

Annual Report for Residents

2024-25



Introduction from our Executive Director of Customer Services

Hello, I'm Joe and I'm pleased to introduce our Annual Report for Residents, which reflects on the work we've delivered and the services we've provided from 1 April 2024 to 31 March 2025.

The past year saw the introduction of new regulatory requirements for all social housing landlords like Settle. New Consumer Standards and the updated Complaint Handling Code were launched at the start of April 2024, designed to improve the services residents receive. We fully welcome this focus and have continued to make sure the voices of our residents shape and improve everything we do.



The Consumer Standards define the expectations and required outcomes that we must deliver and as Executive Director of Customer Services, I'm responsible for making sure we meet these requirements. During the year, we completed an independent review of our services against the new standards. We've delivered a focused action plan to embed improvements, with the goal of meeting the highest regulatory rating.

I am also accountable for how we manage complaints at Settle. We must abide by The Complaint Handling Code which sets out specific requirements and best practice for landlords' complaint handling procedures. We're committed to this at Settle, seeing every complaint as an opportunity to improve. In 2024–25, we responded to 99.7% of complaints on time. Our target is to meet 100% in the year ahead.

We're proud that during the past year, we saw improved scores across all 12 of the regulated Tenant Satisfaction Measures. Overall satisfaction with our services has increased and you'll see examples of how we've acted on your feedback to further improve services that matter most to you.



During the year, we continued strengthening resident involvement. This included appointing Annette as the first resident Chair of our Voice of the Resident panel—a group that works closely with our teams to help shape services and ensure resident voices are heard at every level of our business.

Resident feedback helped shape our repairs improvement plan, and we've already seen real progress—more repairs delivered by our in-house team, clearer communications, and a reduction in related complaints.

You'll also see how we remain focused on the top five service improvement priorities identified by residents, and on delivering change where it's needed most.

Finally, as the year came to a close at the end of March 2025, we announced proposals to merge with Paradigm Housing Group. This is a partnership rooted in shared values and a joint ambition to do more—providing excellent services, high-quality homes, and building more new affordable housing. We believe this merger will help us work more efficiently and deliver even better outcomes for all residents.

Joe

The Consumer Standards and Tenant Satisfaction Measures

In 2024 the Regulator of Social Housing launched a new system for assessing how well social housing landlords in England are doing at providing quality homes and services. This included:

- The new Consumer Standards which came into effect from 1st April 2024 and detail the regulatory standards that define the expectations and outcomes that landlords like Settle must deliver.
- Tenant Satisfaction Measures which people can use to understand how well landlords are doing.

Tenant Satisfaction Measures

We have structured this annual report for residents around what we are seeing and hearing through the Tenant Satisfaction Measures. We draw on these measures to highlight the resident experience and satisfaction with the services we provide, what we can see is working well and areas to improve.

You can see our full results for data gathered between April 2024 and March 2025, which we published at the end of June 2025, on our website at www.settlegroup.org.uk/tenant-satisfaction-measures.

The Four Consumer Standards

In April 2025, we added a new section to our website with more details about the Consumer Standards and other regulations we work to. You can see this at www.settlegroup.org.uk/how-were-regulated. Below is a summary of the Consumer Standards.

The Transparency, Influence and Accountability Standard

This standard sets the outcomes social landlords like Settle must deliver around being open with tenants and treating them with fairness and respect so that they can access services, raise complaints, influence decision-making and hold their landlord to account.

Tenancy Standard

This standard sets the outcomes social landlords like Settle must deliver around the fair allocation and letting of homes and how tenancies are managed and ended.

The Safety and Quality Standard

This standard sets the outcomes social landlords like Settle must deliver around the safety and quality of tenants' homes.

The Neighbourhood and Community Standard

This standard sets the outcomes social landlords like Settle must deliver about engaging with other relevant parties so that tenants can live in safe and well-maintained neighbourhoods and feel safe in their homes.

We are committed to meeting all of the requirements set out in the Consumer Standards. During the past year, we completed an action plan following an independent review of our services against the standards. We will continue rolling out and embedding improvements during the year ahead.

1. Overall satisfaction

The key measure we use to understand resident experience and satisfaction with the services we provide is overall satisfaction. Here's how we performed in 2024-25.

Tenant Satisfaction Measure

Overall satisfaction % [April 2024 - March 2025]		
74.68%	10.83%	14.49%
Satisfied	Neutral	Dissatisfied

In addition to the Tenant Satisfaction Measures, it is also important to us to understand how much you trust us as your landlord and the effort it takes to have your issues resolved.

We want residents to feel that they can rely on us when they need us. So, we measure this using the trust score - the higher the score, the better.

We want to make it as easy as possible for residents to request and use our services, so we measure how they feel about this using the effort score. The lower the score, the better.

<p>Resident trust score</p> <p>7.2</p> <p>[Target 7.5 – the higher the score, the better]</p>	<p>Resident effort score</p> <p>2.9</p> <p>[Target below 3 – the lower the score, the better]</p>
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We're pleased to see our effort score improve and perform well against the target, reflecting the work we've done over the past year to make it easier for residents to access and engage with our services. We acknowledge the opportunity to improve our trust score, which we will achieve by focusing on the service areas where the tenant satisfaction measures scores were lower and by acting on resident feedback.

2. Complaint handling

Tenant Satisfaction Measures

Satisfaction with how we handle complaints %*		
38.79%	11.52%	49.70%
Satisfied	Neutral	Dissatisfied

*Data gathered April 2024 – March 2025.

Stage 1 complaints received per 1000 homes	95.6 at the end of March 2025
Complaints responded to within Complaint Handling Code Timescales – Stage 1	99.7% at the end of March 2025
Stage 2 complaints received per 1000 homes	18.3 at the end of March 2025
Complaints responded to within Complaint Handling Code Timescales – Stage 2	100% at the end of March 2024

Annual Complaints Performance and Service Improvement Report

We are committed to meeting the requirements of the Housing Ombudsman’s Complaint Handling Code. As part of this, we published our Annual Complaints Performance and Service Improvement Report as required in September 2025.

The Report details how we continue learning from complaints to improve services, including repairs; our handling of damp and mould; communication and our overall handling of complaints.

You can see the full report, details on the improvements we are making and other updates including our complaint handling self-assessment for 2024-25 on our website at www.settlegroup.org.uk/complaints-performance

3. Resident experience

Tenant Satisfaction Measures

Satisfaction that we listen to your views and act on them % [April 2024 - March 2025]

59.18%	12.58%	28.25%
Satisfied	Neutral	Dissatisfied

Satisfaction that we keep you informed about the things that matter to you [April 2024 - March 2025]

73.44%	9.97%	16.59%
Satisfied	Neutral	Dissatisfied

Satisfaction that we treat you fairly and with respect [April 2024 - March 2025]

78.2%	11.82%	9.98%
Satisfied	Neutral	Dissatisfied

Improving service delivery and quality

We are pleased to see that the overall scores against the tenant satisfaction measures for 2024-25 improved on those we recorded during the previous year, but we know there are areas we still need to improve. During 2024-25 we launched a programme focusing on our Five Key Areas for Improvement. This draws together our priorities for service improvement across our work at Settle based on resident feedback through things like tenant satisfaction measures, transactional surveys, complaints, Big Door Knocks and the Voice of the Resident Panel.

The five areas we are focusing on are:

- Efficient and Timely Repairs
- Clean and Green Estate Management
- Complaints and Query Handling
- Anti-Social Behaviour Communication
- Digital Ease

We are using resident feedback to guide the improvements and provide regular updates on the progress we are making, particularly through our website and Settle Connect, our online resident engagement platform.

Improving communication

When asked what one thing Settle could do to improve services, residents often highlight the need for better communication—whether it's keeping residents informed about the status of repairs or providing updates on how we're delivering services. We see this reflected in the tenant satisfaction measure for how we Listen and Act – with dissatisfaction at 28.25%.

We know how important it is to improve our communication with residents and this is an important part of our Five Key Areas for Improvement programme. We have included a focus within this on improving our responses to complaints and query handling, along with digital ease – making it easier for you to get in touch with us and access services digitally.

During the past year, we've provided more ways for residents to get involved from online feedback through our engagement platform, Settle Connect, and panels including the Voice of the Resident and Green panels as well as other in-person events.

Throughout the year, we've also organised neighbourhood action days and big door knocks in some of our bigger communities. These events are a direct response to residents' feedback, focusing on improving the appearance and upkeep of communal spaces to make them more welcoming places to live. They also give us a chance to speak with residents face-to-face, listen to how they're feeling, and understand how we can continue to improve our services.

Service Styles

As we move forwards, we are pleased to launch our new Service Styles. These were co-designed with colleagues and residents during 2024-25, setting out clear expectations for every interaction, ensuring a shared understanding of what a great service looks like. All colleagues at Settle will be expected to attend training on them during 2025-26. Clear, consistent communication is a core commitment in our Service Styles and we're holding ourselves to account to deliver on that standard for every resident.

4. Resident involvement

Our focus is on achieving the highest possible resident satisfaction with the services we provide. Our work is driven by feedback and we provide multiple opportunities for residents to share your views. We will always work to understand what is working well, what we can do better and how we can best act on this to make sure we are providing services that you value, based on what we learn through data and engagement.

We gather feedback through surveys, residents scrutinising our work, compliments and complaints. You can find out more about ways to give feedback and how we act on this on our website at www.settlegroup.org.uk/get-involved

We include some highlights in this section about how residents influenced our service during 2024-25.

Between April 2024 and March 2025:

1258 resident surveys

Carried out as part of the Tenant Satisfaction Measure process

Over 600 residents

Gave feedback through the Big Door Knock

We've strengthened how residents are involved in running our business and influence our service

We've enrolled more residents and community representatives onto our formal governance groups.

Their role has been to:

- Hold us to account by reviewing our performance and checking we have been delivering on our promises.
- Bring an external perspective that helps us see issues differently and consider the wider impact of our decisions.
- Support continuous improvement by working with us to co-create solutions and shape new approaches.

The value they have added is significant. Their independent voice has helped us remain transparent, resident-focused, and aligned with regulatory standards. They have provided constructive challenge where needed, recognised where things have been working well, and helped us prioritise improvements that have the greatest impact for residents.

Residents joined the Operations Committee of our Board



Following an application process open to all Settle tenants, we appointed two residents, Alex and Christopher, as Independent Committee members of the Operations Committee of the Board.

Alex and Chris are pictured with Dean Anderson, Managing Director at Settle and Vicki, another member of the Committee.

First Resident Chair of the Voice of the Resident Panel

We were delighted to appoint Annette as our first resident Chair of the Voice of the Resident Panel.



Annette and panel members meet regularly with Settle colleagues, using their own experiences and local knowledge to check how well we're doing, ask questions, and make suggestions that help us improve and put residents first.

As Chair, Annette's leadership ensures the panel remains truly resident-led, with clear accountability and independence in how it scrutinises our work.

Having a resident in this role brings added value by:

- Ensuring the panel's challenge is rooted in lived experience.
- Creating stronger connections between residents and our board and committees.
- Building confidence among residents that their voices are not only heard but actively shaping decisions at the highest level.

This appointment underlines our commitment to co-creation and to placing resident voice at the heart of how we deliver and improve services.

Resident Engagement Framework built by residents

We worked with residents during the year to build this new engagement framework that ensures your voice shapes the services you rely on. We were pleased to publish this in March 2025 and you can [read the full framework on our Get Involved web page](#).

We gathered resident feedback through panels, surveys, and community events. This shaped the content of the Resident Engagement Framework with clear commitments on how we listen, respond, and improve

services. Through the framework we provide:

- More ways to get involved – from online feedback to in-person panels
- Clear accountability – residents can see how your voice leads to change
- Better services shaped by residents – from repairs to new homes

We shared the new framework with our Voice of the Resident panel for feedback. As Chair of the Panel, Annette, said: “I’d encourage all residents to take a look at the Engagement Framework - it’s easy to read and clearly shows how residents can have a voice.

“As Chair of the Voice of the Resident Panel, I want to express, on behalf of the panel, that we expect Settle to provide assurance that they are truly listening to residents and valuing their voices. The Engagement Framework represents this commitment, ensuring that you always know how your input and feedback are making a difference and driving real change for all residents.”

Residents are using Settle Connect to improve our services

Settle Connect is our dedicated online engagement platform, designed to make it simple for residents to get involved in shaping our services. Through Settle Connect, residents can share views, take part in polls and surveys, join discussions on local priorities, and give feedback on specific projects.

The platform is available 24/7, meaning residents can engage at a time that suits them. It’s also a space where we share updates on how feedback has been used, closing the loop so residents can clearly see the impact of their involvement.

Settle Connect has become a central part of how we listen, learn, and respond. It gives us real-time insight into what matters most to residents, helps us test ideas quickly, and supports co-creation on everything from neighbourhood improvements to new service approaches.

Most importantly, it puts residents at the heart of decision-making, ensuring that our services are shaped not just for communities, but with them.

- Membership of Settle Connect grew from 164 members at the start of April 2024 to over 1,470 at the end of March.
- There were over 11,000 website visits to Settle Connect during the year.

Thank you to all residents who took part – we received over 1369 contributions - either through the survey, map, quick poll, or ideas tool. Resident feedback has shaped projects including our:

- Efficient and Timely Repairs Improvement Plan
- Clean and Green Estate Management Improvement Plan
- Neighbourhood improvement plan for the Jackmans neighbourhood in Letchworth
- Updates on regeneration projects
- Updates to policies including Safeguarding, Mutual Exchange and Equality, Diversity and Inclusion.

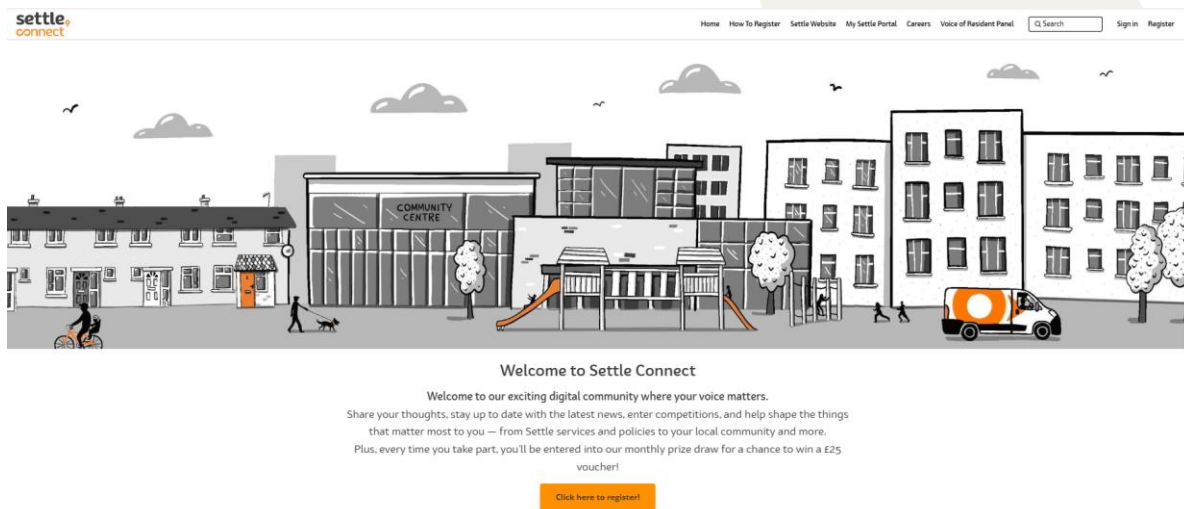
Settle Connect offers a virtual space where residents can engage with each other and with Settle around issues that matter most.

How It Works:

- Join our online community
- Choose the topics you want to contribute to
- Share your ideas and feedback through various project pages
- See how your input leads to change

Sign up to Settle Connect at any time - it takes just a few minutes.

Visit connect.settlegroup.org.uk



5. Repairs

Tenant Satisfaction Measures

Satisfaction with the overall repairs service from Settle [April 2024 - March 2025]

69.89%	7.47%	22.64%
Satisfied	Neutral	Dissatisfied

Satisfaction with the time taken to complete repairs [April 2024 - March 2025]

65.53%	6.45%	28.02%
Satisfied	Neutral	Dissatisfied

Satisfaction that Settle provides a home that is well-maintained [April 2024 - March 2025]

70.36%	9.8%	19.84%
Satisfied	Neutral	Dissatisfied

Responsive repairs completed in target (28 calendar days or 20 working days for routine repairs.)

69.5% - target 90%

Emergency repairs completed in target (up to 24 hours)

99.98% - target 100%

Homes that meet the Decent Homes Standard

99.97%

Repairs service improvement plan

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. Responding to resident feedback, one of our priorities during 2024-25 has been to improve our repairs service. It is a real strength at Settle that we have an in-house repairs team and feedback often shows higher resident satisfaction when repairs are carried out by these colleagues. Our aim is to deliver a more efficient service, with more of these repairs carried out by our in-house team.

We launched a Repairs Service Improvement Plan during 2024-25. Steps we have taken include:

- An external review of the service.
- Reviewed and republished our Repairs Service Standard - so that we are clearer on the services we provide and the timelines we work to for emergency, routine and planned responsive repairs.
- Improved the use of our text message facility to update residents when their repair will take place.
- We are also working to improve the online repair diagnostic tool to provide residents with a smoother experience when reporting a repair. Residents can also report and track repairs on the My Settle Portal.

We had started to see improvements by the end of the reporting year and continue to make good progress, including more repairs being completed by our in-house team and a reduction in complaints thanks to clearer communications with residents - helping to manage expectations and improve satisfaction.

We will keep our website updated with details of the progress we are making and include this in the services updates we send to residents.

Condensation, damp and mould

We continue to take reports of any type of mould in any of our properties extremely seriously. If you have concerns about any kind of mould in a Settle property, and you don't feel we are already working with you to resolve this, please let us know.

We continue to improve how we manage cases of damp and mould by strengthening our internal processes and introducing greater oversight of repairs and contractor performance. We have also rolled out plans to meet the requirements set out by Awaab's Law, to ensure we meet the new legal timescales for investigating and addressing damp and mould.

Decent homes

99.7%

Of homes met the Decent Homes Standard at the end of March 2025 [target was 100%].

Only three homes were classified as non-decent due to outstanding works that had not been completed by 31 March 2024. Works have now been completed at all three properties.

Helping you live comfortably in your home

We know it can be challenging when your or your family's needs change. To help you with this, and support residents to continue living independently, we can make minor changes to your home like installing hand/grab rails. We will follow recommendations made in reports from Occupational Therapists about items to install where it is our responsibility. Last year we spent **£476,000** on changes to help residents remain independent. When you need a major adaptation, like installing a wet room or an extension, it's normally the responsibility of the local authority. If you need work like this in your home, the first step is to contact your local authority so that an Occupational Therapist can assess what might be needed. We can help you with the relevant local authority contact information.

6. Safe and warm homes

Tenant Satisfaction Measures

Satisfaction that Settle provides a home that is safe [April 2024 - March 2025]

77.76%	7.39%	14.85%
Satisfied	Neutral	Dissatisfied

Gas safety checks carried out	100%
Fire risk assessments carried out	100%
Asbestos safety checks carried out	100%
Legionella [water] safety checks carried out	100%
Communal passenger lift checks carried out	100%

Our priority will always be to keep you safe in your home.

The safety checks we complete in your homes are an important part of keeping you safe. The figures above show the importance we place on them. We appreciate residents supporting us to complete the checks needed. They are so important that we will take legal action where necessary to gain access to homes, to complete checks needed and ensure we remain compliant. In addition to the score shown above, we also had a score of 99.8% for completion of electrical safety checks – this is where we had not been able to enter homes, and necessary steps will have been followed to complete the checks required.

Investment in homes

£15.6million spent on investment in homes last year
[£19.7m in 2023/24; £14m in 2022/23; £8m in 2021/22 and around £4m in 2020/21]

414 Windows	14 Roofs	76 fire doors
162 Kitchens	78 bathrooms	504 heating systems

Stock condition surveys: Our focus during recent years has been to increase the number of stock condition surveys we have across all properties, underpinning our knowledge of homes and the investment plans we make.

90%

Of all Settle homes had a survey within five years old by the end of March 2025 [target was 100%]

Surveys are carried out by Settle colleagues. We made slower progress during the second part of the year due to challenges recruiting to a stock condition surveyor vacancy, and with gaining access to some properties.

Our focus in 2025-26 is to further increase the number of surveys. We reached 93% by November 2025.

Making Settle homes warmer

We are working to meet the Government's requirement for the Energy Performance Rating of Settle homes. Energy Performance Certificates advise how energy efficient a building is. The Government requires all homes owned by landlords like Settle to reach Energy Performance Certificate C by 2030.

In March 2023 we secured funding through the Government's Social Housing Decarbonisation Fund [SHDF] to make homes warmer, with additional investment from Settle.

A total of

423

Settle homes will have been made warmer through the SHDF funding. Works to be completed during 2025-26.

74%

of all Settle homes at EPC Band C by the end of March 2025, against a target of 75% or more. Slightly under target due to access issues. Our target is 80% by the end of March 2026.

Additional funding to make more homes warmer

We were delighted to complete the year we are reporting on being offered over £10million additional funding for work to Settle homes through the Government's Warmer Homes Wave 3.

We expect to be able to complete improvements to over 1,000 Settle homes using this funding.

7. Neighbourhood management

Anti-social behaviour

Tenant Satisfaction Measure

Satisfaction with Settle's approach to handling anti-social behaviour [April 2024 - March 2025]

60.81%	10.44%	28.75%
Satisfied	Neutral	Dissatisfied

We see our role as supporting communities to remain safe, and to do this we collaborate with residents, communities, and key partner agencies. It is important to recognise that our role in tackling ASB extends to the enforcement powers we have under the terms of the tenancy, and that criminal matters are led on by the Police. When we do need to address more serious ASB reports, we ensure we are robust in the action we take, acting in the interests of victims and using the legal tools available to us.

Our Neighbourhood Partners are responsible for our medium/low harm cases of Anti-social behaviour [ASB] including noise and neighbour disputes. Our Community Safety Partners are responsible for high-harm cases such as drug dealing and harassment, which we will usually require support from partner agencies to address and resolve. Complex cases are reviewed by colleagues across teams in Settle with advice shared about the best routes for progressing each case.

Improving ASB outcomes

We were pleased to see satisfaction with how we manage and respond to anti-social behaviour (ASB) measured in the tenant satisfaction measures increase by over 5% from the previous year, to almost 61% (60.81%). Tackling anti-social behaviour (ASB) is a crucial aspect of our service delivery and it is included as a priority in our Five Key Areas for Improvement programme. 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 online My Settle Portal accounts 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.
- 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.

- We can see the positive impact of improvements we introduced to our ways of working in 2023-24. We are able to be more present in local communities, speaking to more residents. We responded to more serious incidents of ASB during 2024-25 – investigating 159 cases, 61% more than in 2023-24.
- 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.

Neighbourhood management

Tenant Satisfaction Measures

Satisfaction that Settle keeps communal areas clean and well maintained [April 2024 - March 2025]

64.72%	8.52%	26.76%
Satisfied	Neutral	Dissatisfied

Satisfaction that Settle makes a positive contribution to your neighbourhood [April 2024 - March 2025]

64.17%	16.31%	19.52%
Satisfied	Neutral	Dissatisfied

Whilst we have seen an increase in satisfaction on last year, we know there are more improvements we need to make and this remains a priority for us.

Some of the ways we will do this include:

- Improving our reporting process - we're working to make it easier for residents to report neighbourhood issues through our online 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.
- Improving window cleaning – we have carried out window cleaning during the past year where requested, but will continue to look at how we improve this service provision during the year ahead.

Estate services improvement plan

We will be implementing a new estate services improvement plan in 2025-26. We will be engaging residents for their feedback on this, including the Voice of Resident panel. We will provide updates on the progress we make on our website, through services updates to residents and in our next annual report for residents.

Neighbourhood action events

Throughout 2024-25 we held neighbourhood action days across Settle neighbourhoods, including some of the largest neighbourhoods we work in – the Grange and Jackmans in Letchworth. During these events, colleagues from teams across Settle take part in activities to improve estate standards, including tidying communal areas, litter picking and planting flowers.

During 2024-25 we also unveiled life-saving defibrillators in two neighbourhoods close to Settle homes, both of which we funded in partnership with the JE3 Foundation.

New homes and regeneration

A significant part of our work in neighbourhoods is also our investment in new affordable homes and in existing homes and communities through regeneration projects.

242 new homes completed in 2024-25, all affordable

- 41 homes for social rent.
- 70 homes for affordable rent.
- 131 homes for shared ownership.

Regeneration

John Barker Place, Hitchin

With support from North Herts Council and Homes England, we were pleased to complete the second phase of the regeneration programme in early 2025, providing 46 new affordable homes across two blocks, 24 homes for social rent and 22 homes for shared ownership.

At the end of March 2025, we were also pleased to secure planning permission for Phase 3 of the regeneration. This will provide a further 48 new affordable homes, a mix of social rent and shared ownership.

Campfield Way, Highover Road and Icknield Way, Letchworth

During 2024-25 we have continued to progress our planning application to provide 157 new homes at this site. We submitted this in February 2023 and in line with usual processes, have worked closely with the planning team at North Herts Council to review details in the application. We expect the review of the application by the local authority planning committee to be completed during 2025-26.

Grange estate, Letchworth – Western Way, Orchard Way and Pelican Way

We remain committed to investing in these homes. During the year we have carried out additional surveys of these properties to ensure we have up to date information to inform our investment plans. We have also continued working with local partners during 2024-25 to make sure our plans join up with other developments planned in the area.

Lettings – existing homes

Each year we also relet existing homes to new tenants, including through mutual exchanges.

- 760 homes let with tenancies which began in 2024-25, in comparison to 669 the previous year.
- Satisfaction – measured through complaints: we investigated and responded to 35 complaints for 2024-25, 4% of overall complaints, which is the same as 2023-24. Most complaints related to the quality of the property at re-let and the need for repairs to be carried out in occupation.
- 88 new tenancies started as a result of a mutual exchange; 100% of mutual exchange requests confirmed within the requirement of 42 days.

Improving lettings – what we're doing

Most complaints for areas that we are directly responsible for related to the quality of the property at re-let and the need for repairs to be carried out in occupation. Additional efforts have been made by our voids and lettings team to improve the quality of let prior to sign up. Additional measures have been put in place to ensure inspections align to our empty home standard.

8. Supporting residents

The support we provide at Settle goes beyond being a landlord. Our aim is to support all residents to sustain your tenancies. If ever you struggle to pay for rent along with heating, food and other essential items, please get in touch. There are lots of ways we can help.

2024/25 summary

- £4.92m social value delivered for residents and neighbourhoods.
- Launched our in-house Money Advice Service.
- Just under 1,500 hours of 'Giving Back' time.

Giving Something Back Days

Through our Giving Something Back approach, colleagues are supported to take up to two paid days volunteering in local communities. In 2024-25, colleagues spent just under 1500 hours combined volunteering their time across a range of activities including volunteering with schools, cub groups and children's activities and supporting local charities.

Investing in additional support for residents

As well as support provided directly by Settle colleagues, we also contribute funding to local organisations who provide specialist help for residents. This includes funding for SADA (Survivors Against Domestic Abuse) and Pocket Power, which can help residents reduce household bills.

Last year, we set up some of the support in-house that we had previously funded external organisations to deliver. This includes our Money Advice Service, a team of Settle colleagues who provide a free, confidential money advice service to all our residents.

Whether residents need practical support, help with budgeting, or guidance on managing their bills, our team will help. Our support is honest, non-judgemental, and always delivered with respect. We launched the service in December 2024, and by the end of March had opened 109 cases, supporting residents to maximise their income by a total of over £8,000. Over half of this was used to reduce rent arrears.

Increasing social value

We work out the impact of all the additional social purpose support we provide using a method developed by the independent organisation, HACT. The methodology is widely used across the housing sector to measure the impact of activities from employment through to health. By placing monetary values on the benefits to the individual and impact on wider services we can quantify the value of our work. The equivalent social value we generated in 2024-25 through activities that support residents' wellbeing, employment, health and education was £4.92million, an increase from the £3.1million equivalent we delivered during the previous year.

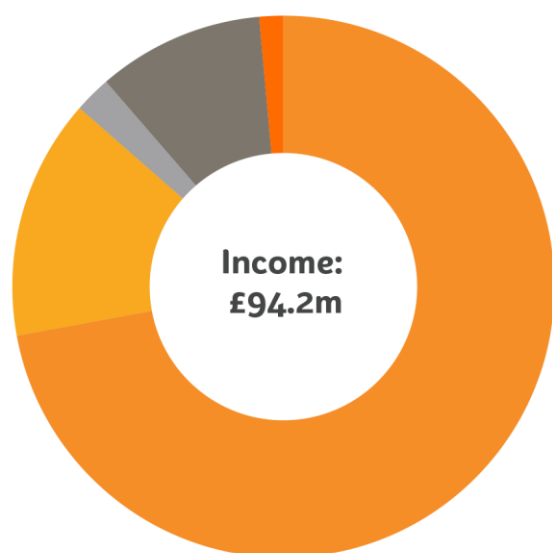
This is mainly down to the high-quality support that has been provided by Settle colleagues, including members of our money advice and tenancy support teams, and follows a restructure of our housing management team during the previous year (2023-24), to help increase the support we can give to residents in this way.

9. Our income and how we spend this

Our main source of income is from rent payments. In 2024-25 our total income was £94.2million. The following two charts show a breakdown of the income we received, and how we spent this money. We reinvest any remaining surplus back into improving our existing homes, building new homes and contributing to the services that support our communities. You can read our latest financial report on our website.

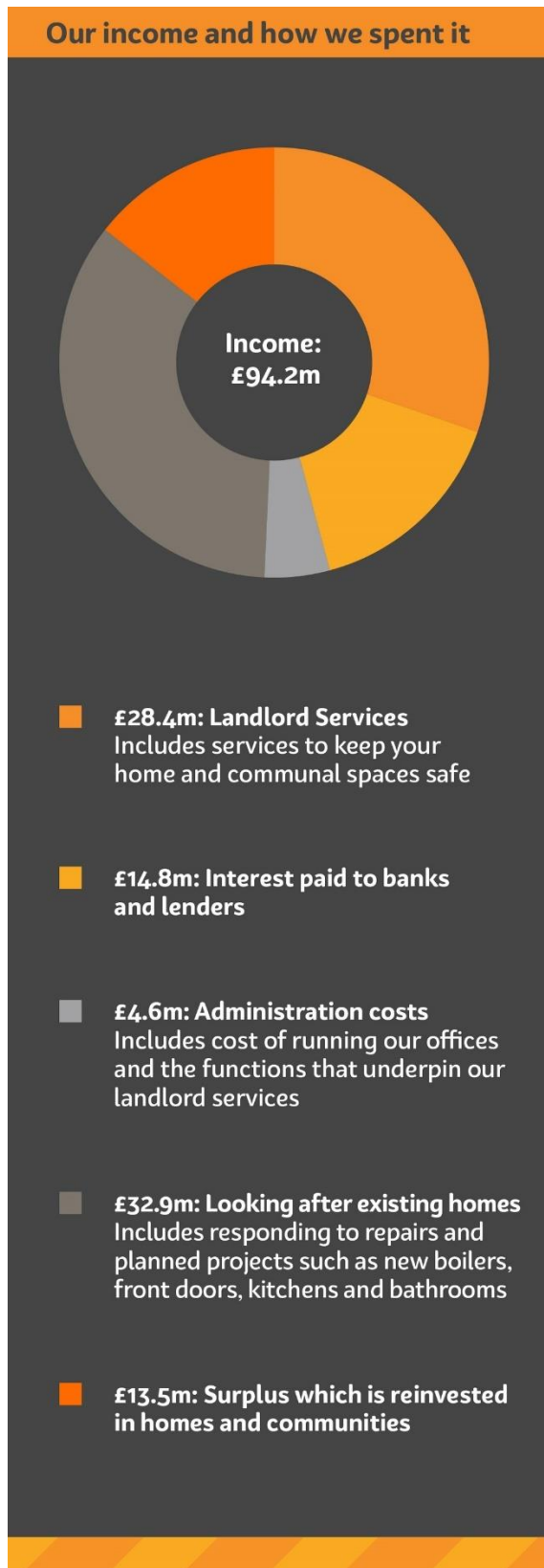
Colleagues in our income team work to ensure we maximise the income we receive through rent. They do this by working in close partnership with residents, providing support where this might be needed to help tenants keep up with rent payments and sustain their tenancies. We would always really urge any residents who are worried about bills like rent, food and heating your home to get in touch with us as soon as possible and we will always do all we can to support you.

Our income 2024-25



- **£65.7m: Rent charged to residents**
- **£12.6m: Income from property sales**
- **£2.6m: Service charges collected from residents**
- **£12m: Other incomes**
(e.g. support services, non-social housing rent)
- **£1.3m: Grant income-amortisation –**
the recognition of grant funding over the life of housing properties

How we spent our income 2024/25



10. Get in touch

If you would like help with a repair or any of the other services we provide, more information about the content of this report, or to give us feedback or make a complaint, please get in touch with us using the details below.

We want to make it as easy as possible to access information about how we work at Settle.

We can provide printed copies of this report, our policies and other information about our work, provide this in large print or Braille.

If English isn't your first language we can also arrange for a translation, and arrange translations of our policies and other information into another language.

Please contact us if you would like us to arrange this, letting us have as much information as possible about the format you need. We will always do our best to provide information in the format that works best for you.

Get in touch

Call: 0330 343 0016

Visit: www.settlegroup.org.uk

Write: Settle, Blackhorse Road, Letchworth Garden City, Hertfordshire, SG6 1HA