



Shared Ownership Satisfaction Survey

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Summary

All 145 shared owners were invited to take part in the survey. 58 out of the 145 (40%) responded. The summary is based on respondents who replied to each question including no opinion.

Key Findings

Shared Owner Profile

The most common household composition was 2 parent family with at least one child under 16 (33%), followed by 2 adults both under 60 (26%).

58% of shared owners were aged between 25 - 44.

58% of shared owners who responded were male.

84% of shared owners did not consider anyone in their household to have any long-term illness, health problems or disability.

All but one shared owner described themselves as White/British.

The majority of respondents (93%) said they were heterosexual, 4% preferred not to say.

89% of shared owners who took part in the survey were employed either full time, part time or self-employed. The most common combined income bracket was £10,400 up to £20,799 (34%), followed by £20,800 up to £31,199 (32%).

Home, Management and Service Provision

47% of respondents were either "Very satisfied" or "Fairly satisfied" with the services provided by Magna Housing Association. 19% were "Very dissatisfied" or "Fairly dissatisfied" and 34% were neither satisfied or dissatisfied. (PI question)

89% of respondents were either "Very satisfied" or "Fairly satisfied" with their home.

Shared owners were then asked how satisfied / dissatisfied they were with different aspects of their home. 84% were either "Very satisfied" or "Fairly satisfied" with the size of their home. 87% of shared owners were satisfied by the design of their home. Over a quarter were dissatisfied with the heating system.

34% of respondents were fairly or very dissatisfied with the cleaning and upkeep of communal areas. Over half were satisfied with the rent and service charge

information.

91% of shared owners would not be prepared to pay a higher service charge for extra services.

Your Neighbourhood

77% are satisfied with their neighbourhood as a place to live.

51% said the area had stayed the same over the last 3 years. However, a higher number of respondents (31%) thought the area they lived had declined in the last 3 years compared with 19% who thought it had improved.

Shared owners were asked which of a list of possible problems existed in their neighbourhood. Car parking was considered the biggest problem with 35% of respondents saying it was a very big or fairly big problem, this was followed by disruptive children / teenagers. (32%).

Contact with your Housing Association

Shared owners were asked to complete the following section only if they had contacted Magna in the last 12 months.

77% of those who had contacted Magna in the last 12 months did so by telephone.

45% said it was easy to get hold of the right person and 62% thought the staff were helpful. The most common reason for contacting Magna was regarding a defect / repair or maintenance issue.

42% of those who responded are not aware of MHA's published service standards for customer service.

Repairs and Maintenance

Magna do not provide a repairs service for shared owners, so we must assume the answers were based on communal maintenance or defect work.

34% were satisfied with the way Magna deals with repairs and maintenance. 41% answered "Neither" or had no opinion.

Shared owners were then asked to only complete the next question if a repair work had been carried out in the communal area in the last 12 months. 90% of those who said that repair work had been carried out thought the speed in which it was carried out was very or fairly good.

Communication and Information

26% were satisfied their views were being taken into account. Over half of

respondents were neither satisfied or dissatisfied or had no opinion.

43% thought Magna were very or fairly good at keeping them informed. 36% responded "Neither".

No one thought too much consultation was carried out when took Magna sets service charges and 30% said they received no consultation when Magna sets the service charge. 43% thought the consultation was about right.

The majority (79%) would prefer to receive information in writing. No one wanted to receive information by text message.

60% said they wanted to be involved in decision making via questionnaires. 15% did not want to get involved.

Purchasing your Property

Only people who had purchased their property in the last 3 years were asked to complete this section.

73% were very or fairly satisfied with the sales process.

73% thought the information and advice provided on how the scheme operates was very or fairly good.

64% would recommend the scheme and 29% have already recommended it.

70% have reported a defect in a newly built property. Half of those defects remain unresolved.

Household Costs

84% said they had experienced no financial difficulties in paying regular bills in the past 12 months.

Of those who said they had experienced difficulties 22% said it was due to the cost of owning their own home being higher than they expected.

48% said if they were to get in to financial difficulties they would try to resolve the matter by seeking help from their mortgage lender /Bank /Building society and 30% would seek help from Magna.

Future Plans

80% would like to buy more of their home through staircasing.

42% have no plans to move in the next few years.

Additional Questions Added by Magna

81% of shared owner said they were satisfied with how Magna consulted with them before work to communal areas were carried out.

77% of those who purchased their property in the last 3 years were happy with the information provided to them about service charges and maintaining their home.

81% said they did not feel they were provided with enough information on buying a larger share of their home.

74% would use E mail to communicate with and get information from Magna.

Introduction

The Housing Federation developed a standard satisfaction survey for tenants, (STATUS) which is used by housing associations and local authorities. The STATUS survey has been modified so it can be used for homeowners including shared owners.

The questions in the survey cannot be changed in anyway, but housing associations are able to add specific questions of their own choosing if they so wish. Magna choose to add 5 questions, which can be found at the back of the questionnaire.

The Housing Corporation now require a satisfaction survey of shared owners be carried out at least every 3 years

All 145 shared owners received the survey, 58 (40%) returned the survey.

Figures in this report are generally calculated on the amount of respondents who answered each question, excluding "No reply". "No opinion" and "Don't know" responses have been included in the base when calculating the results, in line with the latest Housing Corporation guidelines.

Results throughout the report are shown in actual responses and as a percentage. Percentages may not always add up to 100% this maybe due to rounding or because respondents are asked to give more than one answer to a question.

Performance Indicators

The table below shows results to the two measures which are required as part of the Housing Corporation's Regulatory and Statistical Return (RSR).

MAGNA HOUSING ASSOCIATION: PERFORMANCE INDICATORS	
	% Very / Fairly Satisfied
Taking everything into account, how satisfied or dissatisfied are you with the services provided by your housing association?	47%
How satisfied or dissatisfied were you with the sales process?	73%

Questionnaire Results

This section of the report looks at each individual question. Two columns are given for each question one for percentage the other is the actual amount of respondents to that question, which makes up the total base that the result is based on. The percentage figures are calculated on the number of respondents who have answered the question. Percentages may not always add up to 100% this maybe due to rounding or because respondents are asked to give more than one answer to a question.

Information About your Household

The first section of the survey profiles Magna Housing Association shared owners by household composition and demographics (gender, age and ethnicity). It also looks at work status, income and disability. Optional questions about the sexuality and religion of shared owners is also included.

Q1 How would you describe the composition of your household?

Base 58

	%	Actual
One adult under 60	14%	8
One adult aged 60 or over	2%	1
Two adults both under 60	26%	15
Two adults, at least one 60 or over	12%	7
Three or more adults, 16 or over	3%	2
1-parent family with child/ren, at least one under 16	9%	5
2-parent family with child/ren, at least one under 16	33%	19
Other	2%	1

The most common household composition of those who responded was, two parent family with child/ren, at least one under 16 (33%), followed by 2 adults both under 60 (26%).

2 Age

Respondents were asked which age bracket they fell into. The table shows the overall age profile.

The most common age range is 25-34 (32%), followed by 35-44 (26%).

Base 57

	%	Actual
16 – 24	5%	3
25 – 34	32%	18
35 - 44	26%	15
45 - 54	21%	12
55 - 59	3%	2
60 - 64	7%	4
65 -74	3%	2
75 - 84	2%	1
85+	0%	0

Q3 Gender

Base 57

	%	Actual
Male	58%	33
Female	42%	24

A higher proportion of male shared owners responded (58%) than female (42%).

Q4 Does anyone in your household have any long-term illness, health problems or disability which limits their daily activities or the work they can do, including any problems which are due to age?

Base 57

	%	Actual
Yes	16%	9
No	84%	46
Don't know	0%	0

Q5 To which of these groups do you and your household consider you belong?

Base 56

	%	Actual
White British	98%	55
White Other	2%	1

98% of respondents described themselves as “White British”. The remaining 2% was from BME background.

Q6 Work Status

Respondents were asked to describe their work status

Base 59

	%	Actual
Employee in full time job (30 hours or more per week)	60%	35
Employee in part time job (Less than 30 hours per week)	19%	11
Self employed – full or part time	10%	6
Government supported training	0%	0
Unemployed and available for work	0%	0
Wholly retired from work	3%	2
Full-time education at school, college or university	2%	1
Looking after family/home	5%	3
Permanently sick/disabled	2%	1
Doing something else	0%	0

The majority of shared owners (89%), said they were employed either full time, part time or self employed. This has risen by 3% since the last survey was carried out in 2008.

Q7 How much is your (and your partner's, if applicable) total gross income before any deductions for income tax and national insurance?

Base 50

	%	Actual
Up to £10,399	6%	3
£10,400 up to £20,799	34%	17
£20,800 up to £31,199	32%	16
£31,200 up to £41,599	22%	11
£41,600 up to £51,999	2%	1
£52,000 up to £57,999	4%	2
£58,000 up to £64,999	0%	0
£65,000 up to £74,999	0%	0
£75,000 up to £89,999	0%	0
£90,000 or more	0%	0

The following 2 questions are included later in the questionnaire, as they are optional. They have been included in the this part of the report as they are part of the shared owner profile.

Q48 How would you describe your sexual orientation?

Base 53

	%	Actual
Heterosexual	93%	49
Gay man	0%	0
Gay woman	2%	1
Bisexual	0%	0
Other	2%	1
Prefer not to say	4%	2

Q49 What is your religion?

Base 54

	%	Actual
None	22%	12
Christian (all denominations)	72%	39
Buddhist	0%	0
Hindu	0%	0
Jewish	0%	0
Muslim	0%	0
Sikh	0%	0
Any other religion	4%	2

Prefer not to say	2%	1
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Your Home, Management and Service Provision

This section looks into how shared owners feel about their home and the services provided by Magna Housing Association.

Q8 Taking everything into account, how satisfied or dissatisfied are you with the services provided by your housing association?

Base 53

	%	Actual
Very satisfied	13%	7
Fairly satisfied	34%	18
Neither	34%	18
Fairly dissatisfied	13%	7
Very dissatisfied	6%	3

This is one of two performance indicator questions.

47% of shared owners were very or fairly satisfied with the service provided by Magna Housing Association.

Comparison with 2008

	2008	2010
Very / fairly satisfied	56%	47%
Neither	23%	34%
Fairly / very dissatisfied	21%	19%

Satisfaction has dropped by 9% since the last survey was carried out in 2008. However, dissatisfaction has also dropped by 2%. Which means more respondents are neither satisfied or dissatisfied with the services provided by Magna Housing Association.

Q9 How satisfied or dissatisfied are you with your home?

Base 55

	%	Actual
Very satisfied	31%	17
Fairly satisfied	58%	32
Neither	7%	4
Fairly dissatisfied	2%	1
Very dissatisfied	2%	1

A large majority (89%) of shared owners were satisfied with their home.

Comparison with 2008

	2008	2010
Very / fairly satisfied	88%	89%
Neither	9%	7%
Very / fairly dissatisfied	3%	4%

Satisfaction with your home has risen slightly from 88% in 2008 to 89% in 2010.

Q10 Overall, how satisfied or dissatisfied are you with the following features of your home?

Respondents were asked to tick one box only for each of the following. The total actual number (Base) of respondents has been given for each option.

		Very satisfied	Fairly satisfied	Neither	Fairly dissatisfied	Very dissatisfied
Size of your home Base 56	Actual	20	27	4	4	1
	Percentage	36%	48%	7%	7%	2%
The design of your home Base 56	Actual	18	31	5	1	1
	Percentage	32%	55%	9%	2%	2%
The construction quality of your home Base 56	Actual	7	30	8	7	4
	Percentage	13%	53%	14%	13%	7%
Your garden / outside space Base 56	Actual	14	21	8	5	8
	Percentage	25%	38%	14%	9%	14%
Storage Base 56	Actual	9	22	11	9	5
	Percentage	16%	39%	20%	16%	9%
Heating System Base 56	Actual	17	18	5	8	8
	Percentage	30%	32%	9%	14%	14%
Security measures Base 56	Actual	5	25	17	7	2
	Percentage	9%	45%	30%	13%	4%

87% of respondents were very or fairly satisfied with the design of their home.

Shared owners are slightly less satisfied in 2010 than they were in 2008, with the size of their home, the design of their home, the construction quality of their home, their garden / outside space and storage. Satisfaction with the heating system and security measures has risen.

Q11 How satisfied are you with the following services that you may receive from your housing association (as specified in your lease?)

Respondents were asked to tick one box only for each of the following.
The total actual number (Base) of respondents has been given for each option.

		Very satisfied	Fairly satisfied	Neither	Fairly dissatisfied	Very dissatisfied	No opinion
Cleaning and upkeep of communal areas Base 52	Actual	4	9	10	9	9	11
	Percentage	8%	17%	19%	17%	17%	21%
Rent / Service charge info Base 54	Actual	7	24	14	7	2	0
	Percentage	13%	44%	26%	13%	4%	0%
External building repairs & maintenance Base 53	Actual	0	15	13	3	9	13
	Percentage	0%	28%	25%	6%	17%	25%

There has been a drop in satisfaction with cleaning and upkeep of communal areas and rent / service charge since the last satisfaction survey was carried out. The satisfaction level for external building repairs and maintenance has remained the same.

Q12 Thinking about the level of service charge you pay towards individual services (as specified in your lease), do they represent good or poor value for money?

Respondents were asked to tick one box only for each of the following. The total actual number (Base) of respondents has been given for each option.

		Very good	Fairly good	Neither	Fairly poor	Very poor	No opinion
Cleaning and upkeep of communal areas Base 48	Actual	2	10	9	8	9	10
	Percentage	4%	21%	19%	17%	19%	21%
Rent / Service charge Base 51	Actual	6	23	12	3	2	5
	Percentage	12%	45%	24%	6%	4%	10%
External building repairs & maintenance Base 48	Actual	1	16	9	3	6	13
	Percentage	2%	33%	19%	6%	13%	27%

36% of respondents thought the level of service charge they pay towards cleaning and upkeep of communal areas is poor value for money, taking into account the 11% decline in satisfaction and 10% rise in dissatisfaction with the cleaning and upkeep of communal areas in the last two years, this may be one of the areas MHA should further investigate.

Q13 Would you be prepared to pay a higher service charge for extra services?

Base 54

	%	Actual
Yes	9%	5
No	91%	49

Q14 If yes, what extra services would you be interested in paying for?

Below is a selection of suggestions made by respondents a full list can be found at the end of the report.

Cleaning of stairs, landings and cleaning of windows

Window cleaning

Your Neighbourhood

This section looks at what shared owners think about the area where they live.

Q15 How satisfied or dissatisfied are you with your neighbourhood as a place to live?

Base 56

	%	Actual
Very satisfied	43%	24
Fairly satisfied	34%	19
Neither	9%	5
Fairly dissatisfied	13%	7
Very dissatisfied	2%	1

77% are satisfied with the area they live, 15% are dissatisfied with the area they live. Two parent families with at least one child under 16 were most likely to be dissatisfied.

Comparison with 2008

	2008	2010
Very / fairly satisfied	95%	77%
Neither	9%	9%
Very / fairly dissatisfied	4%	15%

Q16 In the last 3 years, would you say that your neighbourhood has?

Base 53

	%	Actual
Greatly improved	4%	2
Slightly improved	15%	8
Stayed the same	51%	27
Slightly declined	23%	12
Greatly declined	8%	4

2 of the respondents who thought the area they live has greatly declined are also dissatisfied with their neighbourhood as a place to live. 5 of the respondents who thought the area they lived had slightly declined were still fairly satisfied with their neighbourhood as a place to live.

Comparison with 2008

	2008	2010
Greatly improved	2%	4%
Slightly improved	9%	15%
Stayed the same	74%	51%
Slightly declined	14%	23%
Greatly declined	2%	8%

Q17 To what extent are any of the following a problem in your neighbourhood?

Respondents were asked to tick one box only for each of the following.
The total actual number (Base) of respondents has been given for each option.

		Very big problem	Fairly big problem	Not a very big problem	Not a problem at all
Rubbish or litter Base 53	Actual	1	9	34	9
	Percentage	2%	17%	64%	17%
Noisy neighbours Base 53	Actual	5	9	22	17
	Percentage	9%	17%	41%	32%
Pets and animals Base 54	Actual	4	4	20	26
	Percentage	7%	7%	37%	48%
Disruptive children / teenagers Base 54	Actual	3	14	20	17
	Percentage	6%	26%	37%	32%
Racial or other harassment Base 55	Actual	2	1	8	44
	Percentage	4%	2%	15%	82%
Drunk or rowdy behaviour Base 54	Actual	1	9	11	33
	Percentage	2%	17%	20%	61%
Vandalism and graffiti Base 54	Actual	0	1	16	37
	Percentage	0%	2%	30%	69%
People damaging your property Base 54	Actual	0	3	9	42
	Percentage	0%	6%	17%	78%
Drug use or dealing Base 55	Actual	1	6	9	39
	Percentage	2%	11%	17%	72%
Abandoned or burnt out vehicles Base 54	Actual	1	0	6	47
	Percentage	2%	0%	11%	87%

Other crime Base 54	Actual	1	0	13	40
	Percentage	2%	0%	24%	74%
Noise from traffic Base 55	Actual	1	6	16	32
	Percentage	2%	11%	29%	58%
Car parking Base 55	Actual	6	13	18	18
	Percentage	11%	24%	33%	33%

In 2008 the three most common problems were car parking, rubbish and litter and pets and animals. In 2010 the most common problem is still car parking (35%), but disruptive children / teenagers (31%) and noisy neighbours (26%) are now second and third.

Contact with your Housing Association

This section looks at the experience shared owners have had when they have contacted Magna Housing Association.

Q18 Have you been in contact with your housing association within the last 12 months (other than to make a payment?).

Base 56

	%	Actual
Yes	54%	30
No	41%	23
Don't know	5%	3

Only the respondents who answered yes were asked to complete the following questions. Those who replied no were asked to move onto question 25.

The results of questions 19 to 24 are based on the 30 respondents who replied yes to Question 18.

Q19 How did you last contact your housing association?

Base 30

	%	Actual
Phoned	77%	23
Visited office	0%	0
Wrote	3%	1
Emailed	17%	5
Other	3%	1

Can't remember	0%	0
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Telephone remains by far the most popular way of contacting Magna Housing Association (77%). Email has become more popular since the last survey was carried out.

Q20 What did you last have contact about?

Base 29

	%	Actual
Defect repair issue	41%	12
Service charge / rent information	24%	7
Staircasing or re-mortgaging	3%	1
Buying or selling your home	0%	0
Neighbours / neighbourhood issues	14%	4
Making a complaint	3%	1
Other	14%	4
Can't remember	0%	0

Defect/ repair maintenance issues were the most common reason for contacting Magna Housing Association.

Q21 When you last had contact, was getting hold of the right person...?

Base 29

	%	Actual
Easy	45%	13
Difficult	28%	8
Neither	17%	5
Can't remember	10%	3

Q22 Did you find the staff...?

Base 29

	%	Actual
Helpful	62%	18
Unhelpful	10%	3
Neither	28%	8
Can't remember	0%	0

Q23 And were they...?

Base 27

	%	Actual
Able to deal with your problem	52%	14
Unable to deal with your problem	30%	8
Neither	19%	5
Can't remember	0%	0

Q24 Were you satisfied or dissatisfied with the final outcome?

Base 28

	%	Actual
Satisfied	44%	12
Dissatisfied	44%	12
Neither	11%	4
Can't remember	0%	0

Q25 Are you aware of your housing association's published service standards for customer service?

Base 55

	%	Actual
Yes	38%	21
No	42%	23
Don't know	20%	11

Repairs and Maintenance

Respondents were asked to complete the following questions only if they received a repairs or maintenance service.

Magna Housing Association does not offer a repairs service to shared owners, so we can only assume that the respondents who have answered the following questions are basing their answers on communal area work or any defect work that has been carried out if the property is new.

Q26 Generally, how satisfied or dissatisfied are you with the way your housing association deals with repairs and maintenance?

Base 32

	%	Actual
Very satisfied	9%	3
Fairly satisfied	25%	8
Neither	13%	4
Fairly dissatisfied	13%	4
Very dissatisfied	13%	4
No opinion	28%	9

34% are satisfied with the service that they receive. 41% answered neither or No opinion this is likely to be because they do not receive the service.

Q27 Have you had any repairs completed in the communal area (or in your home if included in the lease) in the last 12 months?

Base 32

	%	Actual
Yes	31%	10
No	66%	21
Can't remember	3%	1

The ten who responded yes were then asked to complete the next question.
Q28 Thinking about your last completed repair, how would you rate it in terms of...?

The following results are based on the 10 (31%), who answered yes to question 27.

		Very good	Fairly good	Neither	Fairly poor	Very poor	No opinion
Being told when workers would call Base 10	Actual	3	3	2	1	1	0
	Percentage	30%	30%	20%	10%	10%	0%
Time taken before work started Base 10	Actual	3	3	2	1	1	0
	Percentage	30%	30%	20%	10%	10%	0%
Speed with which work was completed Base 10	Actual	4	5	0	0	1	0
	Percentage	40%	50%	0%	0%	10%	0%
Attitude of workers Base 8	Actual	2	4	0	1	0	1
	Percentage	25%	50%	0%	13%	0%	13%
Overall quality of repair work Base 10	Actual	1	3	2	3	0	1
	Percentage	10%	30%	20%	30%	0%	10%
Keeping dirt and mess to a minimum Base 9	Actual	2	5	1	0	0	1
	Percentage	22%	56%	11%	0%	0%	11%

Overall most gave a good response, although as the response to this question is low the results cannot be considered reliable.

Communication and information

This section looks at how shared owners would like to receive information and what they think about the information they receive now.

Q29 How satisfied or dissatisfied are you that your views are being taken into account by your housing association?

Base 58

	%	Actual
Very satisfied	5%	3
Fairly satisfied	21%	12
Neither	38%	22
Fairly dissatisfied	14%	8
Very dissatisfied	7%	4
No opinion	15%	9

26% were satisfied their views were being taken into account by Magna Housing Association, while 21% said they were dissatisfied. Over half respondents gave the answer of neither or no opinion.

Q30 How good or poor do you feel your housing association is at keeping you informed about things that might affect you as a home owner?

Base 58

	%	Actual
Very good	12%	7
Fairly good	31%	18
Neither	36%	21
Fairly poor	17%	10
Very poor	3%	2

43% thought Magna Housing Association is good at keeping them informed about things that might affect them.

Q31 How much consultation do you receive when your housing association sets the service charge.

Base 56

	%	Actual
Too much	0%	0
Too little	11%	6
About right	43%	24
None at all	30%	17
No opinion	16%	9

No one thought too much consultation took place. 30% said they received no consultation at all, 43% said the amount was about right.

Q32 How satisfied are you with the following?

		Very satisfied	Fairly satisfied	Neither	Fairly dissatisfied	Very dissatisfied
The home owner / residents handbook Base 54	Actual	4	20	24	4	2
	Percentage	7%	37%	44%	7%	4%
Information provided on budgets / accounts Base 56	Actual	5	13	32	6	0
	Percentage	9%	24%	58%	11%	0%
Clarity of service charge statement Base 52	Actual	5	21	20	6	0
	Percentage	10%	40%	39%	12%	0%
The association's newsletter / review Base 52	Actual	8	22	18	3	1
	Percentage	15%	42%	35%	6%	2%
The association's complaints Base 52	Actual	4	13	31	2	2
	Percentage	8%	25%	60%	4%	4%
Website information Base 49	Actual	3	7	32	5	2
	Percentage	6%	14%	65%	10%	4%

Q33 How do you prefer to get information from your housing association?

Base 54

	%	Actual
By telephone	7%	4
In writing	79%	44
By text message	0%	0
By email	11%	6
Via website	4%	2

In writing was by far the most popular choice of respondents (79%), no one wanted to receive information via text message.

Q34 Which methods do you prefer your association to use to inform or consult with you about issues that may affect you?

Respondents were asked to pick as many choices as they wanted.

	%	Actual
Open meetings / AGM	7%	4
On-line forum	4%	2
By letter	86%	48
Telephone call	12%	7
Personal visit	9%	5
By e-mail	21%	12
Magazine / newsletter	16%	9
Other	2%	1

By letter is the most popular choice (86%). Email has risen in popularity becoming the second most preferred way.

Q35 It is important to involve residents when decisions are made about services. Which of the following methods for obtaining your views are best for you?

Base 55

	%	Actual
Completing questionnaires	60%	33
Telephone surveys	4%	2
Resident's groups / forums	4%	2
Open day / conference	5%	3
Small discussion groups	2%	1
Email panel / on-line survey	11%	6
Do not want to get involved	15%	8

Purchasing your property from your housing association

This section looks at the experience of purchasing a property. Only shared owners who have purchased their home in the last 3 years were asked to respond.

Q36 How satisfied or dissatisfied were you with the sales process?

This is the second of the two Performance indicator questions.

Base 29

	%	Actual
Very satisfied	14%	4
Fairly satisfied	59%	17
Neither	7%	2
Fairly dissatisfied	17%	5
Very dissatisfied	3%	1

Q37 How do you rate the information and advice provided by your housing association?

Results are based on the 34 respondents who said they bought their home within the last 3 years.

		Very good	Fairly good	Neither	Fairly poor	Very poor
How the scheme operates Base 29	Actual	6	15	4	2	2
	Percentage	21%	52%	14%	7%	7%
Responsibility for maintenance Base 29	Actual	4	7	8	5	5
	Percentage	14%	24%	28%	17%	17%
Financial obligations Base 28	Actual	6	9	8	3	2
	Percentage	21%	32%	29%	11%	7%
Your obligations under the terms of the lease Base 29	Actual	5	14	5	3	2
	Percentage	17%	48%	17%	10%	7%
Service charges and management fees Base 29	Actual	5	10	7	5	2
	Percentage	17%	35%	24%	17%	7%
Staircasing Base 28	Actual	3	8	9	6	2
	Percentage	11%	29%	32%	21%	7%
The area you live in Base 29	Actual	4	10	7	4	4
	Percentage	14%	35%	24%	14%	14%
What happens when you sell your property Base 29	Actual	1	9	8	7	4
	Percentage	3%	31%	28%	24%	14%

Q38 How satisfied or dissatisfied were you with the following aspects of the service received when buying your home?

		Very satisfied	Fairly satisfied	Neither	Fairly dissatisfied	Very dissatisfied
Clarity of sales information Base 29	Actual	4	13	9	2	1
	Percentage	14%	45%	31%	7%	3%
Clarity of lease Base 29	Actual	4	13	9	2	1
	Percentage	14%	45%	31%	7%	3%
Knowledge of sales staff Base 29	Actual	2	13	9	4	1
	Percentage	7%	45%	31%	14%	4%
Politeness of sales staff Base 29	Actual	6	13	8	1	1
	Percentage	21%	45%	28%	3%	3%
Time taken to process sale Base 29	Actual	2	12	7	5	3
	Percentage	7%	41%	24%	17%	10%
Being kept informed during the sale Base 29	Actual	2	10	6	10	1
	Percentage	7%	35%	21%	35%	3%
How defects are rectified Base 28	Actual	1	10	7	5	5
	Percentage	4%	36%	25%	18%	18%

Q39 Would you recommend this type of purchase to family or friends?

Base 28

	%	Actual
Already done so	29%	8
Yes	64%	18
No	7%	2

Q40 If you have moved into a newly built property have you reported any defects?

Base 20

	%	Actual
Yes – resolved	35%	7
Yes - Unresolved	35%	7
No	30%	6

Household Costs

This section looks at financial difficulties and who the shared owner would turn to.

Q41 Have you experienced any financial difficulties in paying regular payments / bills in the past 12 months?

Base 56

	%	Actual
Yes	16%	9
No	84%	47

Q42 If yes, is this because the costs of owning your own home are higher than you expected?

Base 9

	%	Actual
Yes	22%	2
No	78%	7
Not sure / don't know	0%	0

Q43 If you have or were to get into financial difficulties, where would you be most likely to seek help?

Respondents were told to tick as many boxes as apply

	%	Actual
Housing association	30%	17
Mortgage lender / bank / building society	48%	27
Independent advice agency	5%	3
Citizens Advice Bureau	41%	23
Family / Friends	46%	26
Would resolve matter myself	30%	17
Would not know who to contact	7%	4
Other	0%	0

Future plans

Q44 If your lease allows, would you like to buy more of your own home through staircasing?

Base 55

	%	Actual
Yes	80%	44
No	20%	11

Q45 Is there anything preventing you from buying an increased share in your home?

Respondents were asked to tick as many as applied

	%	Actual
Still saving up	17%	7
Can't afford to	71%	29
Too complicated	15%	6
Considering moving home	24%	10
Worried about taking on a bigger mortgage	39%	16
The staircasing increments are too high	12%	5
Professional fees (conveyancing/HIPs)	24%	10

Q46 Are you considering moving in the next few years?

Base 46

	%	Actual
Yes, within the next year	4%	2
Yes, in 1 to 2 years time	13%	6
Yes, in 3 to 4 years time	16%	7
Yes, in more than 5 years time	7%	3
No plans to move	42%	19
Don't know	20%	9

Any Other comments

Q47 Is there anything else you would like to say about your home and/or the services your housing association provides? (Open ended)

Below is a selection of comments from shared owners. A full list of comments can be found at the end of the report.

I feel the service charge is far too high, as we have no garden to maintain, only a hallway and car park, which hardly get maintained often at all. So I am unsure as to where all my money goes! Plus we have never heard anything from our management company to say what we are paying them for, too!

A bit more kitchen space would be helpful, especially for families

As asked before, would like to know why shared ownership tenants do not get free weeks on their rent as do other Magna tenants who rent only.

Additional questions from your housing association

Q54 If Magna has carried out major works to the communal area of your home, are you satisfied with how we consulted with you before the works were carried out?

Base 16

	%	Actual
Yes	81%	13
No	19%	3

Q55 If you purchased your home within the last 3 years, were you happy with the information we provided you about service charges and maintaining your home?

Base 30

	%	Actual
Yes	77%	23
No	23%	7

Q56 Please indicate which one of the following needs the most improvement?

Base 34

	%	Actual
Carrying out communal repairs	19%	6
Major repairs and improvements	22%	7
Service charges	22%	7
Estate management	22%	7
Other	22%	7

Q57 Do you feel Magna has provided you with enough information on buying a larger share of your home?

Base 54

	%	Actual
Yes	19%	10
No	81%	44

Q58 Would you use any of the following to communicate with or get information from Magna?

Respondents were allowed to tick as many of the options as they wanted

	%	Actual
Text message	26%	9
Your landlords website	31%	11
A social networking site e.g. Twitter or Facebook	11%	4
Digital TV channel	3%	1
E Mail	74%	26
Drop-in events	9%	3

Comments

Q47 Is there anything else you would like to say about your home and/or the services your housing association provides?

“Annoyed I cut hedge which is supposed to be Magna’s and you sent letter upping rent due to gardening and I still cut it.”

“As a shared ownership customer, I don’t receive any services from Magna apart from them owning some of my house. My experiences of contacting Magna have not been good.”

“Exterminate all cats, they poo in my garden.”

“House is great – only problem is we have never seen anyone doing maintenance. We pay £120 per year roughly for service charge. We don’t think it should apply to shared ownership.”

“I have noticed at busy times it is difficult to park in my designated places. I feel it would be beneficial to number pitches for clarification.”

“I own 75% of my house and pay rent for the other 25% which increases every year but when the house needed repairs recently I had to foot all of the bill what do I pay rent for? No play areas for children and they are not allowed to play ball games what do you expect them to do?”

“I would like to extend our property with either single storey extension or conservatory and have written in but still awaiting confirmation of if it is ok to do so. The house we have is excellent in a great location and we are very lucky to have it.”

“More details available on what (if any) help is available with repairs and or maintenance on ‘shared equity’ properties please.”

“Parking is a big problem. They park all over the pavements so people with prams and the children have to walk on the road to pass them. This is not safe.”

“Sending me the magazine seems a waste of time because it only seems to deal with rented accommodation and services provided which we do not get.”

“The adjoining walls are sub standard – noise travels easily. Suggestions on sound-proofing would be gratefully accepted.”

“The overall build quality of our new build property is very good but there are areas where corners have been cut. We have had an extractor fan fall off the ceiling as incorrectly fitted makes you concerned where else corners have been cut.”

“The shared ownership gives no valid information to what it actually does. Instead you are provided with lots of information that doesn't apply. There should be a book to explain what actually does apply. The people in shared ownership department know as much about it as the confused owner! It says they do certain things then when needed find out no. Basically my understanding now is Magna does nothing apart from own 50% of the house which I pay rent against.”

“The service charge is awful we pay for 2 things that we shouldn't even pay for (communal energy and external lighting) no one can give me any answers to why we have paid this for 2 years!”

“The shower cubicle could have been made bigger as it is very small. The flooring in the bathroom is very poor and needs relaying will have to ring up Magna to get it sorted again.”

“Very satisfied with all aspects since buying house”

“We don't feel as if we receive any services from the housing association. We are never consulted about rent increases. What services should they provide? What about contributions to home improvements such as double glazing?”

“We had trouble when our boiler broke, we had only been here 2 years and didn't understand what we were entitled to. We rung your customer service line and she said she would send a plumber out and Magna would pay for it. We didn't understand this but went with it. The next day no one came and no one rung. When I rung she said we weren't entitled to anything by this time our boiler was dripping through our ceiling and we couldn't get a plumber for 48 hours to sort everything out! Information needs to be told correctly. We also didn't understand why you don't pay for emergency like our boiler but last summer a man knocked on our door and changed our plug sockets, shower, lights and fuse box for free! This seems very contradictive to what we have been told. Especially as the boiler in our house is what was fitted by you when the house was built in 1985?”

“We have no warning when workmen come to do grounds maintenance on the communal garden area, which is next to car parking spaces. Or car was recently covered in mud and bark when they last visited. Maintenance took months to get car park light working (after numerous

phone calls, gave me a date and didn't show up) which we pay for. No acknowledgement of letters written regarding anti social behaviour it seems as we have no local office – we are out on a limb and forgotten about. Not a priority for the housing association.”

“We live in a shared equity house so al large part of the questionnaire does not apply. One question I have to ask is;- as we do not have any service and maintenance provided, why does my annual payment of equity increase every year? Sending me the magazine seems a waste of time because it only seems to deal with rented accommodation and services provided which we not get.”

“We own $\frac{3}{4}$ of our house and pay rent on the other $\frac{1}{4}$. We have lived in our house since 1991 and pay for all repairs.”

“When I first brought this house I did not see ceiling cracks as they were covered up with wall paper. The double glazing is not up to standards, I have had to replace some. I feel it is wrong that I have to pay for repairs on guttering and improvements and that I'm not met $\frac{1}{2}$ way. Yet if I was to sell my $\frac{1}{2}$ any needed improvements I've made are not taken into account and Magna would get $\frac{1}{2}$ of this for example if I had spent 10,000 on new doors etc it's my hard work and money that has paid for making this house worth more not Magna.”

“Would like 'KEEP CLEAR' sign on our parking space.”

“Would like to be kept more in touch with staircasing arrangements.”

“Yes could you please explain why shared equity home owners do not get four weeks free rent throughout the year as other Magna tenants”

Q53 Would you like Magna Housing Association to offer more services?

“A better quality of service to tenants up here would be a good start.”

“As a 75%-25% ownership, what does Magna Housing actually offer – provide? There needs to be more understanding on this matter between both parties.”

“Just help with repairs / maintenance on 'shared equity' properties if possible.”

“Magna provides no additional services.”

“No”

“On meeting someone ½ way when people own 50% of home. With major repairs to share the cost.”

“Possibly access to handyman service.”

“To have a proper complaints procedure not just a receptionist.”

“Quite happy.”

“Yes”

“Yes”

“Yes”

“Yes. As stated previously shared ownership need their own book to state in plain English what they actually do. I would also like to know if/how to buy the rest of my house so it has nothing to do with Magna at all.”

“Yes. Contribute towards improvements that benefit the value of the house. E.g. windows and heating improvements.”

Q54 What changes could Magna Housing Association make to improve value for money?

“Benefits of rent.”

“Call to check everything is ok once in a while as an officer never seems to visit this area unless there is a problem. We appreciate the offices are a long way from here but it only takes a few minutes to make a call on the phone.”

“Car park – maintenance and lighting.”

“Have department that is actually knowledgeable about what Magna actually do.”

“Help with repairs / maintenance if at all possible.”

“I think it is great as it is.”

“More information.”

“No service charge for shared ownership – don’t need it.”

“Not happy with value for money.”

“Provide services including chartered/building surveyors, decorating, building, gardening. Enable people to buy further equity in property at a discounted rate not market value.”

“Provide some sort of service. Maybe advice on home improvements? I have lived in my house for 17 years and every contact with Magna has been unsatisfactory. They still write to me in my maiden name despite sending in copies of marriage certificate at least twice. I married shortly after moving in. Last year I got divorced and bought my ex husband out of the house. Magna still write to us both with my maiden name! Doesn't instil much confidence I'm afraid.”

“Provide some value for money.”

“Provide support services and decrease rent.”

“Some benefit for ever increasing rent.”

“When purchasing new build part buy part rent tenants have a choice for things like kitchens etc.”

Q55 What changes could be made to improve your neighbourhood?

“Better parking.”

“Better parking.”

“Better security.”

“Encourage property owners / tenants to park in their parking spaces / driveways – not on the road. Encourage child to play together in their playground, not on the road.”

“Ensure the associations rules are followed by tenants.”

“Extra off street parking.”

“Get rid of cats.”

“Involve tenants more about decisions regarding where they live, especially about how service charges etc are made up and charges reflect the service received.”

“Leave it alone – just as it is – peace.”

“More litter bins. More car parking spaces provided.”

“More spaces to park cars for visitors.”

“Neighbourhood get together.”

“No changes it’s the ideal area.”

“Nothing - A lovely area to live.”

“Not to listen to one person, listen to everyone, there is a lot of Magna’s favourite residents in this area!”

“Off street parking. Cars parked on pavements accident waiting to happen.”

“Paint clearly house numbers in relevant parking spaces!”

“Path kept clean and more weeding done around the area.”

“Play ground as lots of children in the area.”

“Provide plastic bins for residents’ rubbish to go in, provide litter bins.”

“Quicker and more effective methods of removing disruptive, abusive residents from rented housing association accommodation (after numerous complaints, still no action seen to be done).”

“Somewhere for children to play.”

“Sort kids out! No respect for property.”