



Argyll Community Housing Association

Factored Owners Satisfaction Survey

Final Report 2020/21

Survey date: 18th January to 15th February 2021

Summary of Key Points

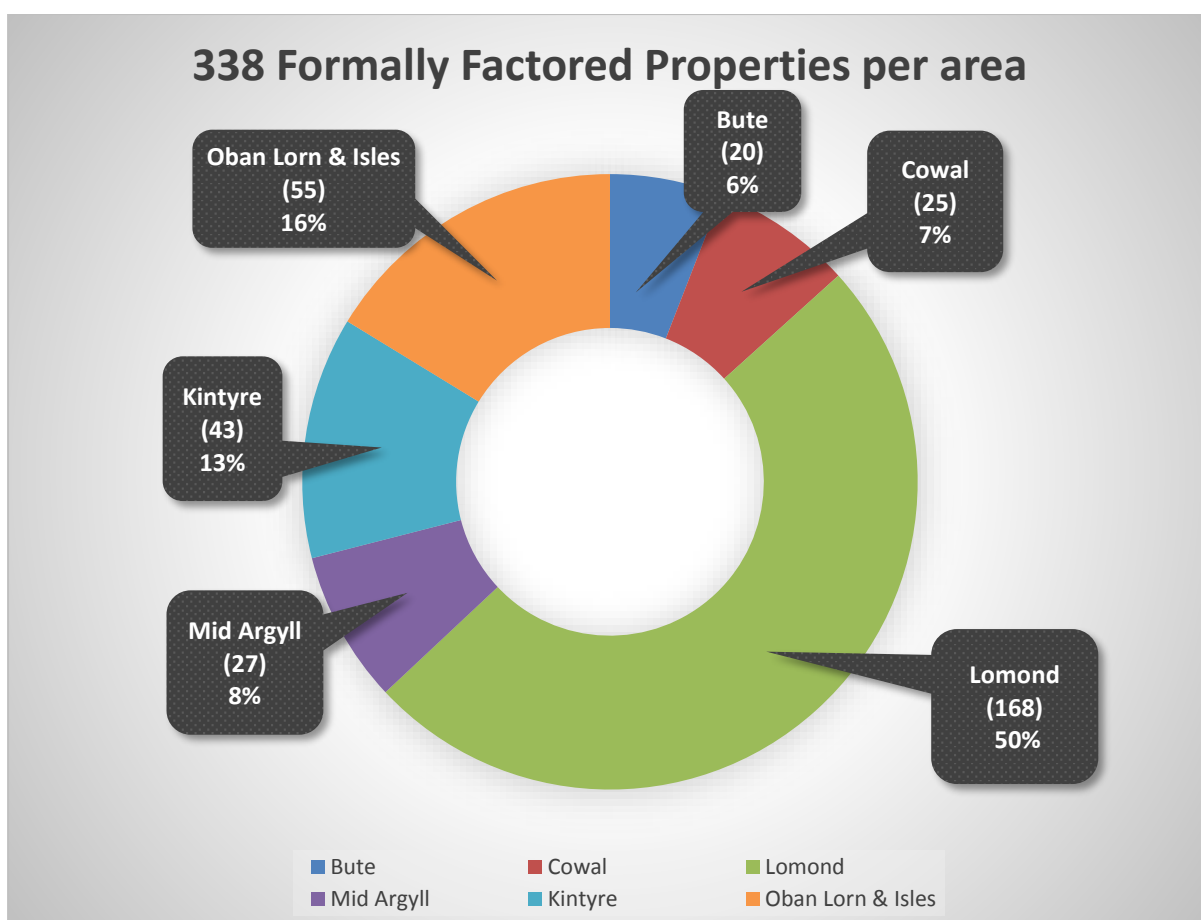
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1. BACKGROUND, OBJECTIVES, METHODOLOGY AND PROFILE OF RESPONDENTS

Background

The 2020/21 Satisfaction Survey was carried out with formally Factored Owners between 18th January and 15th February 2021.

The number of properties within ACHA's geographical area is varied, with the Lomond area supporting half (50%) of all factored properties.



Objectives

ACHA carries out the survey with formally factored owners to consult them on their views and experiences of the service provided to them, and gives them the opportunity to have a positive influence over the services we strive to deliver. The consultation gives us first-hand information on the standard of service we deliver and allows us to identify any parts that are working well as well as highlight areas that customers feel we could improve. We continually review service delivery, monitor satisfaction levels and demonstrate where we have made improvements or changes to service delivery.

2020/21 has been a particularly challenging year and the impact of Covid 19 restrictions may have impacted on some of the services we have been able to delivery. We have continued to provide an emergency service within the Government Guidelines and, as a result, have adapted the Consultation to focus on general service delivery and owner expectations of the factored owners newsletter.

The Scottish Housing Regulator's Charter requires us to report on satisfaction levels and ACHA has again exceeded the national standards. Our ongoing commitment to improving services to customers allows us to use customers' views to constructively review service delivery and identify options for development of services to owners.

Methodology

Previous experience has taught us that the best way to obtain feedback is by telephone and we used this as our primary form of contact. This allows staff to add context to questions, clarify matters raised by customers at the time, and follow up on comments where required.

Our aim is to attempt contact with all 339 formally factored customers; however, we respect the privacy of those who do not wish to take part. To this end:-

- 232 owners were to be contacted by telephone and a total of 393 calls were made
- 60 postal surveys were issued
- 32 email surveys were issued
- 15 owners did not want to be contacted

Results of the Survey will be published in the Factored Owners Newsletter along with any changes considered or being implemented as a result of responses. This report will also be available through ACHA's website.

A total 126 Surveys (37%) were completed, one less than in January/February 2019.

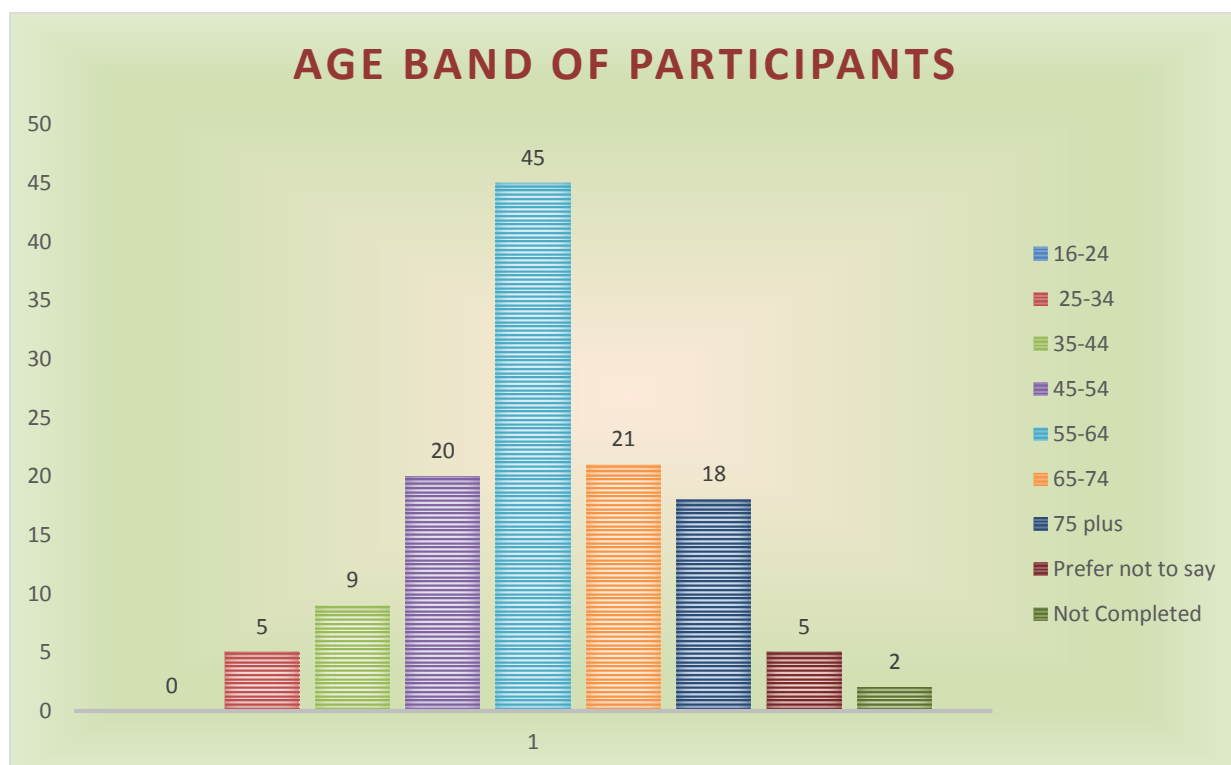
Year of Consultation	<u>2017</u> Jan/Feb	<u>2018</u> Feb/Mar	<u>2019</u> Jan/Feb	<u>2020/21</u> Jan/Feb
Total number of factored owners – all surveyed	287	318	318	<u>339</u>
Number of responses received	85	104	127	<u>126</u>
% of responses received	30%	33%	40%	<u>37%</u>

Surveys are carried out by a select group of ACHA staff who have been trained on carrying out surveys, the service we provide and the information relating to the factoring service that they may need to explain to owners. We aim to carry out as many surveys as possible by telephone and, to ensure we are able to communicate at convenient time our staff are available to make calls outside our normal office hours of 9 – 5.

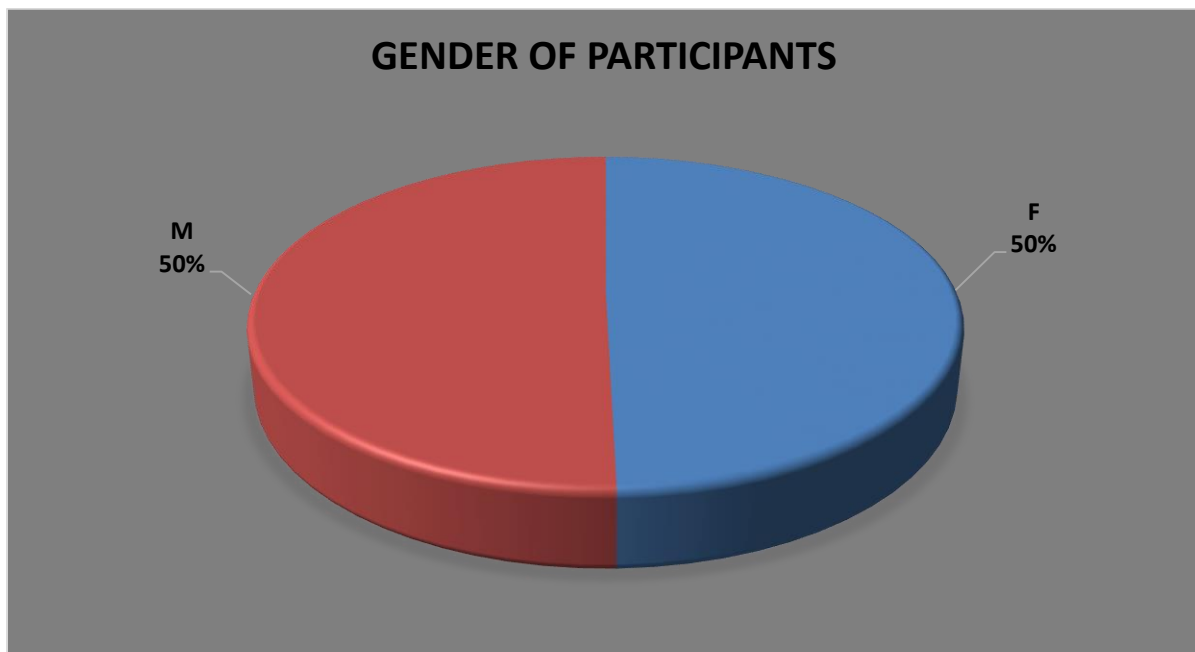
As an incentive to owners to take part in the survey they are given the opportunity to be entered into a prize draw to win a £50 gift voucher for participating.

Profile of Respondents

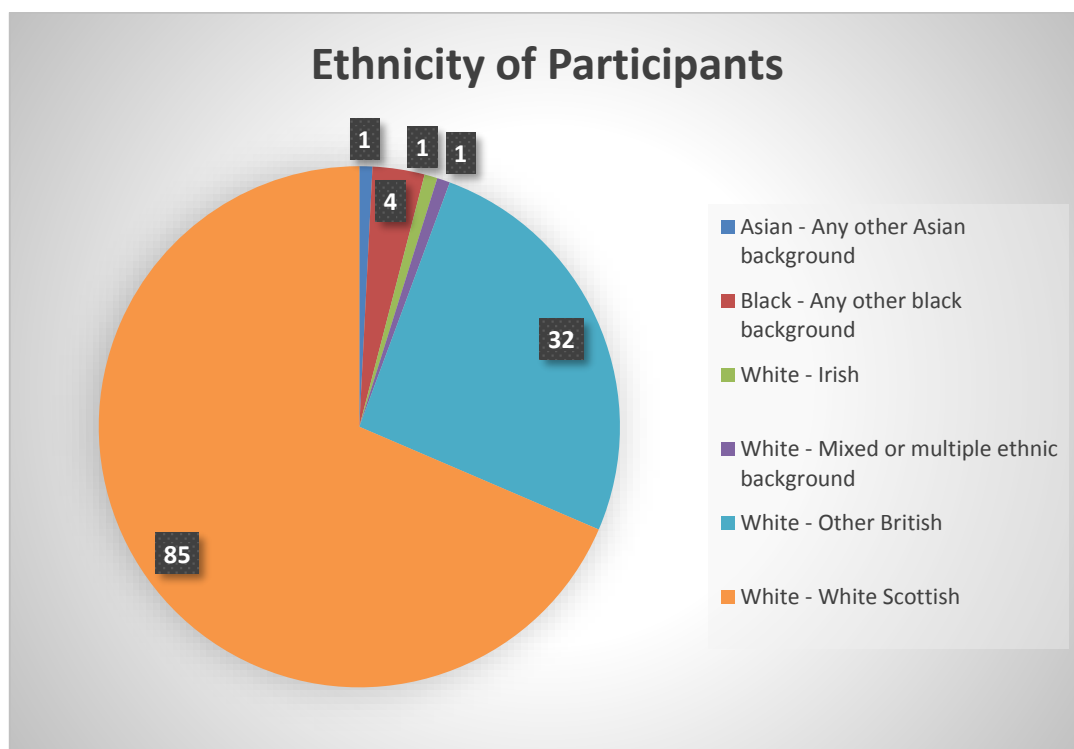
The age band of participants is varied with the highest number in the age group of 55 to 64.



The gender of respondents was an equal response from both male and female.



Responses to the ethnicity show 85 as white Scottish, 32 other British, 4 black background, 1 Asian background, 1 Irish background and 1 multiple ethnic background,



2. RESPONSE TO SURVEY QUESTIONS

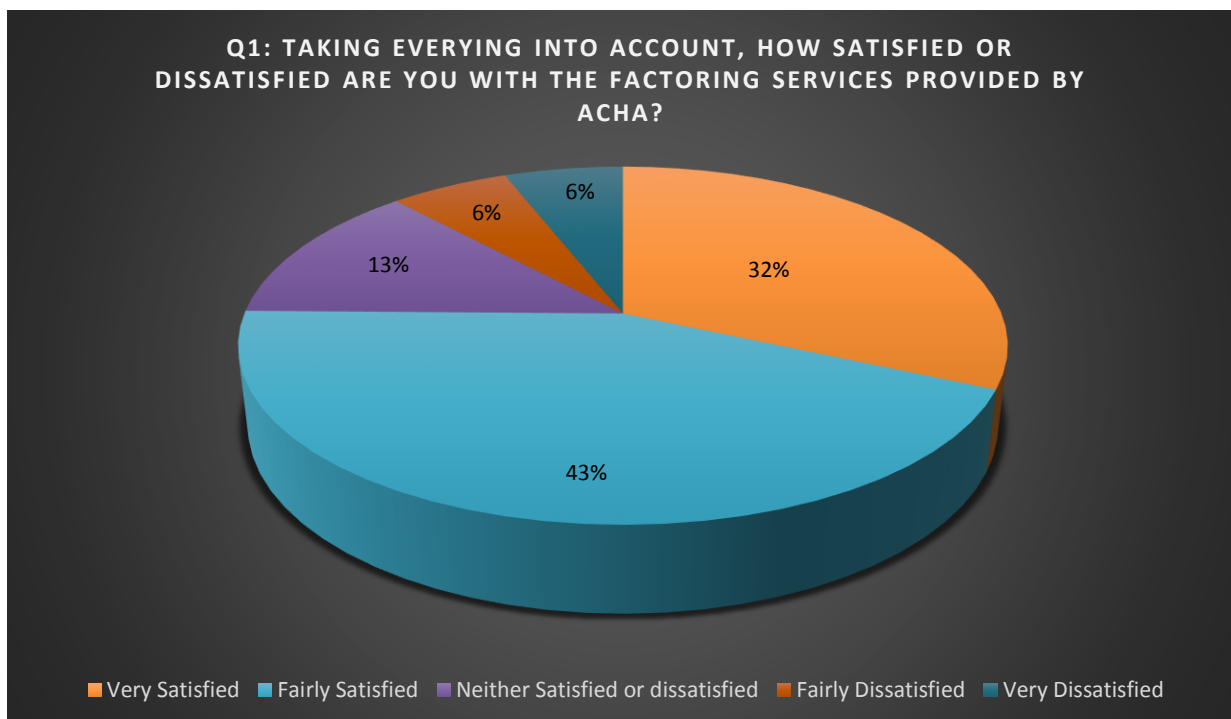
2.1 ARC compliance:

The Scottish National Average figure for 2020/21 was **65.1%** which is lower than the previous year. ACHA's level of satisfaction has continued to **increase** and is **75%**. This is significantly higher than the national average which has now been the case consistently for the past five years. The Scottish Housing Regulator uses our returns to compare with other organisations.

Taking everything into account, how satisfied or dissatisfied are you with the factoring services provided by ACHA?				
Year of Consultation	2017 Feb/Mar	2018 Oct/Nov	2019 Feb/Mar	2020/21 Jan/Feb
Combined total of customers very or fairly satisfied with overall services	75%	70%	74%	75%

Given the challenges of the last year, owners satisfaction remains high and has shown a marginal increase of 1% since the last Survey.

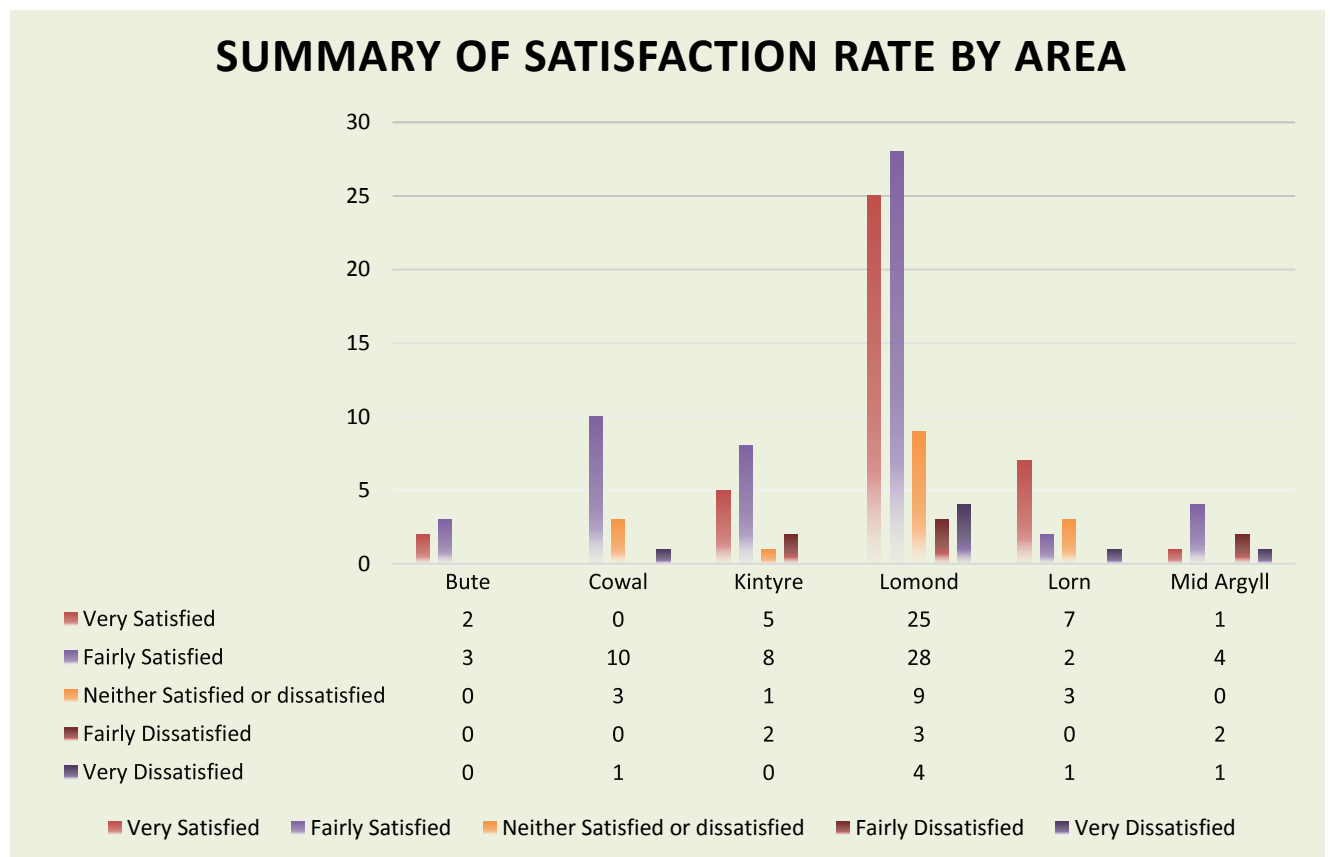
The breakdown of satisfaction levels is:-



To summarise the breakdown of responses these have been compared to the last survey as follows: -

Responses	2018/19	2020/21	Difference
Very satisfied	30%	32%	+2%
Fairly satisfied	44%	43%	-1%
Neither satisfied or dissatisfied	17%	13%	-4%
Fairly dissatisfied	3%	6%	+3%
Very dissatisfied	6%	6%	0%

Satisfaction in each area has been examined in order for local teams to review them on a localised basis, yielding the following results:-

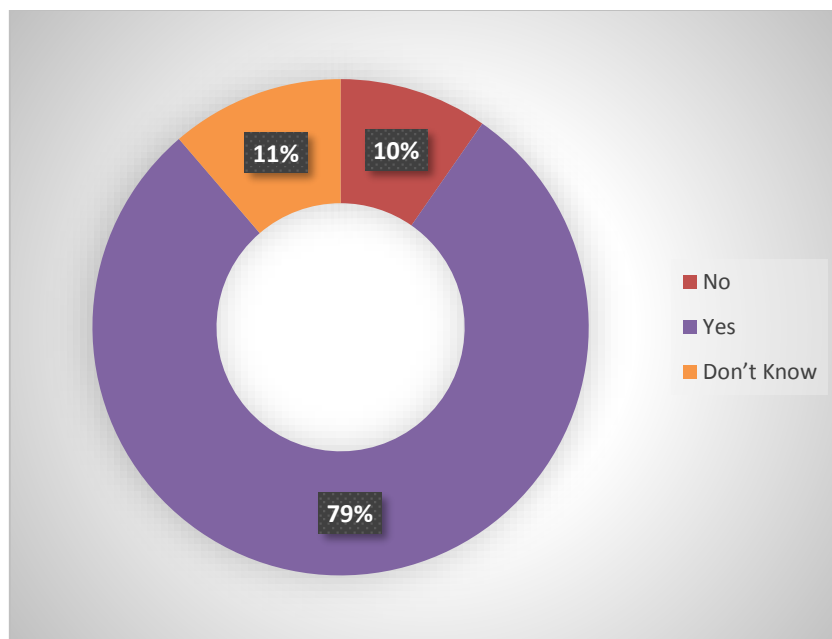


2.2 Newsletter

The Factored Owners Newsletter is issued annually and we took the opportunity during the consultation to ask for feedback with the following questions: -

2.2.1. Can you confirm that you were able to access a copy of the newsletter?

To ensure customer have been able to access copies of the newsletter, which is also issued by post, we asked this question to have the opportunity to point them in the direction of where they could find it.



2.2.2 What are your expectations from a newsletter and what you would like to see included?

ACHA asked the above question, as we have been investigating into how beneficial a yearly newsletter is to owners, and wanted to know what further contents they would like to see in it.

The table below summarises the type of responses received:-

Comments	
Happy how it currently is	40%
Not looked at	30%
No Comments	12%
Schedule of works	3%

Kept Informed	2%
Local News Story	2%
Newsletter sent electronically	2%
Contact Information	2%
Current Issues	1%
Financial Information	1%
Info on how Factoring works & personal stories from owner occupiers in relation to living within an estate	1%
Recognition to owner occupiers for work carried out in ACHA properties	1%
Results of Factoring Survey	1%
Update on other areas	1%
Update on Services Available	1%
Updates on EWI/WHF Works	1%

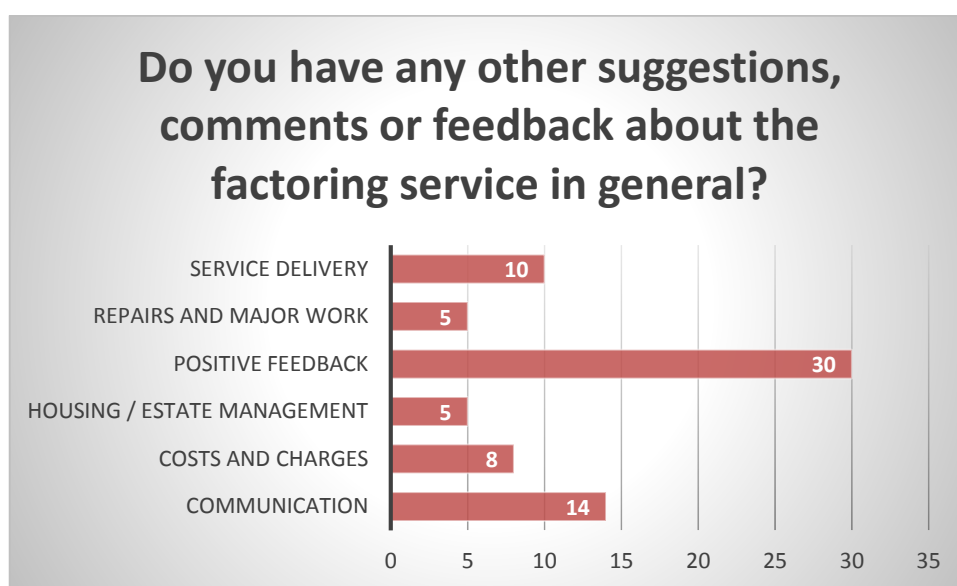
Almost half of those surveyed said they were pleased with the newsletters current content, while 30% had not looked at it, and 12% had no comments. Some of the other comments preferred for the newsletter to be sent via email, local news stories, updates on schedule of works and ACHA contact information.

2.3 Feedback comments and suggestions

2.3.1 Do you have any other suggestions, comments or feedback about the factoring service in general?

Many owners comment on their own specific situations and blocks rather than a newsletter encompassing the service as its issues to multiple owners for all areas. The comments are summarised in the following categories and information is grouped in the appendices listed below. It should be noted that throughout the interviews, staff conducting the consultation addressed any concerns or outstanding issues;

- **Positive Feedback** (appendix 1)
- **Communication** (appendix 2)
- **Costs & charges** (appendix 3)
- **Repairs & major works** (appendix 4)
- **Service delivery** (appendix 5)
- **Housing / Estate management** (appendix 6)



Some of the comments received from the feedback can relate to more than one aspect of the service.

Appendix 1 – Positive Feedback

Area	Do you have any other suggestions, comments or feedback about the factoring service in general?	Feedback
Bute	Satisfied with service and owns 2nd property which he would like to be considered for factoring also.	Positive Feedback
Bute	Very happy with communication and reporting fault.	Positive Feedback
Bute	Pleased, it works out better than we thought	Positive Feedback
Cowal	No - quite satisfied. Bought to lease. Property is currently being sold.	Positive Feedback
Cowal	Had a callout re a leak from above. AHFA were very nice, pleasant and very helpful.	Positive Feedback
Cowal	Satisfied with service provided.	Positive Feedback
Cowal	Overall quite happy with everything.	Positive Feedback
Cowal	Quite happy with the service at moment, at this time through the COVID it is difficult to criticise anything or anyone.	Positive Feedback
Cowal	New owners - no comments at present.	Positive Feedback
Cowal	All fine, not really had to use the service.	Positive Feedback
Cowal	All fine, not really had to use the service.	Positive Feedback
Kintyre	So far - Owner can't complain about the service.	Positive Feedback
Kintyre	Quite happy with service.	Positive Feedback
Kintyre	No suggestions or comments as owner is very happy with the service.	Positive Feedback
Kintyre	No suggestions - very happy with the service.	Positive Feedback
Kintyre	No, very happy with the service they are being provided.	Positive Feedback
Kintyre	No, very happy with the service they are being provided.	Positive Feedback
Lomond	Keep up the good work	Positive Feedback
Lomond	No, great service	Positive Feedback
Lomond	Great service, good communication	Positive Feedback
Lomond	Quite happy	Positive Feedback
Lomond	Great service,	Positive Feedback
Lomond	Keep up the good work	Positive Feedback
Lomond	keep up the good work	Positive Feedback
Lomond	Very well	Positive Feedback
Lomond	Very happy	Positive Feedback
Lomond	Perfectly alright	Positive Feedback
Lomond	Not really. ACHA correspondence was up to date and informative.	Positive Feedback
Lomond	The factoring service seems to be managed adequately and I have no additional comments.	Positive Feedback
Lomond	No very happy with service	Positive Feedback

Appendix 2 - Communication

Area	Do you have any other suggestions, comments or feedback about the factoring service in general?	Feedback
Cowal	More consultation before works are issued, clear instructions on who to contact when there is a query regarding any works.	Communication
Cowal	Never used service - Owner replaced and paid for light in close to be replaced. Leak in roof was fixed and paid for by Owner. Felt as though she was dismissed at area office when she asked for assistance - not happy with service due to this.	Communication
Cowal	New owners above have moved in to neighbouring property but it is a holiday let. Owner is concerned re burst pipes etc and does not know how to contact neighbours. Have reported mice in flat above and was told not ACHAs issue but cannot contact new owners.	Communication
Mid Argyll	Would like to receive feedback from property inspections and estate inspections	Communication
Mid Argyll	Better communication from ACHA would improve the service	Communication
Mid Argyll	Lack of contact from ACHA regarding state of repairs and he has to chase up invoices when work has been done to property, he likes to pay invoices when due and chase them	Communication
Lorn	More updates about what's happening with the EW1 works and if works will be suspended at any point. Safety wise, a sign inside the close to say that there are works being carried out around the block & to be careful when coming/going.	Communication
Lomond	Want better communication from Repairs Officers, before and after pictures	Communication
Lomond	Better feedback once work is carried out or a request to check out an issue has been put forward	Communication
Lomond	Would like more local info (Helensburgh)	Communication
Lomond	Maybe some local news for each area, some photo's of the local staff, so residents know who they are when out and about, maybe a cute dog competition?	Communication
Lomond	Better communication, would like Close and bannister painted, understand all Owners have to agree to pay but could this be looked at again	Communication
Lomond	Better communication and keeping owners up to date. Owner advised it is not certain individuals he felt that where to blame. Owner confirmed that he would rather be in the factoring service than not.	Communication
UNKNOWN	Dictate repairs, won't show detailed quotes but want them from homeowners. Don't reply to emails, if company not on contractor list for work will not use them, which you don't get told till you've got quotes. Very poor service, customers are treated as nuisance.	Communication

Appendix 3 – Costs & charges

Area	Do you have any other suggestions, comments or feedback about the factoring service in general?	Feedback
Bute	Inflated prices external door is not up to standard, gutters require to be replaced and price again is inflated. Why do we have to pay a factoring fee and additional management fee which are also inflated in price. No grants available as of 3 years ago	Costs and charges
Mid Argyll	Feels she pays into it but gets little back, is not sure if the building is yearly inspected and would like feedback from inspections.	Costs and charges
Lorn	No value for money anymore. External wall insulation completed, feels that we need to carry out more inspections.	Costs and charges
Lorn	Payment system - issues with it working, pays through PAYE	Costs and charges
Lomond	Get estimated bills but never close to the final bill	Costs and charges
Lomond	Not really happy with factoring service, feels that all she gets is bills through and doesn't know why - not enough consultation (explained that we do not need to consult if emergency or under a certain amount)	Costs and charges
Lomond	Last 2 or 3 times when billed, the bills were dated as if sitting for 2 weeks before it was posted. This resulted in only having 2 weeks to make payments.	Costs and charges
Lomond	Would like security doors fitted, a lot of youngest hanging around the Close at night, advised that owners would have to agree to pay costs before this would be able to be done. Doesn't understand why it cost £9.00 to get a light bulb changed.	Costs and charges

Appendix 4 – Repairs & major works

Area	Do you have any other suggestions, comments or feedback about the factoring service in general?	Feedback
Kintyre	The block that the owner lives in is constantly getting issues with water ingress and AHFA often put buckets up. Owner wants to check to make sure that the buckets are checked? Or are they only checked next time they report water ingress.	Repairs and major work
Kintyre	Owner is aware ACHA is doing as much as they can re getting a new roof - looking into grants and consulting with owners.	Repairs and major work
Lorn	Front door of close needs to be repaired, has been reported by another neighbour	Repairs and major work
Lomond	Would like security doors fitted to the closes or camera's fitted due to problems with anti-social behaviour but understands some owners wouldn't want to pay for them	Repairs and major work
Lomond	Generally, ACHA are good and she feels the service is worth the money. However, the situation with the security door has really annoyed her and doesn't understand why we won't sort it or arrange for it to be replaced.	Repairs and major work

Appendix 5 – Service Delivery

Area	Do you have any other suggestions, comments or feedback about the factoring service in general?	Feedback
Bute	Common areas developed more, involve residents in deciding what's needed, fly tipping is an issue. Increase inspections. When will internal close works begin to improve property	Service delivery
Cowal	Communication from local office is absolutely terrible, the service is appalling. Owners boundaries to be confirmed. Would like tenants to clean close, upkeep the garden. Address the usage of carpark has 4 cars dumped there. Communal garden disgusting.	Service delivery
Mid Argyll	New roof is required, ACHA had contacted me last year but I don't think everybody was in agreement, I would be happy to discuss fitting a new roof	Service delivery
Mid Argyll	Very poor, need to up your game!	Service delivery
Kintyre	More visits to check the condition of the external of buildings.	Service delivery
Lorn	Yes, do better inspections to include water tanks	Service delivery
Lomond	If work is getting done to do before and after pictures	Service delivery

Lomond	Would like Close cleaning introduced, was discussed last year but due to COVID not started yet	Service delivery
Lomond	Had previously e-mailed ACHA regarding the new fire regulations regarding fitting more smoke detectors asked if it would be possible to offer this service through factoring, and install them in private owners properties, was advised it would be passed	Service delivery
Lomond	Very poor - don't contact regarding this and doesn't want to be in the prize draw, what good are high street vouchers!!	Service delivery

Appendix 6 – Housing / Estate management

Area	Do you have any other suggestions, comments or feedback about the factoring service in general?	Feedback
Lomond	Drains blocked, trees need attending too general upkeep of the place. Issues with nearby roads and paths full of weeds request to pass on concern to council.	Housing / Estate Management
Lomond	Gutters need cleaned out and/or replaced.	Housing / Estate Management
Lomond	More regular gutter cleaning, grass cutting service is very good, would like more feedback from ACHA regarding routine maintained, when is the building inspection, large tree in common area causing issues. Advised she always find the ACHA staff very helpful	Housing / Estate Management
Lomond	Would like security doors fitted but not all Owners agreed to price	Housing / Estate Management
Lomond	Owner would like small things like grass cutting being looked into as a possible service provided.	Housing / Estate Management

3. SUMMARY

The feedback received from the Survey has highlighted the success of delivering the factoring service to owners. This can be demonstrated in the satisfaction level.

The responses also highlight some key elements that are important to customers:-

- **Block Inspections** – demonstrating a commitment from owners to have a pro-active approach to work.
- **Repairs** – some comments flag concerns over value for money and regular maintenance.
- **Communication** – indicates that owners feel we do not provide sufficient feedback on work done and general improvement would be of benefit.

ACHA will continue to review these and pro-actively address the cross departmental issues.