



**Cross Keys Homes  
Homeowners  
STATUS Survey  
2009**

January 2010

Final Report

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# 1 SUMMARY

## 1.1 Resident Profile

The most common composition was one adult aged under 60 (36%). Followed by one adult aged 60 or over (22%) and two adults, both under 60 (19%).

The demographic break down of respondents can be found in the table below.

Descriptor	Subgroup	Proportion
Age	Under 25	3%
	25-34	23%
	35-44	16%
	45-54	17%
	55-64	17%
	65+	23%
Gender	Male	51%
	Female	49%
Disability	Disabled	27%
	Not disabled	72%
Ethnicity	BME	93%
	Non BME	7%
Religion	Christian	58%
	Not religious	30%
	Other	12%
Sexual orientation	Heterosexual	83%
	Lesbian/Gay/Bisexual	3%
	Other	4%
	Prefer not to say	10%

67% were economically active (full time, part time or self employed) and 24% were retired. This is shown below.

In terms of income, 23% of households had a total net income of less than £10,400 (gross) per year, and 37% had a net income of £10,400 to £20,799 per year. Over half (35%) had a household income of between £20,800 and £41,599.

## **1.2 Overall satisfaction with Cross Keys Homes as a landlord**

Respondents were asked: "Taking everything into account, how satisfied or dissatisfied are you with the services provided by Cross Keys Homes?" Around six in ten respondents (62%) described themselves as satisfied, 20% were dissatisfied.

Residents were asked how satisfied or dissatisfied they were with the overall quality of their home. The vast majority (86%) were satisfied with their home; only 6% were dissatisfied.

Residents were given a list of features of their home and were asked to rate how satisfied or dissatisfied they are with each of them. The size of home and the design of home both rated positively (85% and 84% satisfied respectively). Garden/outdoor space (47%) scored the lowest levels of satisfaction.

Residents were asked how satisfied or dissatisfied they are with a number of services delivered by Cross Keys Homes. Satisfaction with rent/service charge information was highest with a level of 49% satisfaction, followed by external building and maintenance (44% satisfied). However, a lower proportion of residents were satisfied with cleaning and upkeep of communal areas (33%).

When asked to rate the same services in terms of value for money, the response patterns were very similar. 41% rated rent/service charge information as good value for money, 40% rated external building repairs and maintenance as good value for money and 32% rated cleaning and upkeep of communal areas as good value for money.

Residents were asked whether or not they would be prepared to pay a higher service charge for extra services. Nine in ten (90%) said that they would not be prepared to pay extra, 10% said that they would. There was no single group of residents that were more likely to say that they would be prepared to pay more for extra services.

## **1.3 The neighbourhood**

Residents were asked how satisfied or dissatisfied they were with the neighbourhood as a place to live. Around seven in ten (71%) were satisfied and 17% were dissatisfied.

Residents were asked whether they thought the neighbourhood had improved or declined in the last three years. 23% felt that it had improved, however a higher proportion (35%) felt that it had declined, the rest of the respondents (41%) felt that it had stayed the same.

Residents were given a list of issues that may or may not be a problem in their neighbourhood. They were asked to rate each one as 'A very big problem', 'A fairly big problem', 'Not a very big problem' or 'Not a problem at all'. The main four issues identified were car parking (50%), rubbish or litter (41%), noisy neighbours (30%).

## **1.4 Contact with Cross Keys Homes**

70% of respondents had contact with Cross Keys Homes in the last 12 months.

71% of those who had been in contact had contacted Cross Keys Homes over the telephone and 16% did so by visiting the office.

The main reason for contact (42%) was for repairs, followed by rent and service charge information (37%). 17% of respondents made contact for other reasons; a selection of which are shown below.

Of those who had contacted Cross Keys Homes, 57% said that they found it easy and a quarter (25%) found it difficult.

Of those who had contacted Cross Keys Homes, 77% said that the staff were helpful and 14% said they were unhelpful.

61% of residents that had contact with Cross Keys Homes said that the staff were unable to deal with their problem and 25% said that staff were able to deal with their problem.

50% of respondents were satisfied with the final outcome of their contact while 35% were dissatisfied.

34% of the sample claimed to be aware of the published service standards for customer service. Older respondents were more likely to say that they were aware of the standards than younger respondents, as were males compared with females.

### **1.5 The repairs service**

Around a half (52%) of the sample were satisfied with the way that Cross Keys Homes deals with repairs and maintenance and 30% were dissatisfied.

60% of respondents said they had repairs completed in the last 12 months (in the communal area or in home if included in the lease).

Those who had repairs completed in their communal area in the last 12 months were asked to rate the individual elements of those repairs. The levels of satisfaction varied:

- 67% were satisfied with speed with which work was completed
- 66% were satisfied with the attitude of the repair workers
- 64% were satisfied with the overall quality of the repair work
- 62% were satisfied with keeping dirt and mess to a minimum
- 53% were satisfied with being told when workers would call
- 52% were satisfied with time taken before work started.

### **1.6 Communication and information**

In terms of taking the views of residents into account, 42% were satisfied, and 23% were dissatisfied with Cross Keys Homes. A relatively high proportion (9%) gave no opinion and 26% were neither satisfied nor dissatisfied, this may suggest that they are not aware of the degree to which residents' views are taken in to account, or that it is not an important issue to them.

Residents were asked how good or poor they think that Cross Keys Homes is at keeping them informed about things that may affect them. 66% rated Cross Key Homes positively and 17% negatively.

Residents were asked how much consultation they receive when Cross Keys Homes sets service charges. 31% said that the level of consultation was about right, while 21% said there was too little and 33% said that there was none at all. 15% expressed 'No opinion'

Residents were asked to rate how satisfied or dissatisfied they were with various elements of communication provided by Cross Keys Homes. Levels of satisfaction were highest for the home owner/residents handbook (59%) and the Cross Keys Homes newsletter (Keylines) (56%). Levels of satisfaction were lowest for website information (34%) and Cross Keys Homes complaints procedure (36%).

Residents were asked how they prefer to get information from Cross Keys Homes. The preferred method was in writing (73%).

Residents were then asked what method they preferred Cross Keys to use to inform them or consult with them about issues that may affect them. 87% of the sample chose letters, this was followed by telephone call (26%) and email (20%).

Residents were asked the best way to get them involved in decision making and were given a list of possible involvement methods to choose from. Over two thirds of the sample (74%) said that they were happy to complete questionnaires and just under one third (20%) said they would be happy

Cross Keys Homes is interested in alternative ways of communicating and making contact with tenants. Respondents were asked to select which electronic devices they have.

71% of respondents said they have a mobile phone, 64% have a radio and 59% have access to email.

### **1.7 Purchasing a property from Cross Keys Homes**

Three quarters of respondents who had purchased their property in the last 3 years (75%) were satisfied with the sales process.

Respondents who had bought in the last 3 years were asked to rate the various aspects of information and advice given to them during the process. Levels of satisfaction with the different elements varied greatly, with the highest levels of satisfaction relating to how the scheme operates (64%) and Your obligations under the terms of the lease (also 64%) and the lowest level of satisfaction relating to what happens when the property is sold (33%).

Some areas attracted relatively high proportions of neutral responses. In particular your obligations under the terms of the lease (45%) and how the scheme operates (38%).

Those who had bought in the last 3 years were then asked to rate how satisfied they were with different aspects of the service received when buying their home.

Levels of satisfaction varied for the different aspects rated. Politeness of staff (70%), the clarity of the sales information (67%) and clarity of the lease (61%) most rated positively.

However, the rest of the factors rated less positively, in particular how defects are rectified (44% satisfied), time taken to process sales (56%) and being kept informed during the sale (56%) received lower satisfaction scores.

Respondents who had purchased in the last 3 years were then asked whether or not they would recommend a purchase scheme like theirs to friends or family. 16% said that they would not, around two thirds (36%) said that they already had done and almost half (48%) said that they would.

Respondents who had purchased in the last 3 years were then asked, if they had moved into a new property, whether they had reported any defects. A third of them (33%) said that had made such a report and it was unresolved, while 33% said that they had made a report that had been resolved. 33% said that they had not made such a report.

## **1.8 Household costs**

Residents were asked whether they had any difficulties in paying regular payments or bills in the past 12 months. 23% of the sample said that they had had such problems.

42% of these people said that the reason why they had experienced difficulties in making these payments was because the costs of owning their own home was higher than expected.

Residents were asked where they would go to get help if they were to get into financial difficulties. 47% would turn to family and friends and a similar proportion said they would resolve the matter themselves.

## **1.9 Future plans**

Those who did not own 100% of their homes or the maximum that their lease allows were asked whether they would like to buy their home through staircasing; 50% said that they would.

When asked whether there was anything preventing them from buying a larger share of their home, the main two reasons were affordability (55%) and still saving up (55%).

The same individuals were then asked whether or not they were considering moving in the next few years. 12% of them were considering moving in the next year and 13% in the next year or two. Overall 50% had no plans to move.

## **2 INTRODUCTION**

Cross Keys Homes commissioned Snap Surveys to conduct general needs, sheltered housing and homeowner STATUS Surveys. This report contains the research findings for the homeowner survey.

### **2.1 Background**

STATUS is a standard resident satisfaction survey developed by the National Housing Federation to be used by housing associations and local authorities. The Department for Communities and Local Government (CLG) and the TSA now require social landlords to carry out resident satisfaction surveys at least every three years, and recommend using the standard STATUS questionnaire and methodology. The primary purpose of these is to:

- Meet the statutory duty to report key performance indicators
- Measure customer satisfaction and identify areas for improvement
- Obtain a representative picture of residents attitudes and behaviour
- Complement other methods of customer feedback
- Enable comparisons of data from different RSLs and over time.

This standardisation should ensure that data is collected in a reliable and consistent way, enabling comparisons of results between different landlords in order to develop benchmarks across the social housing sector.

### **2.2 Methodology**

The standard homeowner survey was used with a few minor additions. Snap Surveys sent questionnaires to all 1,022 Cross Keys Homes Homeowner residents on 18<sup>th</sup> November 2009.

The survey was closed on 18<sup>th</sup> December 2009; having achieved an overall response rate of 15% (154 completed questionnaires).

In order to increase response rates, all completed questionnaires were entered into a prize draw to win £100 of shopping vouchers.

The principal contacts for the survey were Charlotte Messenger at Cross Keys Homes and Harriet Withall at Snap Surveys.

### **2.3 Analysis of results**

Figures are calculated as a proportion of respondents who answered each question – that is, excluding those who did not reply. Not all figures add to 100%, this may be due to rounding, or because each respondent is allowed to give more than one answer to the question.

Furthermore, the report often quotes a combination of scores, for example the percentage of respondents who are satisfied with a given element. This involves adding together the number of people who were 'very satisfied' and 'fairly satisfied' and calculating the figure as a percentage of the number of respondents to that question. For this reason, the overall '% satisfied' score can be slightly different to the score obtained when adding together the '% very satisfied' and '% fairly satisfied' as displayed on the chart.

The data has been Z-tested at 95% confidence level. The Z-test is a statistical test which determines if the percentage difference between subgroups is large enough to be statistically significant or whether the difference is likely to have occurred by chance.

The table below sets out the size of the differences in percentage terms that are required for a difference to be of statistical significance:

Approximate % to which margin relates:	Margins (%) which are just significant (at 95%)		
	10% or 90%	30% or 70%	50%
<b>Sample size:</b>	±%	±%	±%
25 and 25	17	25	28
50 and 50	12	18	20
100 and 100	8	13	14
150 and 150	7	10	11
250 and 250	5	8	9

## 2.4 Structure of this report

The main body of the report is divided into the following sections, which look at the survey results in detail:

- Resident profile
- Overall satisfaction with Cross Keys Homes as a landlord
- The neighbourhood
- Contact with Cross Keys Homes
- Repairs
- Communication and information
- Purchasing a property from Cross Keys Homes
- Household costs
- Future plans

The appendix contains a copy of the questionnaire, listings of residents' comments, and a full set of data tabulations.

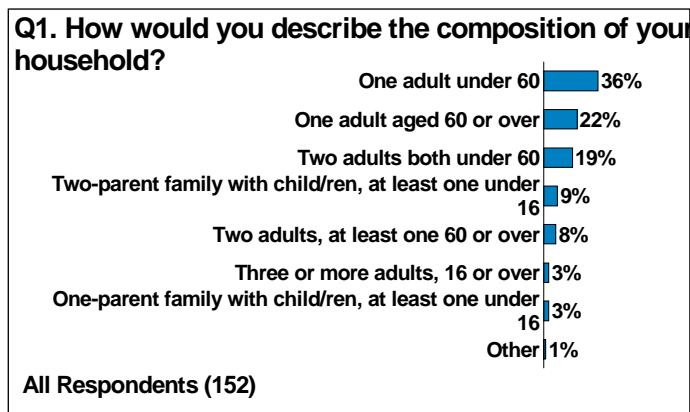
### 3 RESIDENT PROFILE

#### 3.1 Introduction

This section of the report looks at the profile of residents and their homes, in terms of household composition, length of residency, age and gender profile, disability, ethnic origin, working status and income, sexual orientation and religion.

#### 3.2 Household composition

Residents were asked how they would describe the composition of their household. The most common composition was one adult aged under 60 (36%). Followed by one adult aged 60 or over (22%) and two adults, both under 60 (19%).



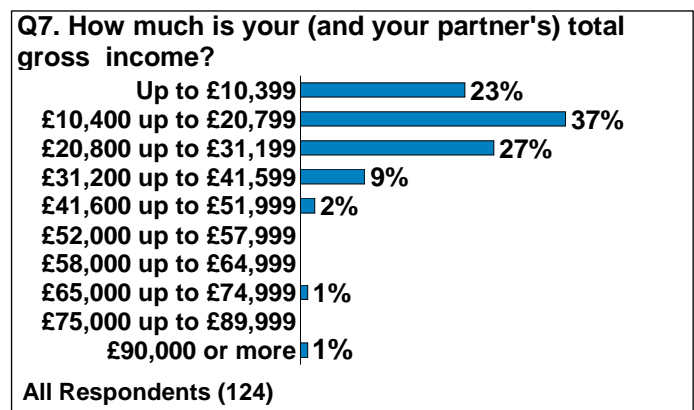
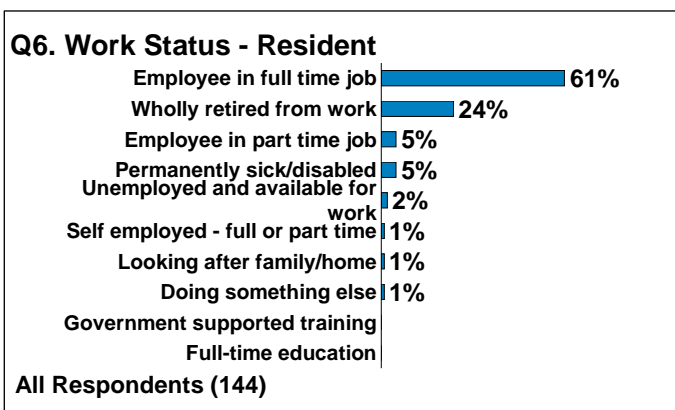
The demographic break down of respondents can be found in the table below.

Descriptor	Subgroup	Proportion
Age	Under 25	3%
	25-34	23%
	35-44	16%
	45-54	17%
	55-64	17%
	65+	23%
Gender	Male	51%
	Female	49%
Disability	Disabled	27%
	Not disabled	72%
Ethnicity	BME	93%
	Non BME	7%
Religion	Christian	58%
	Not religious	30%

	Other	12%
Sexual orientation	Heterosexual	83%
	Lesbian/Gay/Bisexual	3%
	Other	4%
	Prefer not to say	10%

### 3.3 Working status and income

67% were economically active (full time, part time or self employed) and 24% were retired. This is shown below.



Predictably older respondents were more likely to be retired and less likely to be economically active than younger respondents.

In terms of income, 23% of households had a total net income of less than £10,400 (gross) per year, and 37% had a net income of £10,400 to £20,799 per year. Over half (35%) had a household income of between £20,800 and £41,599.

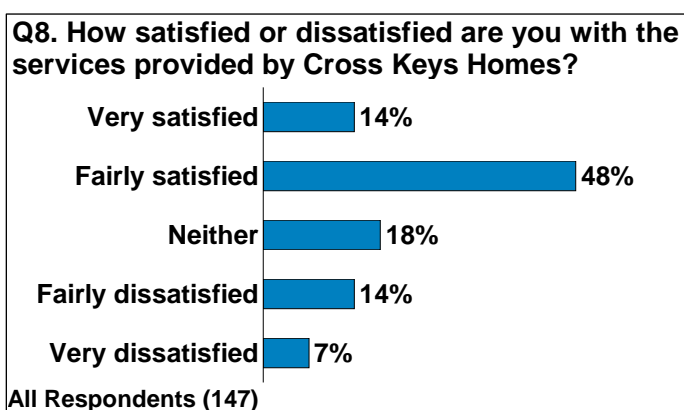
## 4 OVERALL SATISFACTION WITH CROSS KEYS HOMES AS A LANDLORD

### 4.1 Introduction

This section of the report looks at satisfaction with Cross Keys Homes in overall terms, and satisfaction with the individual elements of the service provided, including the condition of the property, value for money and the neighbourhood.

### 4.2 Overall satisfaction

Respondents were asked: "Taking everything into account, how satisfied or dissatisfied are you with the services provided by Cross Keys Homes?" Around six in ten respondents (62%) described themselves as satisfied, 20% were dissatisfied.



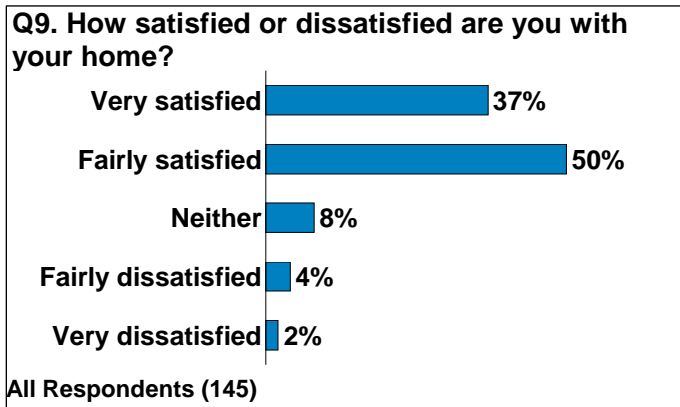
Older respondents were more satisfied with the services provided by Cross Keys Homes than younger respondents. It is typical to find that older respondents are more satisfied than younger respondents in social research. Some researchers say that this is not necessarily linked to the services that older residents may receive, but is more likely to be linked to older people being mellow or having lower expectations and therefore being easier to please. Age-group analysis throughout the survey consistently found older respondents to be more satisfied.

Satisfaction differences between leaseholders and shared owners;

- Leaseholders – 58%
- Shared owners – 80%
- Difference – 22% (significant).

### 4.3 Satisfaction with your home

Residents were asked how satisfied or dissatisfied they were with the overall quality of their home. The vast majority (86%) were satisfied with their home; only 6% were dissatisfied.

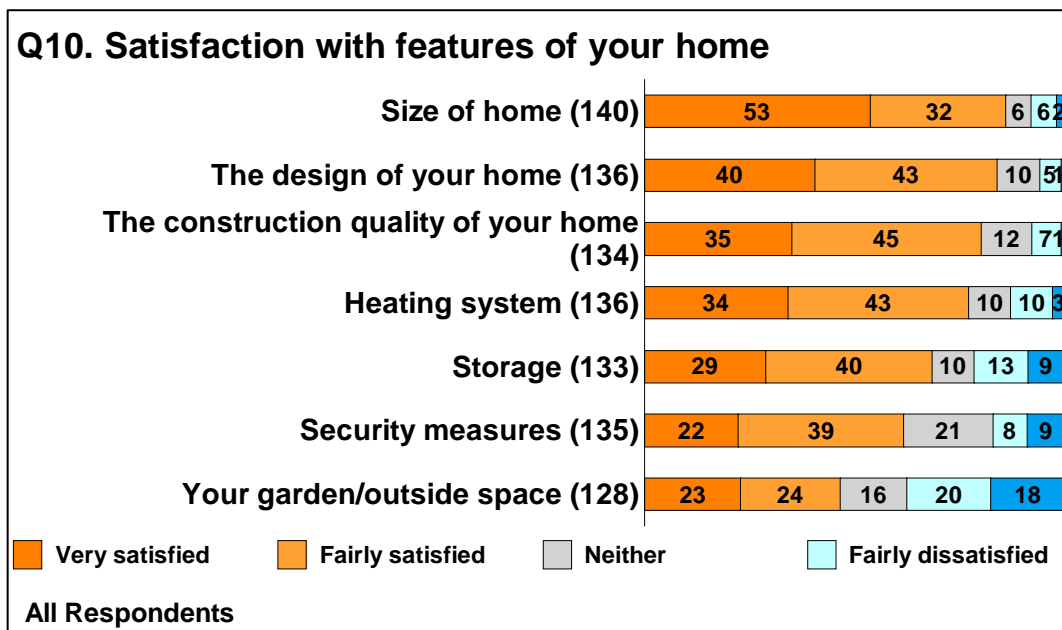


Satisfaction differences between leaseholders and shared owners;

- Leaseholders – 85%
- Shared owners – 92%
- Difference – 7%

### 4.4 Satisfaction with features of home

Residents were given a list of features of their home and were asked to rate how satisfied or dissatisfied they are with each of them. The size of home and the design of home both rated positively (85% and 84% satisfied respectively). Garden/outdoor space (47%) scored the lowest levels of satisfaction.



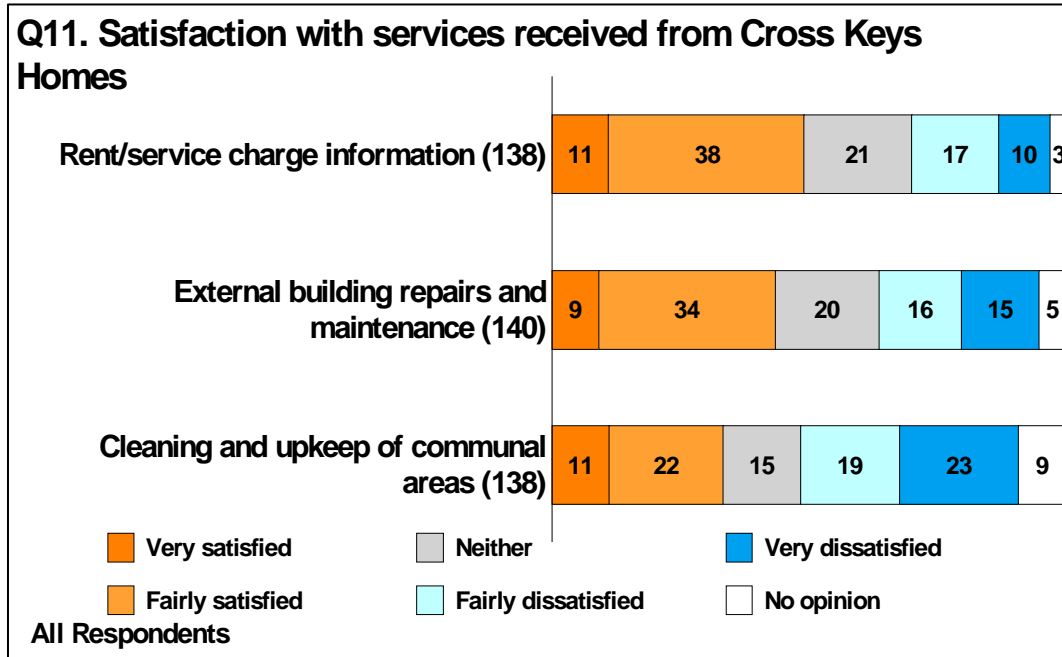
Satisfaction differences between leaseholders and shared owners;

	<b>Leaseholders</b>	<b>Shared owners</b>	<b>Difference</b>
Size of home	83%	96%	13%
The design of your home	81%	96%	15%
The construction of your home	77%	96%	19%*
Your garden / outside space	41%	74%	33%*
Storage	68%	68%	0%
Security measures	60%	71%	11%
Heating system	77%	78%	1%

\* significant difference

**4.5 Satisfaction with services received from Cross Keys Homes and satisfaction with Value for money for rent.**

Residents were asked how satisfied or dissatisfied they are with a number of services delivered by Cross Keys Homes. Satisfaction with rent/service charge information was highest with a level of 49% satisfaction, followed by external building and maintenance (44% satisfied). However, a lower proportion of residents were satisfied with cleaning and upkeep of communal areas (33%).

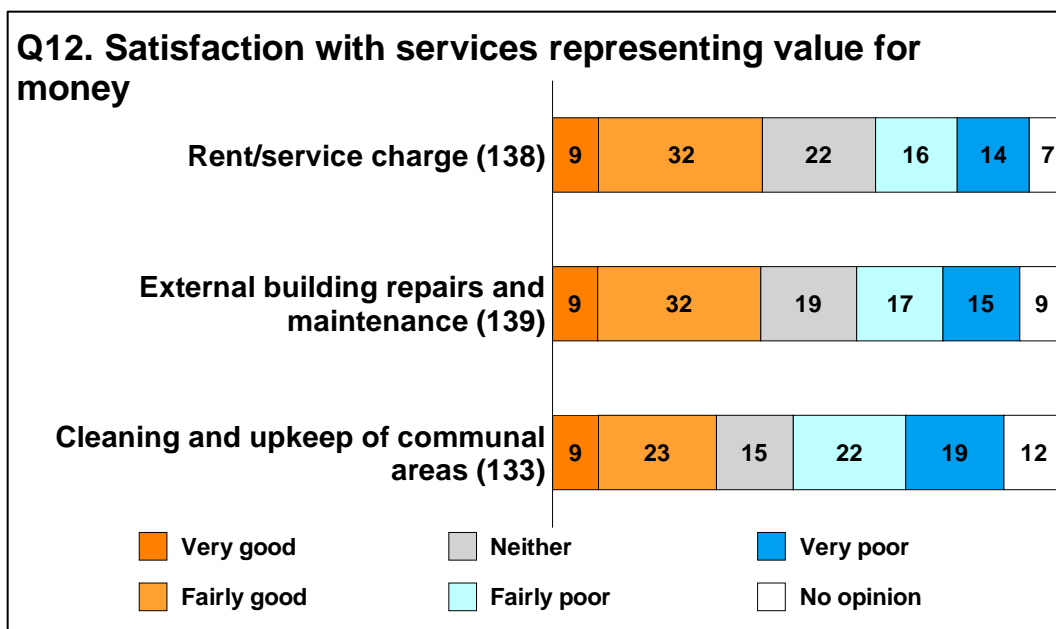


Satisfaction differences between leaseholders and shared owners;

	Leaseholders	Shared owners	Difference
Rent/ service charge	46%	61%	15%
External building repairs and maintenance	42%	55%	13%
Cleaning and upkeep of communal areas	30%	50%	20%

\* = difference is significant

When asked to rate the same services in terms of value for money, the response patterns were very similar. 41% rated rent/service charge information as good value for money, 40% rated external building repairs and maintenance as good value for money and 32% rated cleaning and upkeep of communal areas as good value for money.



Positive attitude differences between leaseholders and shared owners;

	Leaseholders	Shared owners	Difference
Rent/ service charge	38%	52%	14%
External building repairs and maintenance	38%	57%	19%
Cleaning and upkeep of communal areas	30%	45%	15%

\* significant difference

#### 4.6 Increasing service charges for extra services

Residents were asked whether or not they would be prepared to pay a higher service charge for extra services. Nine in ten (90%) said that they would not be prepared to pay extra, 10% said that they would. There was no single group of residents that were more likely to say that they would be prepared to pay more for extra services.

Respondents who would be happy to pay for additional services were asked which ones they would be prepared to pay for. A list of responses is shown below.

*"Wheelie bin cleaning."*

*"A bicycle rack for upstairs residents would be very beneficial. Allocated parking spaces would also be helpful, as sometimes it is a major problem, especially when work vehicles are parked in the vicinity."*

*"Proper cleaning of communal areas, repair to stairs, etc. But I do think this should be done now with what I pay!"*

*"Cleaning of communal areas, they are disgusting."*

*"Only thing I would be prepared to consider paying extra for would be the front gardens, turned into off-road parking area. This would benefit all residents, plus gardens are in a poor state and of no use to anyone other than resident's pets to use as a toilet, even gardeners don't tidy up!"*

*"Cleaning and upkeep of communal areas, potholes filled in car park."*

*"External window cleaning service."*

*"Security cameras."*

*"Check that new services installed, i.e. boiler, central heating, are okay before I pay the person."*

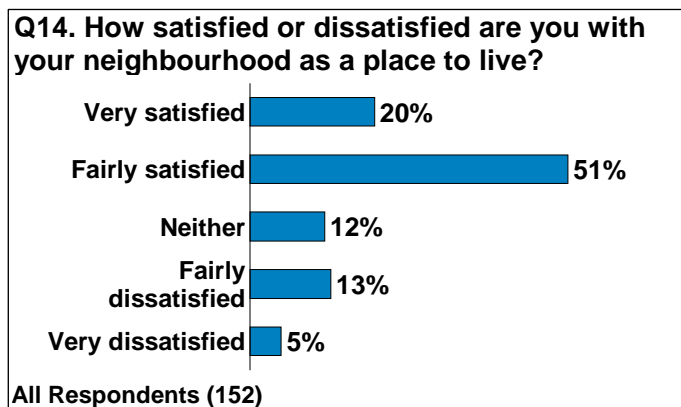
## 5 THE NEIGHBOURHOOD

### 5.1 Introduction

This section looks at how satisfied residents are with the neighbourhood as a place to live, whether or not residents think that their neighbourhood has improved and at perceptions of antisocial behaviour.

### 5.2 Satisfaction with neighbourhood

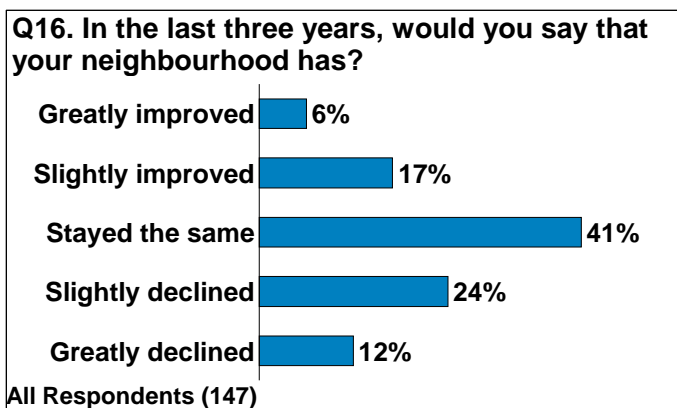
Residents were asked how satisfied or dissatisfied they were with the neighbourhood as a place to live. Around seven in ten (71%) were satisfied and 17% were dissatisfied.



Residents were asked whether they thought the neighbourhood had improved or declined in the last three years. 23% felt that it had improved, however a higher proportion (35%) felt that it had declined, the rest of the respondents (41%) felt that it had stayed the same.

Satisfaction differences between leaseholders and shared owners;

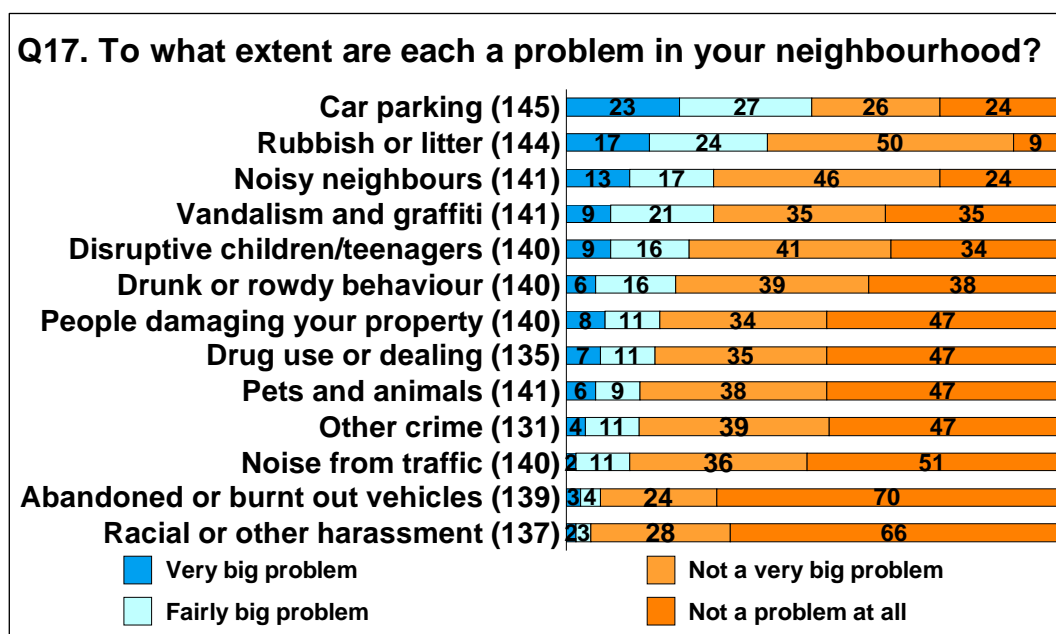
- Leaseholders – 66%
- Shared owners – 93%
- Difference – 27% This difference is significant.



Respondents with a disability were more likely to say that the neighbourhood had greatly declined (25%) compared with those without a disability (7%).

## 5.4 Problems in neighbourhood

Residents were given a list of issues that may or may not be a problem in their neighbourhood. They were asked to rate each one as 'A very big problem', 'A fairly big problem', 'Not a very big problem' or 'Not a problem at all'. The main four issues identified were car parking (50%), rubbish or litter (41%), noisy neighbours (30%).



Those respondents who were satisfied with Cross Keys Homes overall were less likely to say that an issues were problems in their area.

Problem differences between leaseholders and shared owners;

	Leaseholders	Shared owners	Difference
Car parking	50%	46%	4%
Rubbish or litter	43%	31%	12%
Noisy neighbours	35%	4%	31%*
Vandalism and graffiti	34%	4%	30%*
Disruptive children/ teenagers	30%	0%	30%*
Drunk or rowdy behaviour	27%	4%	23%*
People damaging your property	21%	8%	13%
Drug use or dealing	23%	0%	23%*
Pets and animals	18%	4%	14%
Other crime	17%	4%	13%
Noise from traffic	11%	20%	9%
Abandoned or burned out vehicles	8%	0%	8%
Racial or other harassment	6%	0%	6%

\* significant difference

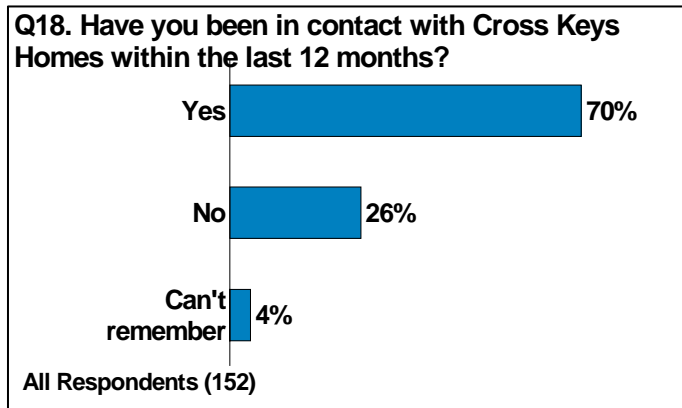
## 6 CONTACT WITH CROSS KEYS HOMES

### 6.1 Introduction

This section looks at respondents' most recent contact with Cross Keys Homes, including how, if at all they have had contact, and how satisfied or dissatisfied they are with the various elements of contact that they have had.

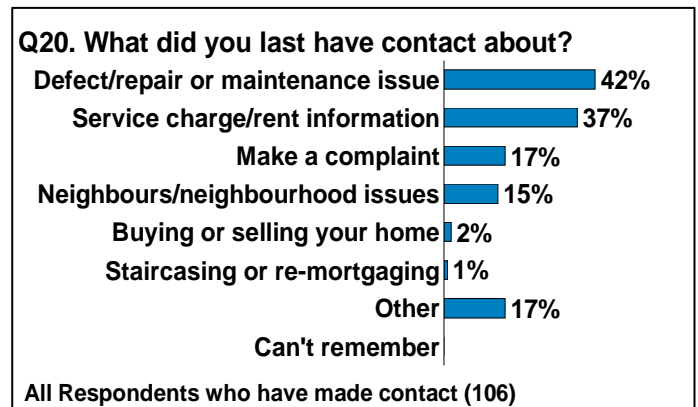
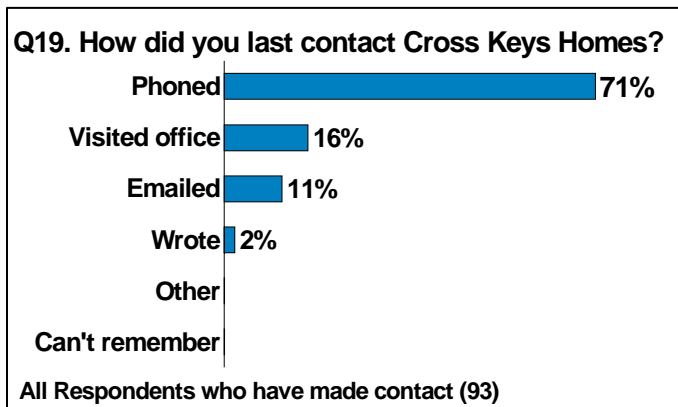
### 6.2 Contact with Cross Keys Homes

70% of respondents had contact with Cross Keys Homes in the last 12 months.



### 6.3 Method and reason for contact

71% of those who had been in contact had contacted Cross Keys Homes over the telephone and 16% did so by visiting the office.



The main reason for contact (42%) was for repairs, followed by rent and service charge information (37%). 17% of respondents made contact for other reasons; a selection of which are shown below.

*"Hedge trimming outside No. 85/84."*

*"Fitting new double glazing."*

*"Improvement to my home."*

*"The mess in the car park area, surrounding houses with litter, and state of gardens front and back."*

*"Drain back garden / turf front garden."*

"Cross Keys have lost the cheque I sent and did not have the courtesy to apologise."

"Received service final reminder four weeks after payment."

"Access codes."

"Collecting fob keys and occasional complaint on neighbours, drugs and noise."

"Insurance claim."

"Building insurance query."

"Moved and pointing address elsewhere."

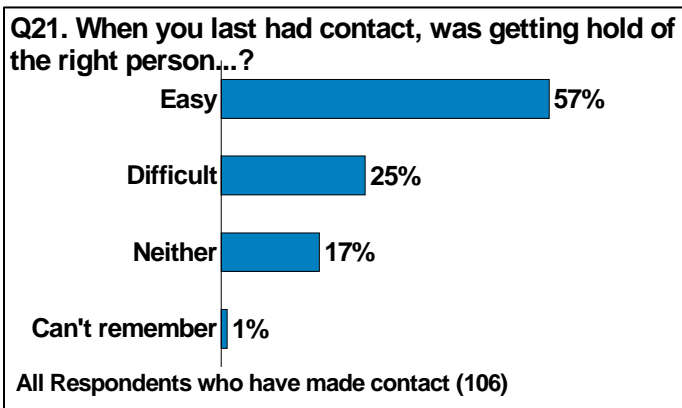
"Lighting, none in area on our side."

"Opted in the building insurance."

"Dispute about liability for damage to door of property."

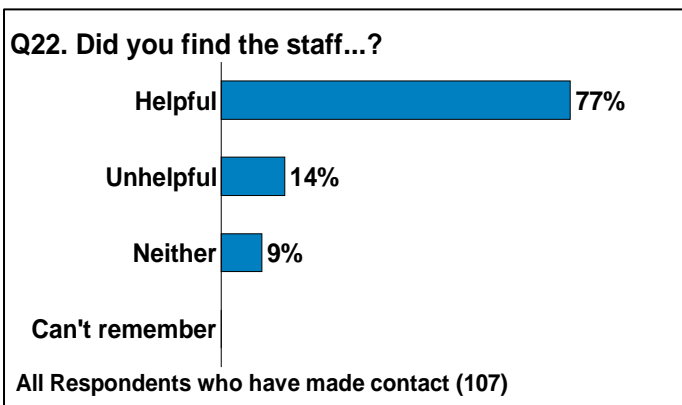
#### 6.4 Ease of contact

Of those who had contacted Cross Keys Homes, 57% said that they found it easy and a quarter (25%) found it difficult.



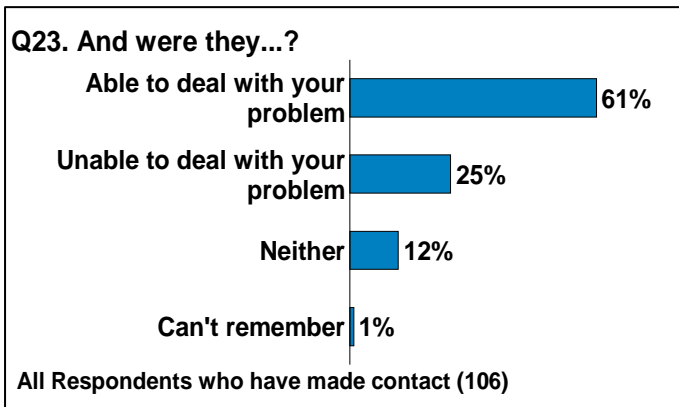
#### 6.5 Helpfulness of staff

Of those who had contacted Cross Keys Homes, 77% said that the staff were helpful and 14% said they were unhelpful.



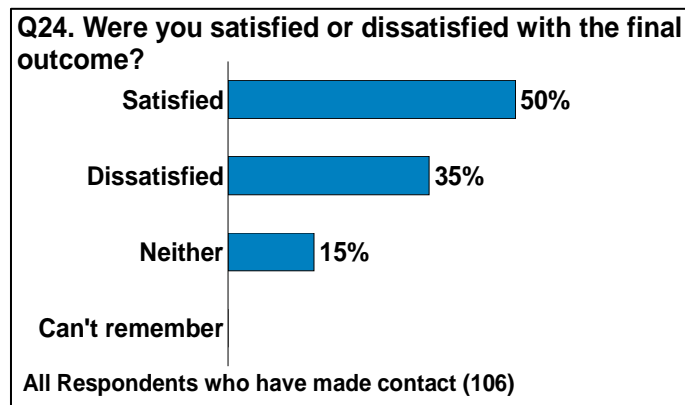
## 6.6 Ability to deal with problem

61% of residents that had contact with Cross Keys Homes said that the staff were unable to deal with their problem and 25% said that staff were able to deal with their problem.



## 6.7 Satisfaction with final outcome

50% of respondents were satisfied with the final outcome of their contact while 35% were dissatisfied.



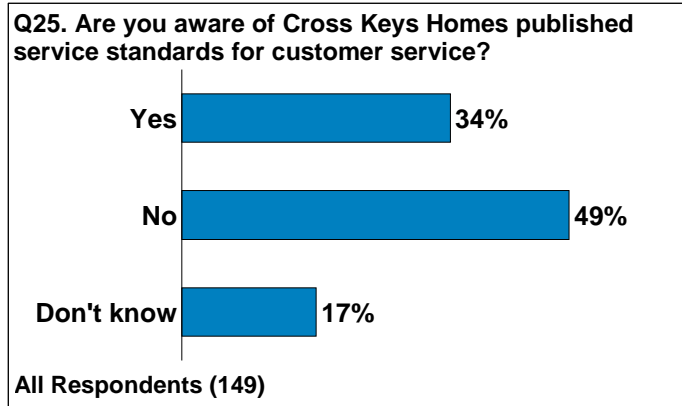
Again, residents who were satisfied with Cross Keys Homes overall were more likely to be satisfied with the final outcome of their most recent contact than those who were dissatisfied with Cross Keys Homes overall (65% vs 19%).

Satisfaction differences between leaseholders and shared owners;

- Leaseholders – 48%
- Shared owners – 57%
- Difference – 9%

## 6.8 Awareness of Customer Service Standards

34% of the sample claimed to be aware of the published service standards for customer service. Older respondents were more likely to say that they were aware of the customer service standards than younger respondents, as were males compared with females.



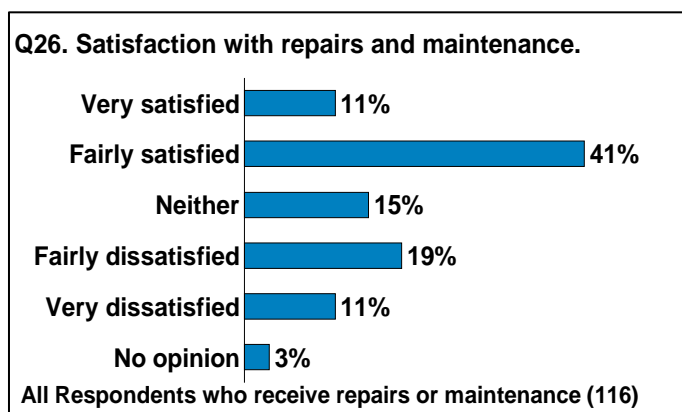
## 7 THE REPAIRS SERVICE

### 7.1 Introduction

This section of the report looks at satisfaction with the repairs service. Respondents who receive repairs and maintenance services were asked to rate their overall level of satisfaction with the repairs service, and those that had repairs completed were asked to rate individual elements of the repairs service.

### 7.2 Overall satisfaction with the repairs and maintenance service

Around a half (52%) of the sample were satisfied with the way that Cross Keys Homes deals with repairs and maintenance and 30% were dissatisfied.



Satisfaction differences between leaseholders and shared owners;

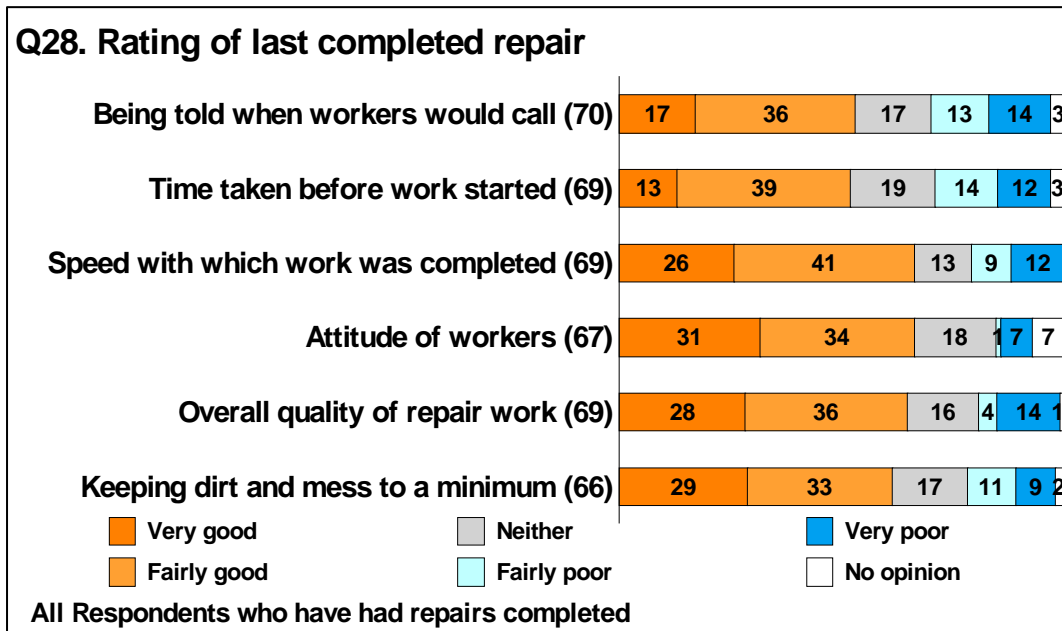
- Leaseholders – 51%
- Shared owners – 59%
- Difference – 8%

### 7.3 Rating of repairs service (to communal areas)

60% of respondents said they had repairs completed in the last 12 months (in the communal area or in home if included in the lease).

Those who had repairs completed in their communal area in the last 12 months were asked to rate the individual elements of those repairs. The levels of satisfaction varied:

- 67% were satisfied with speed with which work was completed
- 66% were satisfied with the attitude of the repair workers
- 64% were satisfied with the overall quality of the repair work
- 62% were satisfied with keeping dirt and mess to a minimum
- 53% were satisfied with being told when workers would call
- 52% were satisfied with time taken before work started.



Positive attitude differences between leaseholders and shared owners;

	Leaseholders	Shared owners	Difference
Being told when workers would call	48%	88%	40%*
Time taken before work started	51%	63%	12%
Speed with which work was completed	66%	75%	9%
Attitude of workers	63%	88%	25%
Overall quality of repair work	62%	75%	13%
Keeping dirt and mess to a minimum	61%	71%	10%

\* significant difference

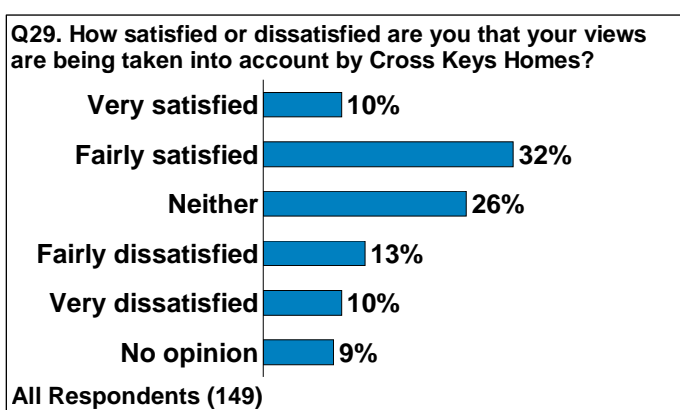
## 8 COMMUNICATION AND INFORMATION

### 8.1 Introduction

This section looks at how residents prefer to be kept informed and how satisfied or dissatisfied they are with various elements of communication.

### 8.2 Taking residents' views into account

In terms of taking the views of residents into account, 42% were satisfied, and 23% were dissatisfied with Cross Keys Homes. A relatively high proportion (9%) gave no opinion and 26% were neither satisfied nor dissatisfied, this may suggest that they are not aware of the degree to which residents' views are taken in to account, or that it is not an important issue to them.

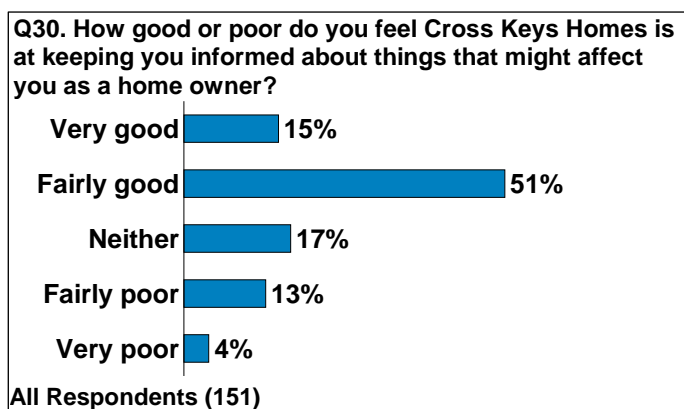


Satisfaction differences between leaseholders and shared owners;

- Leaseholders – 40%
- Shared owners – 52%
- Difference – 12%

### 8.3 Keeping residents informed

Residents were asked how good or poor they think that Cross Keys Homes is at keeping them informed about things that may affect them. 66% rated Cross Key Homes positively and 17% negatively.

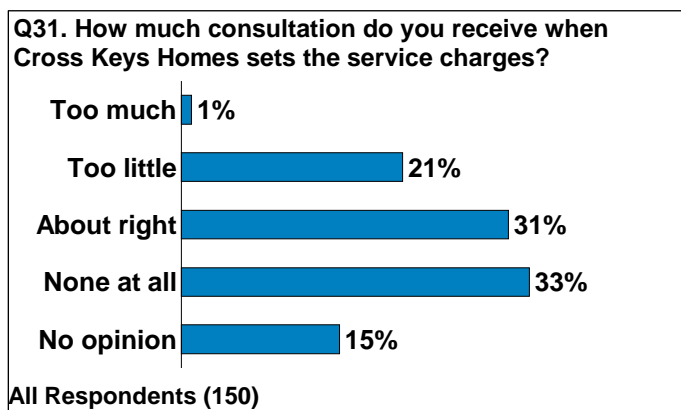


Positive attitude differences between leaseholders and shared owners;

- Leaseholders – 65%
- Shared owners – 70%
- Difference – 5%

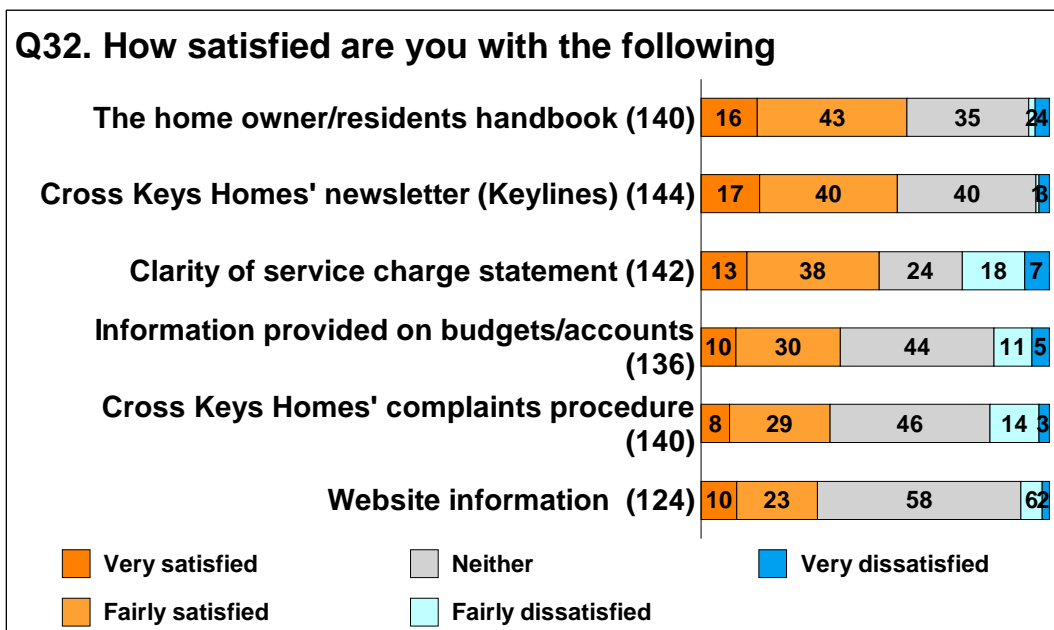
### 8.4 Consultation regarding service charges

Residents were asked how much consultation they receive when Cross Keys Homes sets service charges. 31% said that the level of consultation was about right, while 21% said there was too little and 33% said that there was none at all. 15% expressed ‘No opinion’



### 8.5 Satisfaction with communication

Residents were asked to rate how satisfied or dissatisfied they were with various elements of communication provided by Cross Keys Homes. Levels of satisfaction were highest for the home owner/residents handbook (59%) and the Cross Keys Homes newsletter (Keylines) (56%). Levels of satisfaction were lowest for website information (34%) and Cross Keys Homes complaints procedure (36%).



Older respondents tended to be more satisfied with all aspects apart from the complaints procedures and website information (where they were more likely to answer 'neither')

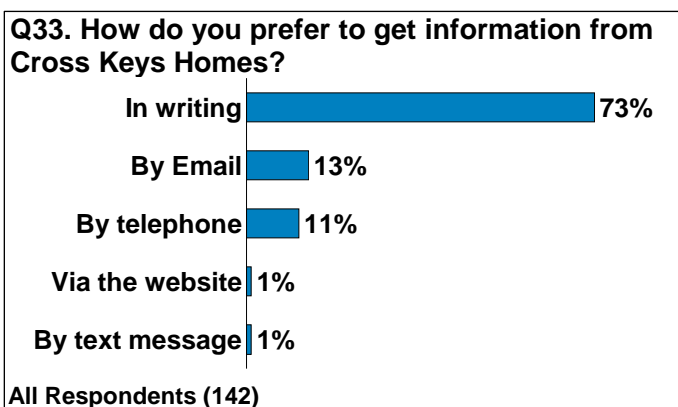
Satisfaction differences between leaseholders and shared owners;

	Leaseholders	Shared owners	Difference
The home owner/residents handbook	56%	76%	20%
Cross Keys Homes' newsletter (Keylines)	61%	33%	28%
Clarity of service charge statement	49%	60%	11%
Information provided on budgets/accounts	39%	42%	3%
Cross Keys Homes' complaint procedure	37%	36%	1%
Website information	30%	50%	20%

\* significant difference

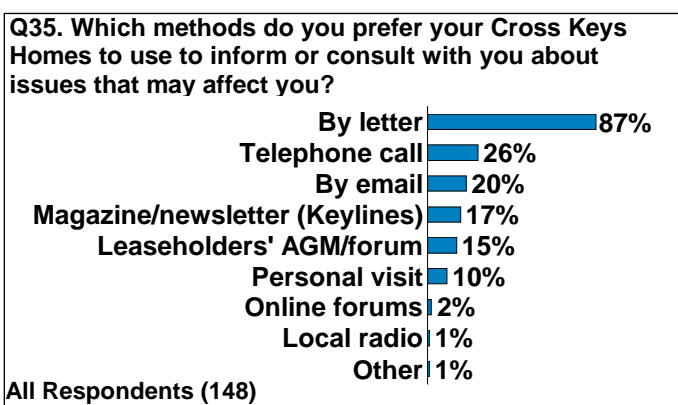
## 8.6 Preferred method of information provision

Residents were asked how they prefer to get information from Cross Keys Homes. The preferred method was in writing (73%).



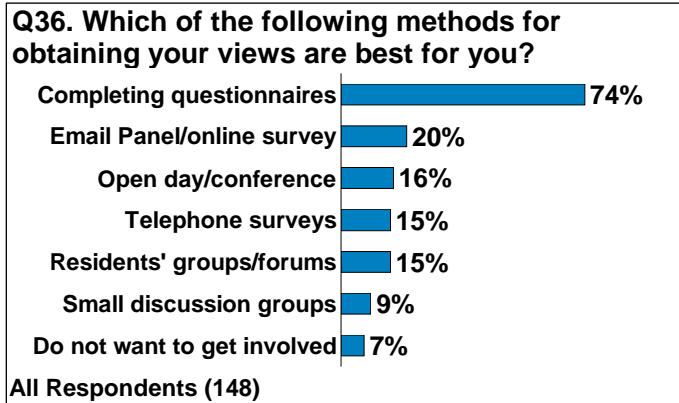
## 8.7 Preferred methods consultation

Residents were then asked what method they preferred Cross Keys to use to inform them or consult with them about issues that may affect them. 87% of the sample chose letters, this was followed by telephone call (26%) and email (20%).



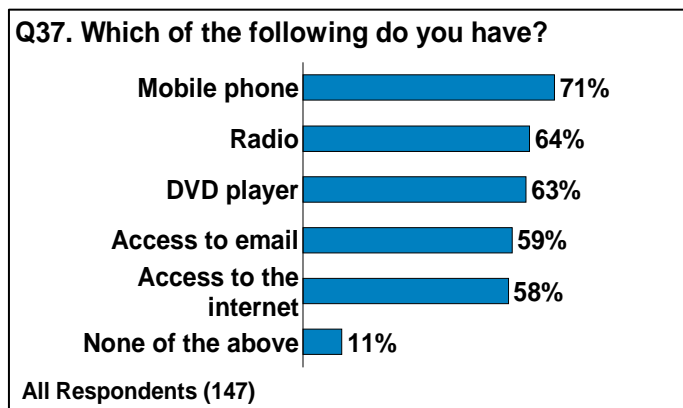
## 8.8 Preferred method of obtaining views

Residents were asked the best way to get them involved in decision making and were given a list of possible involvement methods to choose from. Over two thirds of the sample (74%) said that they were happy to complete questionnaires and just under one third (20%) said they would be happy



Again there were some interesting differences between different ages and genders. Younger people were more willing than older people to take part in questionnaires and email consultations, whilst older people were more willing than younger people to take part in residents' meetings and focus groups.

Cross Keys Homes is interested in alternative ways of communicating and making contact with tenants. Respondents were asked to select which electronic devices they have.



71% of respondents said they have a mobile phone, 64% have a radio and 59% have access to email.

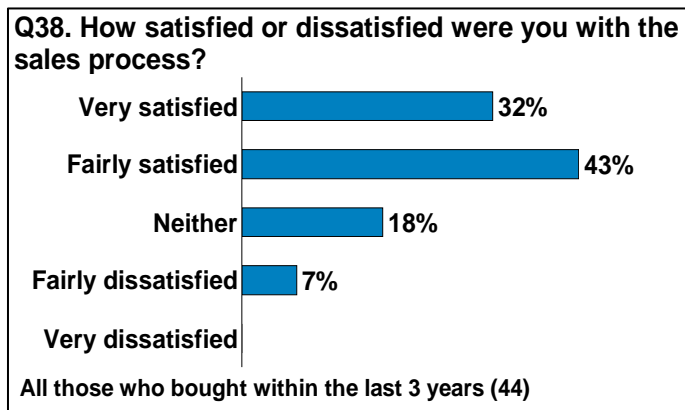
## 9 PURCHASING A PROPERTY FROM CROSS KEYS HOMES

### 9.1 Introduction

This section of the survey collected information from residents who had purchased the property in the last 3 years. However we can't guarantee that only these people responded to this section.

### 9.2 Overall satisfaction with the sales process

Three quarters of respondents who had purchased their property in the last 3 years (75%) were satisfied with the sales process.



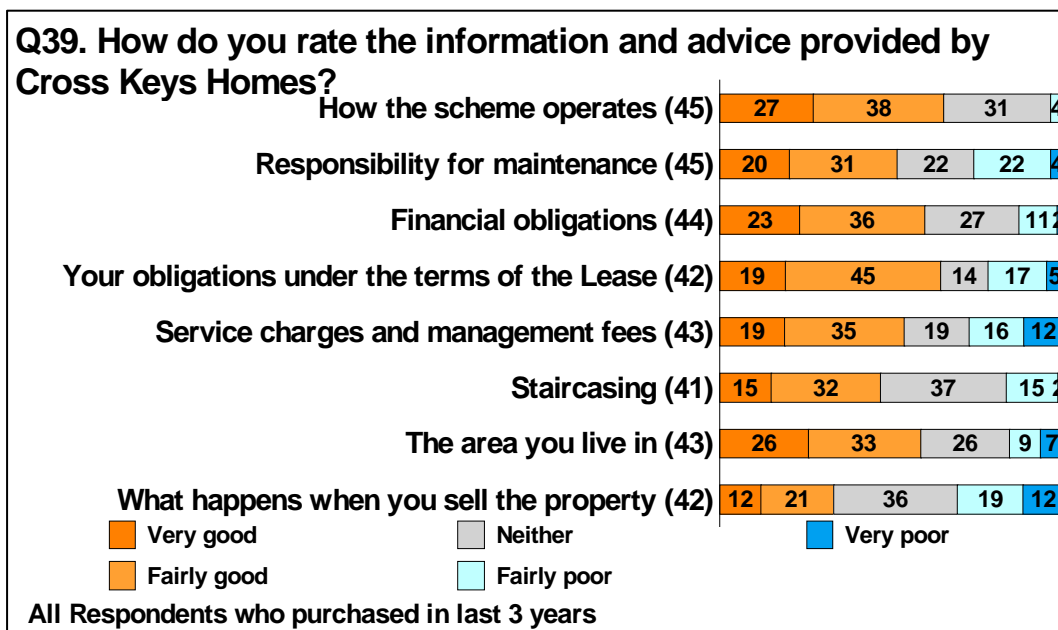
Satisfaction differences between leaseholders and shared owners;

- Leaseholders – 65%
- Shared owners – 86%
- Difference – 21%

### 9.3 Information and advice provided by Cross Keys Homes when buying home

Respondents who had bought in the last 3 years were asked to rate the various aspects of information and advice given to them during the process. Levels of satisfaction with the different elements varied greatly, with the highest levels of satisfaction relating to how the scheme operates (64%) and Your obligations under the terms of the lease (also 64%) and the lowest level of satisfaction relating to what happens when the property is sold (33%).

Some areas attracted relatively high proportions of neutral responses. In particular your obligations under the terms of the lease (45%) and how the scheme operates (38%).



Positive attitude differences between leaseholders and shared owners;

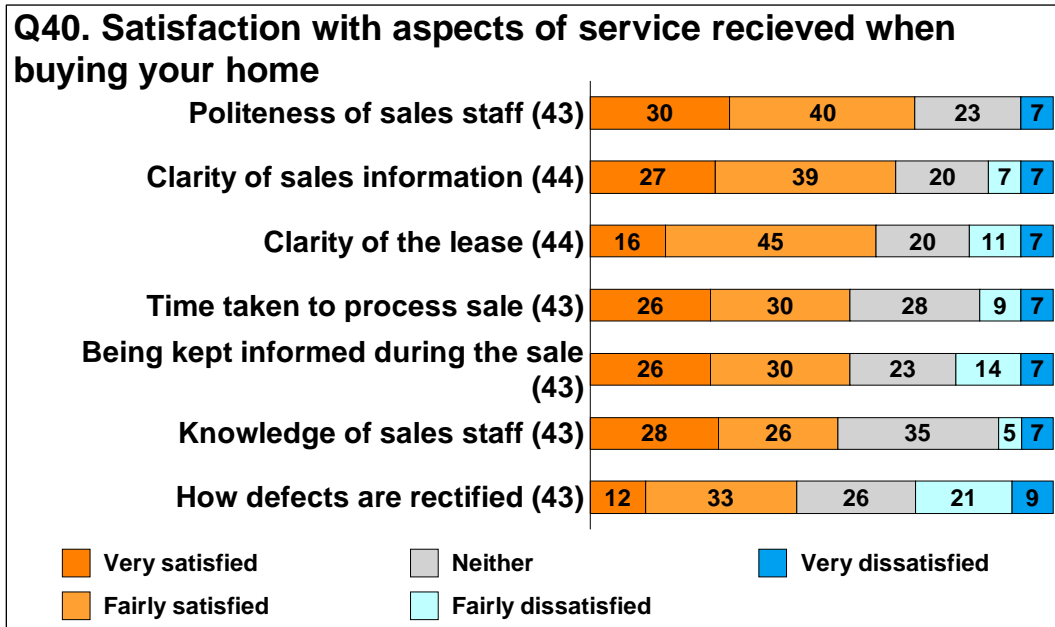
	Leaseholders	Shared owners	Difference
How the scheme operates	39%	91%	52%
Responsibility for maintenance	39%	64%	25%
Financial obligations	41%	77%	36%
Your obligations under the terms of the Lease	45%	82%	37%
Service charges and management fees	38%	68%	30%
Staircasing	25%	67%	42%
The area you live in	38%	77%	39%
What happens when you sell the property	19%	48%	29%

\* significant difference

## 9.4 Satisfaction with the service received when buying the home

Those who had bought in the last 3 years were then asked to rate how satisfied they were with different aspects of the service received when buying their home.

Levels of satisfaction varied for the different aspects rated. Politeness of staff (70%), the clarity of the sales information (67%) and clarity of the lease (61%) most rated positively.



Satisfaction differences between leaseholders and shared owners;

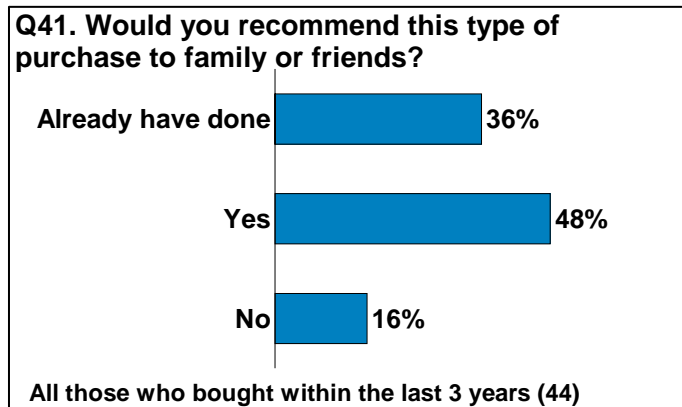
	Leaseholders	Shared owners	Difference
Politeness of sales staff	48%	91%	43%
Clarity of sales information	50%	82%	32%
Clarity of the lease	45%	77%	32%
Time taken to process sale	43%	68%	25%
Being kept informed during the sale	43%	68%	25%
Knowledge of sales staff	38%	68%	30%
How defects are rectified	33%	55%	22%

\* significant difference

However, the rest of the factors rated less positively, in particular how defects are rectified (44% satisfied), time taken to process sales (56%) and being kept informed during the sale (56%) received lower satisfaction scores.

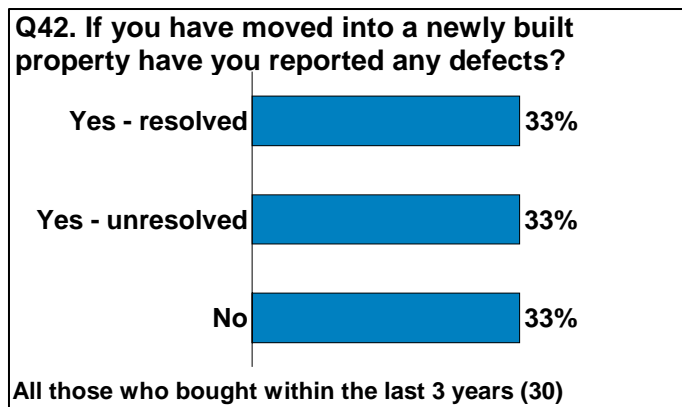
## 9.5 Recommendation of purchase schemes

Respondents who had purchased in the last 3 years were then asked whether or not they would recommend a purchase scheme like theirs to friends or family. 16% said that they would not, around two thirds (36%) said that they already had done and almost half (48%) said that they would.



## 9.6 Defects in a newly built homes

Respondents who had purchased in the last 3 years were then asked, if they had moved into a new property, whether they had reported any defects. A third of them (33%) said that had made such a report and it was unresolved, while 33% said that they had made a report that had been resolved. 33% said that they had not made such a report.

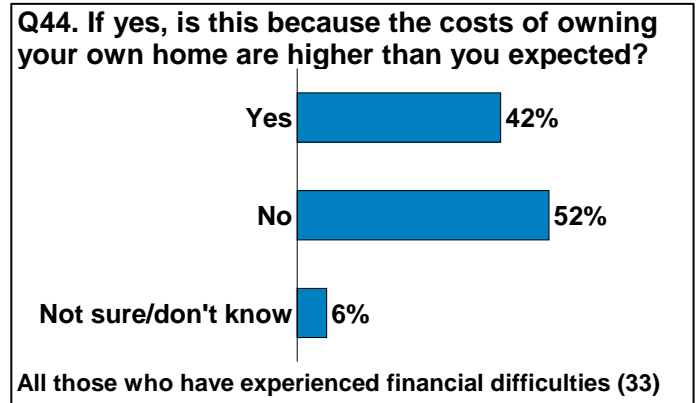
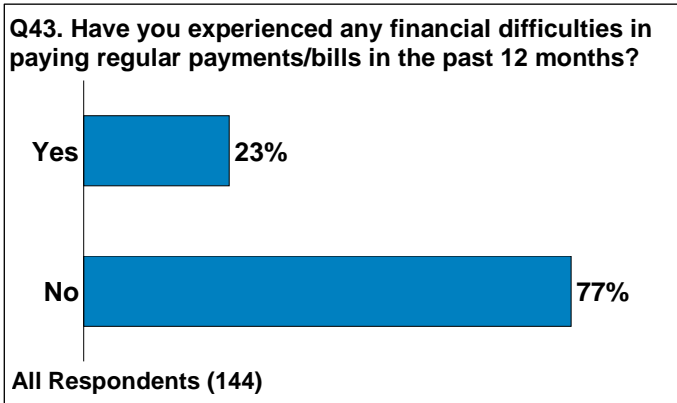


## 10 HOUSEHOLD COSTS

This section looks at financial commitments, including whether or not respondents had difficulties making payments, and where they would seek help, should they experience such difficulties.

### 10.1 Financial difficulties

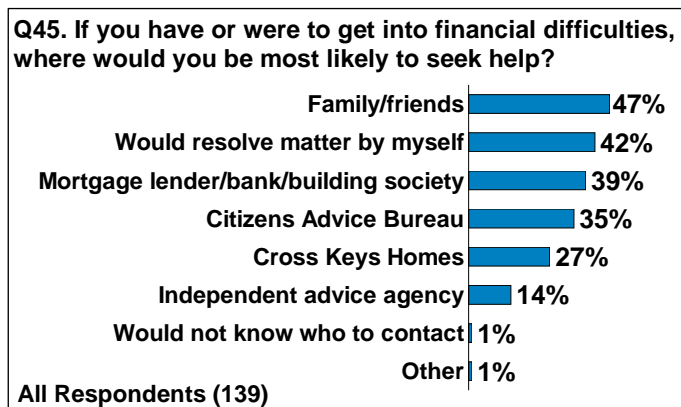
Residents were asked whether they had any difficulties in paying regular payments or bills in the past 12 months. 23% of the sample said that they had had such problems.



42% of these people said that the reason why they had experienced difficulties in making these payments was because the costs of owning their own home was higher than expected.

### 10.2 Sources of help during financial difficulties

Residents were asked where they would go to get help if they were to get into financial difficulties. 47% would turn to family and friends and a similar proportion said they would resolve the matter themselves.



Older respondents were less likely to say they would seek help from banks and were more likely to say that they would try to resolve the matter themselves.

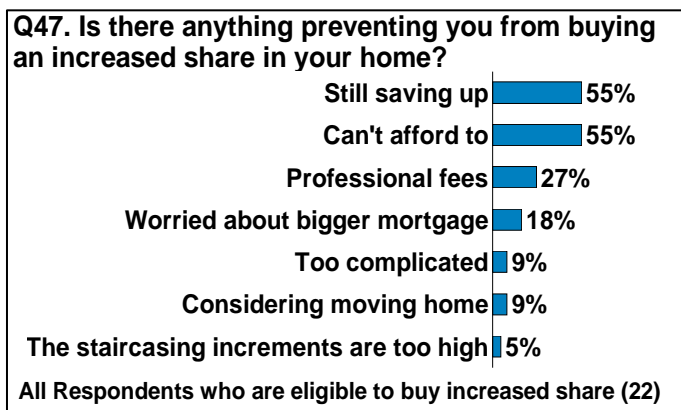
## 11 FUTURE PLANS

### 11.1 Introduction

This section looks at whether Shareholders/Homeowners are interested in staircasing, what might prevent them from buying a larger share in their home and whether or not they are considering moving. The questions should only have been answered by those respondents who do not own 100% of their home, or do not own the maximum percentage that their lease allows.

### 11.2 Staircasing

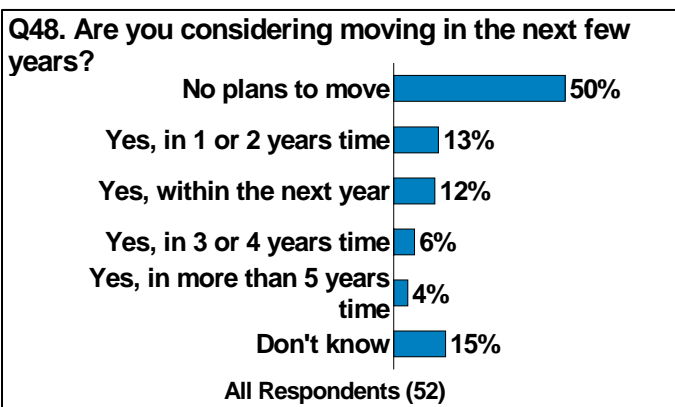
Those who did not own 100% of their homes or the maximum that their lease allows were asked whether they would like to buy their home through staircasing; 50% said that they would.



When asked whether there was anything preventing them from buying a larger share of their home, the main two reasons were affordability (55%) and still saving up (55%).

### 11.3 Plans to move

The same individuals were then asked whether or not they were considering moving in the next few years. 12% of them were considering moving in the next year and 13% in the next year or two. Overall 50% had no plans to move.



## 12 CONCLUSIONS

### 12.1 Introduction

The NHF advises landlords to use the results of the survey to identify key service delivery issues which are linked to the corporate strategy. In some instances the findings may prompt further research to more fully understand particular issues before actions can be planned. In particular it suggests considering the following key areas:

- Any particular areas of dissatisfaction that are common to all groups of residents
- Any particular areas of dissatisfaction that are particular to certain types of residents
- Any particular causes of dissatisfaction which are surprising
- Any particular areas where satisfaction is high, and the lessons learnt from this
- What is realistic for the organisation to change.

### 12.2 Hotspots

The table below shows the 10 questions receiving the highest levels of satisfaction/positive results. The most positive scores relate to satisfaction with the home.

Satisfied with home	86%
Satisfied with size of home	85%
Satisfied with design of home	84%
Satisfied with Construction quality of home	80%
Satisfied with heating system	77%
Found staff helpful	77%
Satisfied with sales process	75%
Satisfied with neighbourhood as place to live	71%
Satisfied with politeness of sales staff	70%
Speed at which work (good)	67%

The table below shows the 10 questions receiving the most negative scores. The areas receiving the highest levels of dissatisfaction relate to upkeep of communal areas and subsequently value for money for cleaning and upkeep of communal areas. This was followed by information provided regarding service charge and obligations under terms of the lease.

Dissatisfied with Cleaning and upkeep of communal areas	42%
Cleaning and upkeep of communal areas (service charge VFM) (Poor)	41%
Information provided - Service charge (Poor)	40%
Information provided - Obligations under terms of lease (Poor)	39%
Dissatisfied with Your garden/outside space	38%
Neighbourhood improved in last 3 years	35%
Satisfied with final outcome of contact	35%
Information provided – What happened when you sell your property (Poor)	31%
Dissatisfied with how defects are rectified	30%
Dissatisfied with Repairs and maintenance	30%

### 12.3 Comparisons with other housing providers

Cross Keys Homes is a member of the Housemark leaseholders benchmarking club. This is a relatively new club and as you can see below there are only a handful of organisations participating at the moment. Below are the rankings for 2008/09 and 2009/10 for the % of homeowners expressing satisfaction either from the annual survey, or last survey completed for owners:

#### 2008/09

1. Bromford Living 88%	88%
2. Nottingham Community Housing 75%	75%
3. Waterloo Housing Association 73%	73%
4. Orbit Group 70%	70%
5. Knowsley Housing Trust 69%	69%
6. Metropolitan Housing Trust 66%	66%
7. Cross Keys Homes 61%	61%
8. Accent Nene 56%	56%
9. One Vision Housing 37%	37%

Upper quartile - 73%

Club median - 69%

Lower quartile - 61%

#### 2009/10

1. Bromford Living	88%
2. Nottingham Community Housing	75%
3. Orbit Group	70%
4. Cross Keys Homes	62%
5. One Vision Housing	56%

Upper quartile - 75%

Club median - 70%

Lower quartile - 62%

Cross Keys Homes for both years is placed in the lower quartile, but the 2009/10 year has not closed yet so hopefully more will complete their results for this year.