement plan in place which is continuing to have a positive impact on our service.

What we’re doing

- ✓ Our updated Settle Standards for repairs provides clearer communication to residents about the repairs we offer and the timelines we work to for emergency, routine and planned responsive repairs. Through improved scheduling we are starting to see an increase in the number of repairs completed per day.
- ✓ We have improved the use of our text message facility to update residents on when their repair will take place.
- ✓ The number of repairs that are carried out by Settle operatives in place of a subcontractor has increased, with a higher number of inspections providing more assurance to residents.

What we’re planning to do

- ✓ Reduce wait times and where possible the need for follow on works through enhanced diagnosis of repairs. This will help operatives to plan the right amount of time and materials required to complete a repair.
- ✓ Improve the online repair diagnostic tool to provide residents with a smoother experience when reporting a repair. This will help identify repair priorities and increase first-time fixes.
- ✓ Through the My Settle Portal, residents will soon be able to report non-emergency repairs, track progress, and reschedule appointments within 48 hours of the booked date.
- ✓ Reporting repairs: Residents can report and track repairs on the portal and will also be able to see a longer history of completed repairs.

What impact has it had?

- ✓ We are working to reduce the number of repairs we have open at any one time which means we can book in new repairs more quickly. We have reduced the number of open repairs by nearly 28% from October 2024.

Efficient and Timely Repairs – what we’ve heard

Continued

What impact has it had? - *continued*

- ✓ We are handling more repairs through our in-house teams. We saw the average number of repairs completed per person increase by 30% per day from October 2024 and we have plans in place to to increase this further.
- ✓ 4 out of 5 repairs are now being carried out by our in-house teams (June 2025).
- ✓ Complaints linked to wait times have started to reduce which we expect to continue. We also closed the year seeing increased satisfaction with the repairs service as monitored through the tenant satisfaction measures.
- ✓ Our overall target is that we complete 90% of non-emergency routine repairs within an average of 28 days. We finished our reporting year to the end March 2025 having completed 69.5% of repairs within target. Our aim by the end of March 2026, is to complete 90% of repairs in target.

Clean and Green Estate Management – what we’ve heard

We are continuously working to act on the feedback we’ve received to improve our estate management services. Feedback included the importance of regular property inspections and maintenance, particularly in communal areas and gardens, paths and driveways which residents feel are often neglected. Other issues reported were a need for improved quality of cleaning as well as more visibility around ground maintenance and cleaning schedules.

What we’re doing

- ✓ **Easier reporting process:** We're working to make it easier for residents to report neighbourhood issues through My Settle Portal. We're improving our in-house mapping services to help residents see which land Settle is responsible for maintaining to help when reporting issues.
- ✓ **Improved partnership working** with contractors and partners to ensure better service delivery, including increasing transparency around their services and attendance schedules. We are also exploring ways to better align our services and schedules with our partners.
- ✓ **Greater understanding of services:** We're working to update our website with a clear breakdown of all the services we provide in green spaces and communal areas. This includes greater visibility of schedules for both grass cutting and cleaning in our blocks.

Clean and Green Estate Management – what we’ve heard - *Continued*

What impact has it had?

- ✓ The number of residents who are satisfied that we keep communal areas clean and well-maintained as reported through the tenant satisfaction measures for 2024/25 has increased to 64.72% from 60% in 2023/24.
- ✓ We are utilising feedback from the tenant satisfaction measures to help identify themes where we can improve and to achieve our target of 80% satisfaction for 2025/26.

Anti-social Behaviour – what we’ve heard

Tackling anti-social behaviour (ASB) is a crucial aspect of our service delivery and through the feedback we have received, we know that residents want to see better communication and more regular updates from us when concerns are raised.

What we’re doing

- ✓ **Improving communication:** Making communication clear, open, and honest in every interaction. Improving how residents can report complaints or ASB concerns through My Settle Portal, and ensuring a safe and secure way to raise these issues.
- ✓ **Improving case management:** We have introduced more straightforward processes, improving how concerns are logged, triaged and reviewed. Residents will soon be able to report a concern online through My Settle Portal.
- ✓ **Creating a better understanding of anti-social behaviour:** We are reviewing our ASB policy with residents, looking for opportunities to share understanding of the actions Settle can and can’t take.
- ✓ **Implementing changes** to our service in response to best practice published by the Housing Ombudsman.

What impact has it had?

- ✓ In January 2024 we went live with a new ‘demand-led’ way of working in neighbourhoods, including an increased focus on community safety. This has enabled us to be more present in local communities, speaking to more residents, and has meant we have responded to more serious incidents of ASB – investigating 159 cases in 2024/25, 61% more than in 2023/24.

Anti-social Behaviour – what we've heard

Continued

What impact has it had? - Continued

- ✓ Listening to residents and acting on their feedback, we've partnered with local agencies to hold neighbourhood events aimed at tackling anti-social behaviour and improving the area for everyone.
- ✓ Satisfaction with how we manage and respond to anti-social behaviour (ASB) measured in the tenant satisfaction measures has increased by over 5% to almost 61% (60.81%). There have also been positive increases around satisfaction for neighbourhood contribution (64.17%) and how we listen and act (59.18%).

Complaint Handling – what we've heard

While we welcome the fact that more residents are contacting us to make a complaint, we have identified that a proportion of these are from residents who are dissatisfied with a service which, if identified earlier, could be resolved to prevent escalation.

We have expanded our complaints team so that we can focus on the early triage of complaints and to allow complaint handlers more time to focus on putting things right and ensuring post-complaint actions are delivered as promised.

What we're doing - continued

- ✓ **Improving communication:** Colleagues across our service areas are working more collaboratively to keep residents better informed on the status of their complaint or service request.
- ✓ **Targeted training for colleagues:** Addressing challenges before they escalate, ensuring problems are resolved quickly and effectively.
- ✓ **Improving overall complaint handling efficiency** by resolving more complaints within the first ten days to avoid the need for extensions or escalation .
- ✓ **Improving case management** through working with our Voice of the Resident Panel to update the resident portal with a complaint tracker.
- ✓ **Creating a better understanding of complaints** by updating the complaints section of our website and we are exploring ways to include more service information in our newsletters.

What impact has it had?

- ✓ We've strengthened our policies and procedures to provide greater clarity and consistency, helping residents better understand what to expect from our services.

Complaint Handling – what we’ve heard

continued

What impact has it had? - *continued*

- ✓ In response to resident feedback, we’ve enhanced the online complaint form available through our website and My Settle Portal. These improvements include clearer signposting, making it easier for residents to submit complaints and for us to accurately capture and manage the information.
- ✓ Although less frequent, complaints about other service areas—such as service charges, mutual exchanges, and pest control—have provided valuable insights. We’re using this feedback to make improvements, which you can read more about below.

Service charges – what we’ve heard

We are currently reviewing our approach to service charges. It is common across the sector that service charges are increasingly being scrutinised and challenged, and it is important we manage these enquiries and complaints effectively, transparently and fairly.

Service charges are payments that a leaseholder or a resident must pay for the cost of services. These can be fixed charges or variable charges set out under the resident’s lease or tenancy agreement.

What we’re doing

- ✓ **An external review:** has provided assurance that our overall approach to the application of service charges is effective and compliant with legislation. Some recommendations were suggested to improve our internal processes and record keeping. When services are provided at estate or block level, regular and ad hoc spot checks are carried out to ensure service standards and completion of work.
- ✓ **We have brought colleagues together** to work through the recommendations with the aim of having a more robust process and clearly defined roles and responsibilities, providing transparency and value for money to residents.

Mutual exchanges - what we’ve heard

Although small in number, we received some complaints from residents relating to the quality of their home following a mutual exchange with another resident. These often resulted in repairs and maintenance as well as the need to clear items that had been left behind.

What we’re doing

- ✓ **We have consulted with residents** on developing a new policy to improve how we manage mutual exchanges, ensuring it is clear what is needed in order for a mutual exchange to proceed.
- ✓ **We have improved the pre-exchange inspection process** to ensure the property meets our empty home standard, a copy of which is shared with the incoming resident. Where necessary, we will carry out follow up inspections to ensure any agreed actions have been met before the exchange takes place.

Pest control - what we've heard

Through the complaints we investigated, we recognised it wasn't always clear when Settle would investigate concerns about pest control and when it was the resident's responsibility to manage the issue.

What we're doing

- ✓ **We are consulting with residents** on developing a specific policy for pest control and we are providing more information on our responsibilities as well as providing guidance and support for residents.
- ✓ **We will keep residents updated** when pest control concerns are raised, with clear communication and timescales to manage expectations.
- ✓ **We are continuing to monitor complaints** about pests to understand common themes that we may address through planned maintenance in the future. These are things such as netting around solar panels to stop birds nesting.

Annual self-assessment report

As part of the Complaint Handling Code, we have also completed a self-assessment to ensure it met all the requirements of the Code. You can have a look to see how our complaint handling procedure compares to the Code at www.settlegroup.org.uk/complaints-performance



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