

Low Cost Home Ownership

Understanding and acting on resident feedback

The challenge

The new Tenant Satisfaction Measures (2023/24) highlighted key areas of focus and for improvement:

Low Cost Home Ownership (LCHO)

Overall satisfaction **52.4%**

This represents 2,181 homeowners



The highest satisfaction rate we recorded was for



We found that





- Comments made by respondents frequently made communication the central topic. Respondents felt we need to communicate with them more effectively by providing clearer, up-to-date information and responding in a more timely manner.
- Satisfaction with complaints handling (9.4%) was the lowest scoring measure.
- We will need to gather more survey responses before meaningful conclusions can be drawn about satisfaction rates split by characteristic in our LCHO homes.

Tenant Satisfaction Measures

Financial Year	2023/24
Interviews	2,181
Overall satisfaction	52.4%
Home safe	77.1%
Views listened to / acted on	37.4%
Kept informed	51.3%
Treated fairly & with respect	57.1%
Reported a complaint in last 12 months	24.8%
Complaints handling	9.4%
Communal areas well kept	40.5%
Neighbourhood contribution	41.8%
ASB handling	42.9%





Engaging tenants:Moving beyond survey headlines

Survey

In December 2023, our Tenant Scrutiny Team launched a followup on survey to all our shared owners to find out more about what we do well, what we could do better, and what more they'd like to see from us.

We received a total of 247 responses, which detailed their honest thoughts on areas they would like to see changed and improved.

Key results

- 69% felt that the cost of living is stopping them from buying more shares.
- 75% said that they weren't aware of our money advice service.
- 57% felt like their understanding of shared ownership has improved since they moved into their home.

The top 3 things our shared owners told us that they would like to see from us were:

- Clarity around repairs responsibility, including defects process.
- Improved communication and a more timely response.
- More information around staircasing and resale.

Dedicated Leasehold Focus Group - July 24

This group provides an opportunity for leasehold residents to voice their concerns and dig deeper into the survey results.

Key findings and actions:



Sales: Residents felt that there were hidden fees and that the overall process was slow. The cost of the survey also seemed high for the amount of work completed.

We've since improved our website and have added a fee schedule to explain what costs residents may need to pay. We are looking into this with our Sales team to see what we can do to make sure there are no hidden fees and that the process is clearly set out from the start.



Sinking funds: Residents told us that they weren't sure what sinking funds are for and what they're meant to cover.

We're improving our information around sinking funds, to make it as clear as possible.



Antisocial behaviour: Residents felt that our approach to antisocial behaviour (ASB) wasn't responsive enough and that they got passed around from one department to another.

We've got lots of information about ASB and our approach and service standards on our website, so that tenants can hold us to account.





Mixed Tenure Sites: Residents felt that the rental properties in their communities weren't looked after as well as the properties that are owned and that there was some confusion about who has responsibility for repairs that span the different types of tenures.

We'll speak with our Estates teams that cover mixed tenure areas to make sure that the rented homes are well maintained and will better update our shared owners on those sites, to make them aware of what we're doing to make sure where they live is well maintained.

Our response

Our leaseholder focus groups have help us to identify some key themes for us to prioritise.

Key actions underway:



Enquiry Responsiveness - Housing Advice Team

Currently residents tend to liaise directly with their Leasehold Officer, who is not always readily available given other duties they have to perform. This can lead to delays in our response to service enquires and handing of complaints. We have therefore been developing the skills and knowledge of our newly formed Housing Advice Team to receive calls directly from LCHO residents and resolve issues at first point of contact for many day to day enquires.



Delivery of Repairs (Defect and snagging)

We recognised there was more we could do to improve our responsiveness to new build snagging concerns, with some developers being slow to act when issues arise. In October 2023, we increased the capacity of our Development team to support, investigate and respond to dissatisfaction sooner. Part of these changes mean that our new Customer After Care Coordinator can meet with residents to discuss satisfaction with the condition of their property and resolve issues related to defects as well as take the opportunity to ensure repair obligations are understood.

In addition, where a contractor fails to make good on a defect, we are working with our In house Maintenance team to complete any outstanding repairs.



Improved Communication – creating a new LCHO Web Page on our Website

Our review of the existing website found that information is often challenging to find. For example, Shared Owners previously did not access their dedicated webpages under "My Home" but under "Find a Home". Information on the website could also be more up to date and all-encompassing.

We asked for resident feedback on the webpages we already had in place, analysed website traffic on the Shared Ownership area and using this insight have drafted new articles and support material. Our Communications team have now built new webpages to host this new bank of information.

The aim is to ensure everyone can access relevant information, including self-help videos, for their tenure type by making this easier to locate on our main website and simpler to navigate. As well as enabling our residents to self-help, it will also help manage expectations of Shared Ownership with relevant and updated contact details for teams/services that matter most to tenants including rent, service charges, ASB and safety and defects. This will help to grow the understanding of both their tenant obligations and our role as their landlord.



Newsletter

We're sharing a quarterly newsletter with residents which will include lots of useful information related to their home, shared ownership and cost of living support. Our Leasehold Focus Group will help us understand what topics to include in the newsletter.



Keeping residents informed

We've improved and simplified the information we share with shared owners, including around what rent is for and how it's calculated. More can be read about this in the handy leaflet here.

We've also improved the information we share with residents when they buy a home, to make sure they have all the information they need from the very start.



The impact and early progress

Overall satisfaction for LCHO increased to 57.4% in quarter one (2024/25) compared to 52.4% in 2023/24. We will continue to monitor the impact of the above actions and work closely with the new Leasehold focus group.

Been amazing, the service to fix anything is so fast and when we ring to speak to someone from Midland Heart they are absolutely lovely.

If anything is wrong they sort it out and they help you... It is fantastic and I am so happy. I love it.
Very nice when you speak to them.

Any questions we ask were answered. Just how we were treated by the representatives by MH. They were honest and open and gave the right information.

Recently I spoke with them and they were helpful and they pointed me in the right direction to the person who could help me.

When we have contacted them for improvements they have been very quick to respond, which was good.

They are just very good. Anything we require doing, gets done. They also keep us up to date with information.

