

**Agenda No:**

**Report Title:** Resident Scrutiny Panel – Review of leasehold & shared owner services

**Board:** Town & Country Housing Board

**Action:** For discussion & consideration

**Date of Meeting:** Thursday 5 December 2019

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**Presented by:** Teresa Godden O’Callaghan, Tanya Young & Chris Banwell (Resident scrutiny panel members)

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**Documents in the Board Pad Reading Room:** Action plan (appendix one)

**Executive Summary**

Following their review of leasehold & shared owner services, the resident scrutiny panel has developed nine service improvement recommendations. These are detailed in section four of this report and in the action plan (appendix one). The recommendations are varied and focus on improvements to the ‘Love Living Homes’ website and the development of leaseholder & shared owner engagement opportunities.

**Recommendations**

The Board is kindly requested to consider the findings & recommendations detailed in section four of this report and in the action plan (appendix one). The action plan also contains the management response.

## **1. Introduction**

- 1.1 The resident scrutiny panel was established in October 2013 and is designed to fulfil Town & Country Housing's (TCH's) commitment to enable residents to directly influence service provision, as well as exceed the Regulator of Social Housing's regulatory requirements. Since April 2014, the panel has undertaken seven service reviews of customer services, responsive repairs, the void standard, the grounds maintenance service, the money support service, responsive gas services and planned repairs & maintenance.
- 1.2 In February 2019, the panel commenced a review of leasehold & shared owner services, with a focus on resident information and communications. The review was undertaken by resident scrutiny panel members: Fran O'Neill, Emma Lovell, Monica Brown, Mireille Marchant, Yvonne Camille, Natalieann Leadbetter, Paul Evans, Adam Field, Rosalind Shields, Teresa Godden O'Callaghan, Tanya Young & Chris Banwell.

## **2. Rationale & aims**

- 2.1 The panel selected leasehold & shared owner services after inviting residents to suggest potential services for review, via the tenant email newsletter. Several suggestions were submitted but the panel selected leasehold & shared owner services as all previous reviews had been undertaken on services predominantly specific to tenants.

## **3. Methodology**

- 3.1 The service review was undertaken using a structured process developed during previous reviews. This included a desk top review of evidence and information, followed by a reality check phase culminating in several recommendations for service improvement.
- 3.2 The desk top review phase involved the gathering of relevant evidence and information listed below, analysed and considered by the panel over several weeks:
  - Presentations and discussions with key staff members;
  - Informal service feedback;
  - Complaints;
  - Sample welcome letters for leaseholders & shared owners;
  - Consultation correspondence;
  - Home user guide (HUG).
- 3.3 The activities outlined below were undertaken as part of the reality check phase. This enabled the panel to ascertain if the evidence and information gathered to date translated into actual service delivery. In addition, it provided an opportunity to clarify and affirm provisional findings resulting from the desk top review phase.
  - Research of existing service information on the 'Love Living Homes' and TCH websites, My Home Online and of other registered provider/local authority websites who provide a similar or equivalent service.
  - Door knocking at Ashbys Point, Tonbridge to get general feedback from shared owners. The panel interviewed ten households and feedback was mixed. The

flats themselves are very well regarded but issues with the car park shutter, bin store and communal front door were consistently raised. All households were asked if they would recommend TCH as a landlord to a friend who may be considering buying a TCH shared ownership property elsewhere. A sample of responses are listed below:

- *"I would probably recommend";*
  - *"I'm happy and glad I purchased";*
  - *"I wouldn't buy from a housing association again due to not getting what I was promised";*
  - *"I wouldn't recommend due to speed getting back to me when problems arise;*
  - *"I'm not happy with my purchase from TCH due to being passed around".*
- Further door knocking at Warren Walk, Tunbridge Wells (Sherwood phase 4) to get general feedback from new shared owners, many of whom had been resident for only a few weeks or months. The panel interviewed eight households and feedback was generally good. All occupants were very satisfied with the overall quality of their homes and felt they provided value for money. In addition, all said they would recommend TCH as a landlord to a friend who may be considering buying a TCH shared ownership property elsewhere. On the down side, several households mentioned that communication during the conveyancing process could have been better and there had been some minor issues with snagging, some of which were still unresolved.
  - The panel also carried out a short digital survey, emailed to 858 leaseholders and shared owners with known email addresses. The survey generated 154 responses and feedback again was very mixed. The questions asked were as follows:
    - *Do you feel like you get value for money from TCH?  
If yes, why? If no, why?*
    - *Would you recommend TCH as a landlord (if you are a shared owner) or as a freeholder (if you are a leaseholder)?  
If yes, why? If no, why?*
    - *Taking everything into account with the services provided to you by TCH, how satisfied are you on a scale of 1 to 10 with 1 being the lowest and 10 being the highest?*
    - *Please write any other comments/suggestions/recommendations below which may help inform this review.*

A total of 100 or 68% of respondents stated they felt they did not get value for money from TCH, although 53% would recommend TCH as a landlord. Overall satisfaction with services was rated as 5.2 out of 10. A total of 80 or 52% of respondents cited service charges as their main area of concern, followed by parking and repairs & maintenance issues. The outcomes have since been shared with the leasehold services and housing management teams, including repeated concerns about issues in specific blocks. As a direct result of the survey feedback, the panel have decided to review service charges next.

In addition to the above questions, the survey also asked respondents if they may be interested in joining the panel. A total of 53 said yes. As a result, panel members recently recruited two shared owners. It is also hoped that a separate engagement mechanism of some nature can be established, given the

apparent appetite of leaseholders & shared owners to improve services. This is reflected in the recommendations below.

#### 4. Findings & recommendations

4.1 As the review has been undertaken from a resident's perspective of services, several of the recommendations detailed below will require a cross departmental and/or organisational response/approach to implementation.

4.2 The findings and recommendations are in a combined format as the findings provide the context and rationale. There are nine recommendations in total and for clarity and ease of reference, these are listed in **bold** font as follows:

1) The panel would wish to see the 'Love Living Homes' website overhauled and improved to reach its full potential. The website is TCH's main shop window for leaseholders and shared owners but can be hard to locate on a google search of shared ownership properties in Kent' (unless you have prior knowledge of its existence and the 'Love Living Homes' brand). For many people, shared ownership is an aspiration and can represent a chance to become a property owner that may otherwise be inaccessible on the open market. However, there are considerable financial commitments associated with shared ownership and feedback from door knocking and the digital survey indicated that likely costs and responsibilities could have been made clearer from the outset, hence the following should be included:

- **examples of likely costs for prospective shared owners;**
- **anonymised case studies/success stories of shared owners;**
- **a shared ownership eligibility tool;**
- **information about development partners;**
- **information on stair casing so the financial commitment by prospective buyers can be better understood;**
- **information on the HOLD scheme;**
- **how to complain or report a communal repair or issue;**
- **link to the TCH website and vice versa;**
- **video format for some of the above (similar to the videos on the TCH website).**

2) As a result of the digital survey and as stated previously, there is considerable appetite for leaseholders and shared owner engagement. **The panel would wish to see the development of involvement opportunities for leaseholder & shared owners (e.g. a digital forum), with regular chances to influence new initiatives, policies and other matters which specifically affect them.**

3) Linked to the above, the panel are concerned that leaseholders & shared owners may not receive the same engagement opportunities as tenants given the large volume of responses to the digital survey. When door knocking was undertaken at Ashbys Point, Tonbridge, many residents expressed frustration about communal issues which remain unresolved or get resolved for a period before failing again. **The panel would wish to see TCH deliver regular engagement opportunities for leaseholders & shared owners where there are persistent**

**complaints and negative feedback about issues. In addition, TCH should explore alternative options where repeated repairs & maintenance solutions do not work or break down quickly after remedy. This should be through consultation with all affected residents (i.e. tenants, leaseholders & shared owners) with prospective and future costs made clear.**

- 4) The panel are pleased to note that leaseholders & shared owners are now included with tenants in monthly satisfaction surveys & research undertaken by Voluntas. **However, they request that the improvements made to services across all tenures as a result of this feedback be regularly published on the TCH website.**
- 5) Although the panel understand that complaints can be lengthy and that the response from TCH need to reflect this complexity, the format could be simplified to improve clarity. **All complaint responses should include a summary and clear outcome at the beginning or in the first paragraph. This is as per the existing complaints policy but does not appear to be consistently applied.**
- 6) The panel remains unclear about what services are provided to leaseholders & shared owners by TCH and where they should go to obtain this information. This will become increasingly important given the accelerated programme to develop new homes and as a result, the likely increase of leaseholders & shared owners. **The panel would wish to see a service standard/offer developed for existing and prospective leaseholders & shared owners and published on the 'Love Living Homes' website.**
- 7) The TCH HUG (home user guide) given to new shared owners is already excellent but could be even better. **The panel feel it could benefit from more images and pictures of home components (as per the Peabody version).**
- 8) During the review, the panel became aware of a dispute between TCH and residents (shared owners & tenants) at Ashbys Point, Tonbridge regarding water utility charges. In this instance, the charges are collected by a third party organisation on behalf of TCH. **The panel request that any future arrangements be given careful consideration before implementation to ensure transparency and value for money for all tenures.**
- 9) Ashbys Point, Tonbridge has separate entrances for tenants & shared owners. This was raised frequently during door knocking and the panel feel strongly that this helps to promote division and exacerbates negative stigma about social housing tenants. **In future new home developments, the panel would wish to see the segregation of tenants and shared owners within the same building, avoided.**

## **5. Next steps**

- 5.1 Before this report was submitted to Board, it was submitted to the appropriate managers and executive management team for comment. The management response to each of the recommendations is included in the 'management response' column in the accompanying action plan (appendix one).

- 5.2 The panel requests that the Board considers the recommendations & proposed timescales and provides a formal response, detailing the process by which the approved recommendations will be implemented. The resident scrutiny panel constitution states that *'where recommendations are agreed by the Board, an action plan will be developed and implemented by the head of service. He/she will provide the panel with a progress update every six months. Where the Board does not agree with any of the panel's recommendations, the reasons will be explained in their formal response to the panel'*.
- 5.3 The approved recommendations will also be summarised and published on the TCH website to enable residents to understand the impact of the resident scrutiny panel on service improvement.
- 5.4 The panel wish to extend their sincere gratitude to the leasehold services team for their flexibility, openness and positive approach to the scrutiny process.