Shared Ownership

Scrutiny

**![A person and person sitting on the floor holding a cardboard roof

Description automatically generated](data:image/jpeg;base64,/9j/4AAQSkZJRgABAQEAYABgAAD/4TPURXhpZgAATU0AKgAAAAgABgALAAIAAAAmAAAIYgESAAMAAAABAAEAAAExAAIAAAAmAAAIiAEyAAIAAAAUAAAIrodpAAQAAAABAAAIwuocAAcAAAgMAAAAVgAAEUYc6gAAAAgAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAFdpbmRvd3MgUGhvdG8gRWRpdG9yIDEwLjAuMTAwMTEuMTYzODQAV2luZG93cyBQaG90byBFZGl0b3IgMTAuMC4xMDAxMS4xNjM4NAAyMDIzOjA3OjA1IDE3OjU4OjIyAAAGkAMAAgAAABQAABEckAQAAgAAABQAABEwkpEAAgAAAAM3MQAAkpIAAgAAAAM3MQAAoAEAAwAAAAEAAQAA6hwABwAACAwAAAkQAAAAABzqAAAACAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA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Spring/Summer 2023

**Shared Ownership**

**Introduction**

This review is part of the Scrutiny Programme for 2023/24 as agreed with involved customers in 2020.

The scrutiny group selected home ownership because they wanted to investigate services outside the General Needs and Independent Living.

Angie Dunkley presented the Greatwell Living products and services. The group considered each item and decided that Shared Ownership would be an area to highlight good practice.

This scrutiny will be relevant to the Greatwell Living team with input from other parts of Greatwell Homes where service areas interact.

**Greatwell Homes staff:**

Rabinder Samrai - Head of Property Investment Sales and Lettings

Angie Dunkley - Sales and Lettings Manager

Farrukh Syed - Programme Manager

Lucy Lynn - Income Recovery Officer

Karen Medina - Income Recovery Officer

Lisa Marie Francois - Senior Sales and Lettings Officer

Gill Stephenson - Senior Sales and Lettings Officer

Emma King - Development Sales Co-ordinator

**The Scrutiny review will look at:**

1. Marketing Shared Ownership Properties
2. Shared Ownership applications
3. Customers’ journey through to moving into a Shared Ownership home.
4. Supporting Shared Ownership Customers

**Objective:**

The purpose of this scrutiny is to review the processes around letting Shared Ownership properties and to provide suggestions on how best to support Shared Ownership customers.

Providing a customer-focussed service as per our Live Happy strategy, and efficient and reliable processes as per our Live Safe strategy.

**Determining Questions:**

1. Are customers satisfied that the process of buying a Shared Ownership home is as they expected?

2. What support does Greatwell Homes offer to Shared Ownership customers once their tenancy has started?

3. Does Greatwell Homes monitor satisfaction of customers around services subject to service charges once they own 100% of their home?

4. What can Greatwell Homes do to supply the best service to potential new Shared Ownership customers?

**Exclusions:**

Some aspects of Shared Ownership processes are set by Government or fall within the remit of banks and mortgage advisers, for example eligibility, lease terms and affordability. These aspects will be outside the scope of this scrutiny review. The Sales and Lettings Manager will supply ongoing advice on Government, bank, or mortgage adviser responsibilities.

**Tenants that took part:**

Sharon Medlin, Mary Reeves, Andrew Prigmore, Steve Patis, Amanda Northfield, Lauren Hayward.

**Greatwell Homes currently has 248 Shared Ownership properties.**

When we originally looked at Shared Ownership as a scrutiny, there were several complaints, however during the interval between the agreement and when scrutiny team could schedule this topic the service had improved. Complaints have decreased which could be due to the new team put in place. There was not much happening during the COVID19 pandemic, and the team were able to ensure they could get all the relevant items sorted in a timely manner for when people were able to start the purchase process.

At the start of this scrutiny, we had 12 customers involved, however this did not last long, and we were soon down to just 6 involved members, this was because of illness, became busy and family bereavement.This obviously had a major effect on our research. Our 5 researchers were given 20 housing associations to reach out to, via a website check and with a questionnaire, agreed upon by the scrutiny team, however we finished with only two researchers so can only say for certain that 40 housing associations out of the 100 were contacted. From the 40 contacted we had a 15% response.

Of the 6 responses only one housing association stated they do not have a Shared Ownership programme. Five had between 20 – 1455 houses in their programme.

The lack of response from other housing associations meant we found it exceedingly difficult to assess what would be classed as best practise.

Housing Associations that responded were:

* Broadland Housing Association
* Tai Calon Community Housing
* United Welsh Housing Association
* Weaver Vale Housing
* West Kent Housing Association
* Westward Housing

Four of the remaining five housing associations said that the shared ownership tenants are welcome to join any of their tenant panels. As well as having access to a neighbourhood officer, support with their rent and benefits if needed. Although the service is in place and people are made aware of it.

From the housing associations that responded West Kent Housing Association and Westward Housing are the two biggest Shared Ownership programmes with Westward Housing having 1455 homes and West Kent having 906 homes as of the 9th June 2023, they are expecting to increase to 1000 homes in Jan/Feb 2024. These two seemed to be the most proactive within the Shared Ownership programme. West Kent Housing Association use TSMs (Tenant Satisfaction Measures Survey) to check customer satisfaction. Westward Housing have a section on their website (<https://www.westwardhousing.org.uk/owners>). This page has a shared ownership booklet that can be download and contains a wealth of information *(see attachments)*. They are also in the process of setting up a dedicated group for Shared Ownership tenants and hope this will be done by September this year (2023). West Kent Housing has a single point of contact relating to service charges for shared ownership tenants.

Weaver Vale Housing, have stated that due to their low numbers (130 homes) they offer a more personal experience but did not expand (Took 5 weeks to answer). Currently do not have a specific group for shared ownership tenants. As their numbers grow, they will look at doing a dedicated involvement group.

United Welsh Housing Association is the smallest with only 20 homes. It does not support them, but does encourage engagement from all contract holders, leaseholder or anyone living in one of their properties.

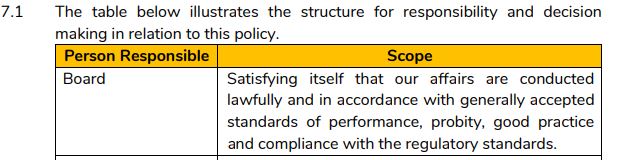
**Policies Review:**

Shared Ownership Application, Rent Setting and Other Property Policy 2021, Rent setting policy 2020 Review, Leasehold Management policy 2021, Income Management Policy v2.0, Income Management Procedure 2020, Homeownership policy July 2021, Homeownership Procedure Dec 2022.

These documents are very informative current and up to date. None of them fit within the determining questions or answered anything about satisfaction from the purchaser regarding service charges. The Scrutiny team have not seen any letters explaining exactly what services Greatwell Homes are charging for, unlike an independent living scheme who are given a breakdown of the service charges.

One of the documents talked about board reporting. We questioned this to find out that we don’t present to the Board on Shared Ownership, we don’t know if Greatwell homes has a board member that specialises in this. The policy provides the framework for setting out how disposals of shared ownership homes will take place and the Board through the policy have oversight of this. There are no specific Shared Ownership performance information reported to Clearview.

**Home Ownership Policy - July 202**



**Customer Survey:**

240 Shared Ownership participants were sent the survey, 14 emails were returned as undeliverable. Of the 226 customers that received the survey, 24 customers replied, which is a 10.6% response rate*.* As the above chart shows out of the 24 respondents to the customer survey, the majority had either a positive or neutral experience, however it is worth bearing in mind that 67% of the respondents started their tenancy before 2020. Due to the many complaints this scrutiny was an agreed upon in November 2020, however due to the scheduling already agreed, it has taken 2 years to start the scrutiny.

It is worth noting that of the respondents, 3 of the neutral/positive experiences purchased their homes pre-Wellingborough/Greatwell Homes

A tenant said ***“It was 2006 - a long time ago so I can't remember all the details. However, I do remember that once the rent part was set up, I've had no contact about the shared ownership scheme except for rent bills.”***

**Here are some of the responses given to the following questions on the survey:**

**Staff Focus Groups:**

Angie Dunkley has always been the manager for the service, however was stepped back from the day to day running and this was managed by another staff member, this staff member is no longer with the company they left September 2021. Angie at this time became the front line for this service and started to make changes, while two new members were being trained. The new staff members have only been doing sales since October 2022

Of the respondents to the survey only 5 had begun the process after September 2021

In the staff interviews we found that the Shared Ownership tenants only receive a Welcome Pack from the builders however when looking at the survey not all tenants received one. We could not obtain a copy. One of the scrutiny team had previous experience as a Shared Ownership tenant and told us roughly what was in the pack.

The builders Welcome Pack contains information regarding, all installed items along with the Energy Performance Certificate (EPC).Nothing about Greatwell homes services that are offered to normal tenants, as far as we can ascertain once they have completed the purchase of their share and completed the moving in survey (approx. four weeks after they move in) no other contact is made except for a formal letter informing them of the amount the service charge will cost them.

Currently Greatwell homes charge for services that some do not receive, this is due to the fact when the build has completed it might be 2 years before the builders complete the entire site. Greatwell Homes staff said they charge this beforehand to get the tenants used to paying this extra money. Greatwell homes is now looking at ways to reimburse after charging for one year.

We discovered Shared Ownership tenants are not on the newsletter distribution list. This is because not everything in the newsletter is applicable to Shared Ownership.

Farrukh showed us the difference between social housing and Shared Ownership portals. He also advised us that it would be easy to add a tile to the Shared Ownership portal to include a Welcome Pack.

Income recovery team do not get involved unless person is in arrears. There is no proactive solution at this time, it is all reactive. Income recovery team then advise that the tenant can access Dave Small’s service. The mortgage provider is advised and is then liable for the rent.

**Performance Information:**

The performance information looks bad, due to external factors such as Covid19. The impact felt in the housing market with delays in being able to get surveys done etc, meant that we cannot use this data with 100% certainty.

**Final Conclusions:**

One of our research team contacted other involved members from various housing associations using Tpas to try and ascertain why information is not forthcoming as one would expect. Those that did respond taking several follow up calls/emails meaning the researchers had an average time of 5-8 weeks for information to be returned. Involved residents from other housing associations are also having trouble receiving information.

Given the fact that less complaints have been made around Shared Ownership since October 2021, we are happy that Angie and her team have worked hard to ensure they are providing a good service. We have noticed that the lack of complaints shows a positive move in the right direction, until we can get more responses from people that have brought recently, we can not 100% confirm this.

Performance indicators are financial, and not concerned with customer’s experience and satisfaction. If the board are responsible for ensuring performance standards, why are they not being informed about the performance?

we still must remember that there is a stigma attached to people in debt or not managing their money well. We need to help people understand we are there to support them before the embarrassment off debt takes hold and steps must be taken to notify the mortgage company.

Advice/support for debt management should be proactive not be reactive, before the mortgage company has to be informed of debt/inability to pay rent.

With the absence of service charge letters and 14 out of the 24 respondents stating they had a negative experience with consultation around service charges and what being charged for we believe that better communication would apply here.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Recommendation** | **Objective / benefits of recommendation** | **Evidence** | **Agreed action – put in Clearview** | **Management Response** | **Delivery date** | **Owner** |
| 1 | Review service charges for new customers to ensure customers are not paying upfront when service is not yet in place or is still being delivered by the developer. | Customers should only pay for services they receive. | Interviews with staff, Angie Dunkley explained that Shared Ownership customers on new sites, pay service charges where grass cutting for example, has not yet been contracted out but customer is paying. We need to refund these monies. | Reconciliation of service charges to be put in place for all SO customers. | **Partially agreed.**  Service charges (in this context relate to estate charges) are an obligation under the lease, so we are unable to deviate from any charges that are applied. The lease sets out if a service charge is payable.  Our procedure is to apply a service charge when the lease commences if this is applicable and then provide a credit after the annual reconciliation exercise if the work has not yet started.  We follow this process to:   * ensure we have collected the charge when the service commences, and we are asked to pay * avoids issues of customers challenging the charge what could be a year or two into the lease when they have got used to not having to pay anything.   This reconciliation started, as part of the annual process for the financial year ending 2021/22 . | Dec 2023 | Head of Finance and IT |
| 2 | Service charge letter simplified to be made more understandable; perhaps add a simplified cover page over the top of the mandatory prescribed information we need to add. | Ensure Shared Ownership customers understand their service charges | Rent setting and Other Property Charges Policy reviewed. | Service charge letter to include cover page over the top of the mandatory prescribed information to make sure information is understandable. | **Agreed.**  To be reviewed as part of annual rent setting process | Feb 2024 | Head of Housing and Neighbourhoods (HHN) |
| 3 | Add Rent setting and Other Property Charges Policy to the website | Ensure Shared Ownership customers understand their service charges |  | Add Rent setting and Other Property Charges Policy to the website | **Agreed,** and to be actioned immediately.  All relevant policies relating to Rent setting and homeownership to be made available on website. | Aug 2023 | Head of Property Investment, Sales & Lettings (HPISL) |
| 4 | Welcome pack created to include;  NHO introduction  Income support welcome /congratulations card  involved customer portal | To provide Shared Ownership customers as much information about our services as other customers get. To make sure they know to what services they are entitled. | Welcome pack is already given by developer, but it does not include information from Greatwell Homes and our support services.  Shared Ownership customers have access to support from other teams, but survey results say there is a lack of information and confusing communication.  Placeshapers evidence: Shared Owners more vulnerable than other customers as less support / entitlement | Welcome pack uploaded to customer portal. Customers to be consulted on contents. | **Agreed.**  Team to review information provided on the portal and update any gaps identified.  S&LM in discussion with Housing Insight to add additional information to the portal and an audit of any updates required. | Jun 2024 | Sales & Lettings Manager (SLM) |
| 5 | Making sure that information to the customer portal that shows the services available to shared ownership customers | To provide Shared Ownership customers as much information about our services as other customers get. To ensure they know what support/service they are entitled too. |  | Put all services available to SO customers on the customer portal. | **Agreed.**  To be picked up as part of action 4 identified above. | Dec 2023 | Sales & Lettings Manager (SLM) |
| 6 | Shared Ownership customers are added to the customer newsletter distribution list | To provide Shared Ownership customers as much information about our services as other customers get. To ensure they know what support/service they are entitled. | Currently Shared Ownership customers are not on the newsletter distribution list as some information is not relevant / applicable to them, but, some of it is. The Shared Ownership customer survey has highlighted a lack of information and communication to Shared Ownership customers and adding the Shared Ownership customers to the newsletter lists gives them the opportunity to hear about advice and support and they can unsubscribe if they want. This would give them the choice. | Shared Ownership customers are added to the customer newsletter distribution list | **Agreed.**  Communications team to explore extending the  e-newsletter distribution to all customers including shared ownership.  *Feedback from CM 28/07/2023 - Had a complaint about this. One of our SO customers got mixed* *in with the general needs and complained that we were promoting services that weren’t available.*    *Comms to email all SO customers to see whether this is something they would be interested in. That way they then have the choice but understand that not everything will be relevant to them.* | Dec 2023 | Communications Manager(CM) |
| 7 | Add a customer satisfaction OPI: an annual survey of all Shared Ownership customers – possibly do as part of TSMs | Understand ongoing customer feedback to help make improvements.  To ensure customer satisfaction is at the forefront of the team and reporting focus. | Current OPIs focus on budget and timing not the customers experience during the process. | Investigate whether repairs questions can be removed from TSM survey or look to communicate with SO customers on the questions not requiring a response. | **Partially Agree**  We capture customer feedback one-month after sales completion. The new ‘Tenancy Scrutiny Measure’ (perception survey) that the government introduced April 23 will go out in September this year. This replaces STAR which had more generic questions and TSM will also go out to ALL customers classed as ‘Social Housing’ which will include shared ownership. Greatwell Homes will follow up 10% of non-complete surveys, focusing on our more vulnerable cases.  The questions are set by the regulator, and we cannot change these.  Whilst we recognise that some of the repair questions outlined in the TSM survey are not relevant, other questions do gauge wider customer feedback on our services.  The TSM will go out this year to ALL customers and subsequently will go to a sample of customers each year thereafter.  The SO customers can be removed following the first year and we can create a bespoke survey based on the TSM and recommend this is sent out at Q1 every year. The results would be recorded as an MPI. This would allow us to tailor the TSM to be more relevant to these customers and capture satisfaction in this tenure. | June 2024 | Community Involvement Manager |
| 8 | Neighbourhood Housing Officer completes a 6 week visit with each new Shared Ownership customer | Ensure customer knows who their NHO is and understands services available |  | Neighbourhood Housing Officer to complete a 6 week visit with each new Shared Ownership customer | **Agreed.** To be actioned immediately .  This to be looked into by Housing team. Currently they carry out these visits for our rental properties. Sales & Lettings Team to ensure Housing Officers are aware of any differences they would need to implement for a visit to a shared ownership customer. | Aug 2023 | Housing & Income Services Manager  (HISM) |

**Attachments:**

Below attachments are from Westward Housing Shared Ownership booklet



