

4. Homeowners

The following chapter is based on the analysis of results from ISHA's homeowners, who have not been included in the report so far. The survey used the homeowner questionnaire, which comprised 56 questions. At the time of the survey ISHA had 215 homeowners (171 shared owners and 44 other leaseholders). A census was carried out on the homeowners and 76 responded (35%), with the following results reliable to +/-9.1% at the 95% confidence interval. This chapter reports on the views of shared owners and other leaseholders combined, while a table can be found at Appendix 3 (Table 4) showing the results broken down by the two groups.

4.1 Homeowner demographics

Three quarters of the homeowner households are made up of adult households i.e. couples or single homeowners under the age of 60 with no children under 16 living in the household (74% - 43% single adults and 32% couples). The survey found that only around one in ten homeowners are families (12%). Just 6% of homeowner households are older households (over 60 years old) – being either single older homeowners (2%) or older couples (4%). A small percentage of homeowners are multi-adult households (5% with three or more adults over 16 years old) and 2% are other household compositions.

60% of homeowners who completed the survey (the principal homeowner) are female. Few households include people with long-term illnesses, health problems or disabilities (4%).

In terms of ethnicity, half of homeowners are White British (50%). The TSA's definition of Black and Minority Ethnic (which includes White Irish and White Other homeowners) shows that 47% of households are BME households (2% refused to answer the question).

Virtually all principal homeowners (94%) and their partners (86%) are in employment. Three quarters of homeowners have gross incomes between £20,800 and £52,000 (75%). Only a small percentage of homeowners were on a lower annual income (5%) and 20% were on higher incomes.

A third of homeowners are Christian (33%), while over half indicated they have no religion (54%). Just 7% are of another religion and 6% preferred not to say. In respect of sexuality, 85% of homeowners stated they are heterosexual, while 8% preferred not to say and 7% said they are non-heterosexual.

4.2 Homeowner satisfaction with services

Overall services

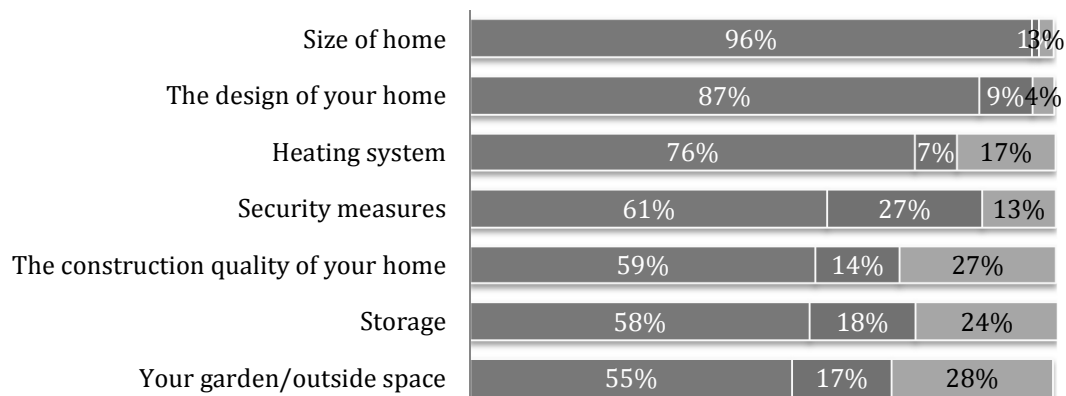
59% of homeowners were satisfied with the overall services provided by ISHA, including just 13% who were “very satisfied”. Just over a quarter of homeowners (28%) expressed dissatisfaction with overall services (0% said that they were “very dissatisfied”). A number of homeowners were neither satisfied nor dissatisfied (13%).

Satisfaction with the home and features of the home

The vast majority of homeowners were satisfied with their home (92%) and few were dissatisfied (5%). Homeowners were asked a number of questions about their home relating to its size, type (flat, house etc.), design and construction quality as well as its facilities such as security measures, the heating system, storage space and outdoor space.

Satisfaction was highest in respect of the design (87%) and size (96%) of the home. Around three quarters of homeowners were satisfied with the heating system (76%). Satisfaction was lower with the garden or outside space (55%), storage space (58%), construction quality of the home (59%) and the security measures (61%). Around a quarter of homeowners were dissatisfied with several aspects of the home – storage, construction quality and garden/outside space (24% - 28%).

**Figure 4.1 Satisfaction with the different aspects of the home
(Base 69 - 74)**



Services received

The type of services homeowners receive depends on the specifications in the lease and the type of property they own. Homeowners were therefore asked how they rated ISHA in respect of specific services offered. Although only a third of homeowners who had an opinion were satisfied with the rent/service charge information (36%), more homeowners were satisfied with the external repairs and maintenance service (28%) and with the upkeep of the communal areas (57%). However, high percentages of homeowners were dissatisfied with these services (25% - 46%).

In respect of value for money just over a quarter of homeowners thought they received value for money for the rent/service charge (22%), while over a third felt that the external repairs and maintenance (21%) and the cleaning of the communal areas (38%) represented good value for money. High percentages of homeowners who had an opinion rated the value for money for these three aspects of their services as poor (35% - 50%).

Paying a higher service charge for more services

The services that homeowners receive are limited to those specified in the lease; however there was no great desire on the part of homeowners to pay a higher service charge in order to obtain extra services – 93% of homeowners would not be prepared to pay a higher charge. Only 7% said that they would.

Neighbourhood

The majority of homeowners (89%) were satisfied with their neighbourhood (38% were “very satisfied”) and just 4% were dissatisfied. Homeowners were asked whether their neighbourhood had improved or declined over the past two years. Just under half of homeowners felt it had stayed the same (45%). Encouragingly half felt that it had improved to some degree (49%). Only 6% of homeowners felt that their neighbourhood had declined in the last two years (0% said it had declined greatly).

Although ISHA has limited opportunities to deal with neighbourhood problems for homeowners in the same way as on rented housing estates, homeowners were asked similar questions to those on the homeowner STATUS questionnaire regarding these issues and were asked to rate how big they thought a range of problems or issues were in their neighbourhood. The most prevalent problems reported by homeowners were noisy neighbours (26%), drunk or rowdy behaviour (28%), disruptive children/teenagers (29%), car parking (30%), rubbish or litter in the street (39%) and noise from traffic (40%).

Customer contact

91% of those responding had contacted ISHA in the last 12 months. The most common method of contact was by telephone (60%), although many emailed (34%). The main reason for contact was to report a defect/repair or maintenance issue (54%), followed by a query concerning a service charge/rent matter (25%) or a neighbour or neighbourhood issue (9%). A small number of homeowners made contact about buying or selling their home (2%), stair-casing or re-mortgaging (3%) or to make a complaint (6%).

When homeowners contacted ISHA, two thirds (66%) found that getting hold of the right person was easy, while 18% found it difficult. 58% of those contacting the Association found staff helpful (23% unhelpful) and a slightly smaller percentage found staff able to deal with their problem (53%), although a third found staff unable to deal with their query (32%). Only 36% of homeowners were satisfied with the final outcome of their enquiry and more were dissatisfied (39%).

Awareness of service standards

Homeowners were asked if they were aware of ISHA's published service standards for customer service. Only two fifths of homeowners were aware of the standards (43%). A similar percentage were not aware of these standards (39%), while 18% did not know.

Repairs and maintenance service

Not all homeowners receive a repairs and maintenance service. Of those that had an opinion, only a third were satisfied with the service (35%); and more were dissatisfied (45%). A number of homeowners were neither satisfied nor dissatisfied (21%).

Homeowners rated the ability of workers to minimise dirt and mess (76%) and the attitude of the workers (70%) most highly, followed by the quality of the repair work (49%). Satisfaction was much lower with the information given (40%), the speed at which the work was completed (40%), and especially the time taken before the work started (29%).

Communication and consultation

Just under two thirds of homeowners felt that ISHA is doing a good job in keeping them informed about issues that affect them (62%), however fewer felt that ISHA takes account of their views when making decisions (40% satisfied), and a third are dissatisfied in this area (33%).

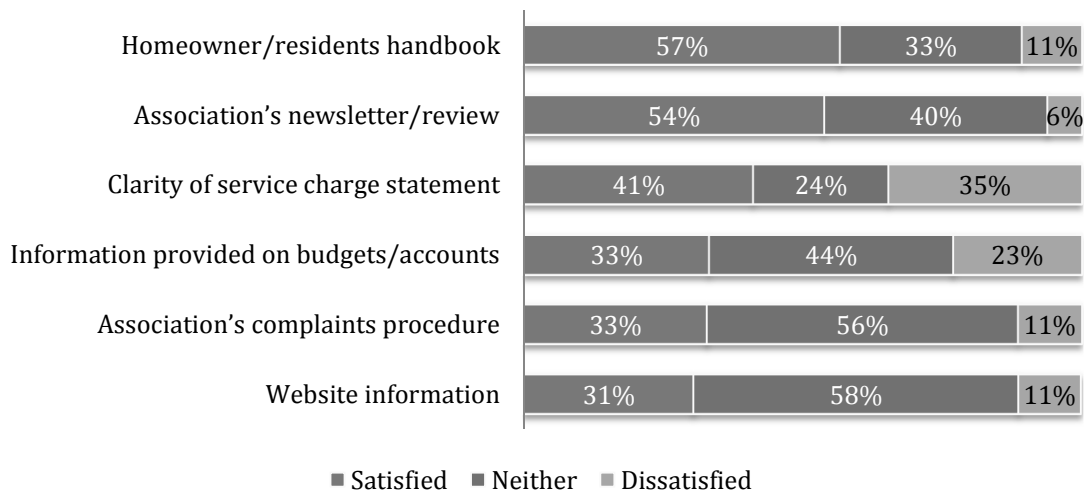
Just under a fifth of homeowners felt that the level of consultation they had regarding the way in which ISHA sets the service charge was about right (16%), no homeowners felt that there was too much consultation (0%) and 34% said there was too little consultation. Almost half of homeowners said that there had been no consultation at all (48%).

Homeowner information

Homeowners were also asked a number of questions regarding how satisfied they were with different types of communications received, ranging from the homeowners' handbook, information on budgets and newsletters to the complaints procedure and website information. While over half of those responding were satisfied with the newsletter (54%) and the handbook (57%), fewer were satisfied with the clarity of the service charge statement (41%). Only a third of homeowners were satisfied with the website information (31%), complaints procedure (33%) and the information

provided on budgets and accounts (33%). Dissatisfaction was at its highest with the information provided on budgets and accounts (23%) and the clarity of the service charge statement (35%).

**Figure 4.2 Satisfaction with communication and information
(Base 71 - 74)**



Homeowners prefer to get information from ISHA by email (46%) or in writing (47%), only a few like to receive information by telephone (5%), text message (1%) or on the website (1%).

The majority of homeowners prefer the Association to email (67%) or write to them (68%) to inform or consult them on issues which might affect them. A number of homeowners would also be happy to receive information in a magazine/newsletter (17%), by telephone (15%) or a personal visit (12%). Almost a third of homeowners would be happy for ISHA to use an open meeting or AGM (31%) and a quarter would be interested in an online forum (24%).

When looking at the best method for obtaining homeowners' views, almost two thirds of respondents opted for completing a questionnaire (71%) and many would be interested in taking part in an email panel or completing an on-line survey (63%). Few homeowners would be interested in attending open days/conferences (10%), completing telephone surveys (10%) or engaging in small discussion groups (14%); while more would attend homeowners' groups or forums (27%). No homeowners stated that they do not want to get involved at all (0%).

The residents newsletter

Less than half of homeowners said that they found the residents newsletter interesting (44%) or useful (41%).

Access to and use of the internet

The vast majority of homeowners have access to the internet either at home (92%) or have access at work (79%). Just under a fifth of homeowners access the internet elsewhere through terminals in libraries and internet cafes etc (17%), and only 6% said that they did not have any access to the internet.

A high percentage of homeowners said that if they had access to the internet they would use it to

communicate with ISHA. Reporting a repair (85%) and making general housing enquires (62%) would be of the most interest to homeowners, while just under over half would use the internet to view customer information (62%) and check their rent account (57%). Two in five homeowners would use this method to pay their rent/service charge (43%) or report anti-social behaviour (42%).

Getting involved and finding out more

Around a quarter of homeowners would be interested in finding out more about how to become a board member (23%) or the ISHA Residents' Forum (24%) and even more would like to know about their local homeowner associations (30%). One in ten homeowners would like to know about starting their own residents association (10%). Just over half of homeowners however do not want to get involved in any activities (54%).

Recommending ISHA

Half of homeowners would recommend ISHA to family or friends (50%), and more said they were fairly likely to recommend ISHA (33%) than very likely (17%). Just over a quarter of homeowners would not recommend the Association (26%), while a further quarter were unsure (24%).

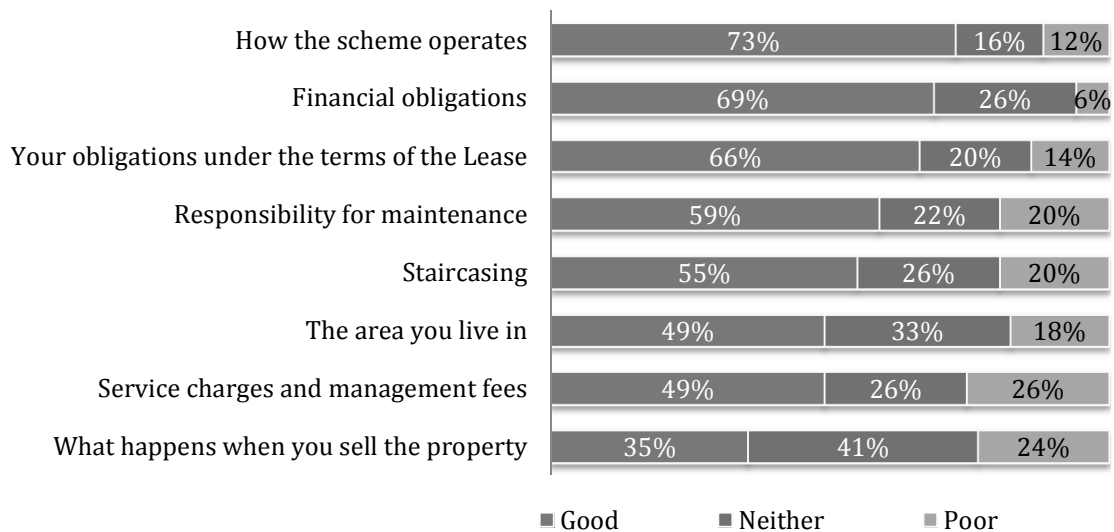
4.3 The sales process

Homeowners who had purchased their properties within the last three years were asked for details of their experience of the sales process. 71% of homeowners were satisfied with the sales process (26% very satisfied and 45% fairly satisfied), 22% were dissatisfied and 8% were neither satisfied nor dissatisfied.

Three quarters of homeowners felt that the information and advice provided by ISHA during the sales process was good with regards to how the scheme operates (73%), and two thirds were satisfied with the advice on obligations under the terms of the lease (66%) and the financial obligations (69%).

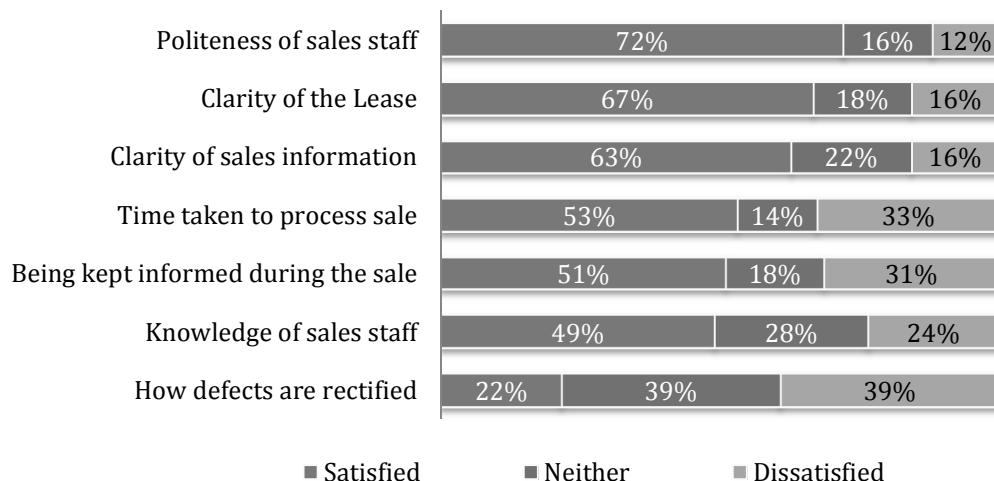
Over half were satisfied with the information provided on staircasing (55%) and their responsibility for maintenance (59%), while around half said the information on service charges and management fees (49%) and the local area (49%) was good. Fewer homeowners were satisfied with the information given about what happens when they sell (35%). Homeowners were most dissatisfied with the information on what happens when the property is sold (24% poor) and the information on service charges and management fees (26% poor).

Figure 4.3 Satisfaction with the information and advice provided when purchasing the property (Base 46 - 47)



Homeowners rated different aspects of the service they received while buying their home. The majority of homeowners were satisfied with the clarity of the sales information (63%), the clarity of the lease (67%) and the politeness of sales staff (72%). Around half of the homeowners were satisfied with the knowledge of sales staff (49%), being kept informed during the sale (51%) and the time taken to process the sale (53%). Few homeowners were satisfied with how defects are rectified (22%) and 39% were dissatisfied.

Figure 4.4 Satisfaction with different aspects of the sales process (Base 45 - 47)



45% of homeowners said that they had moved into a newly built property and had to report defects which have been resolved; 34% said that there was a defect that had yet to be resolved. (21% of homeowners either had not moved into a newly built property or had not reported any defects.)

The survey found that the vast majority of homeowners (90%) would recommend this type of purchase to family or friends (or have already done so), just 10% would not.

Household costs

Homeowners were asked whether they had experienced any financial difficulties in paying regular payments/bills in the last 12 months. Pleasingly, 85% had experienced none. Of the 15% who had experienced problems, three quarters said that this was because the costs of owning their own home had been higher than they expected (76%).

Half of homeowners said that if they got into financial difficulties they would resolve the matter themselves (47%) or with the help of their mortgage lender (46%), while many more would approach family and friends (73%). A third of homeowners said that they would seek help from ISHA (31%) or Citizens Advice (34%), while a few would consult an independent advice agency (5%) or other organisation (3%). A small number of homeowners said that they would not know who to contact (3%).

Future plans

The majority of homeowners said that if their lease allowed they would like to buy a greater share of their home (94%). Just under two thirds of homeowners said that they could not afford to do this (63%) and many said that they were still saving up (42%). A number of homeowners felt that the staircasing increments (15%), and professional fees were too high (19%) or were worried about taking on a bigger mortgage (22%). One in ten homeowners said the process was too complicated (10%) or that they are considering moving home (10%).

Over a third of homeowners are considering moving in the next few years – 6% in the next year, 5% in the next year or two, 15% in three to four years time and 12% in more than five years time. Just under half of those responding had no plans to move in the next few years (45%), while some homeowners did not know (18%).

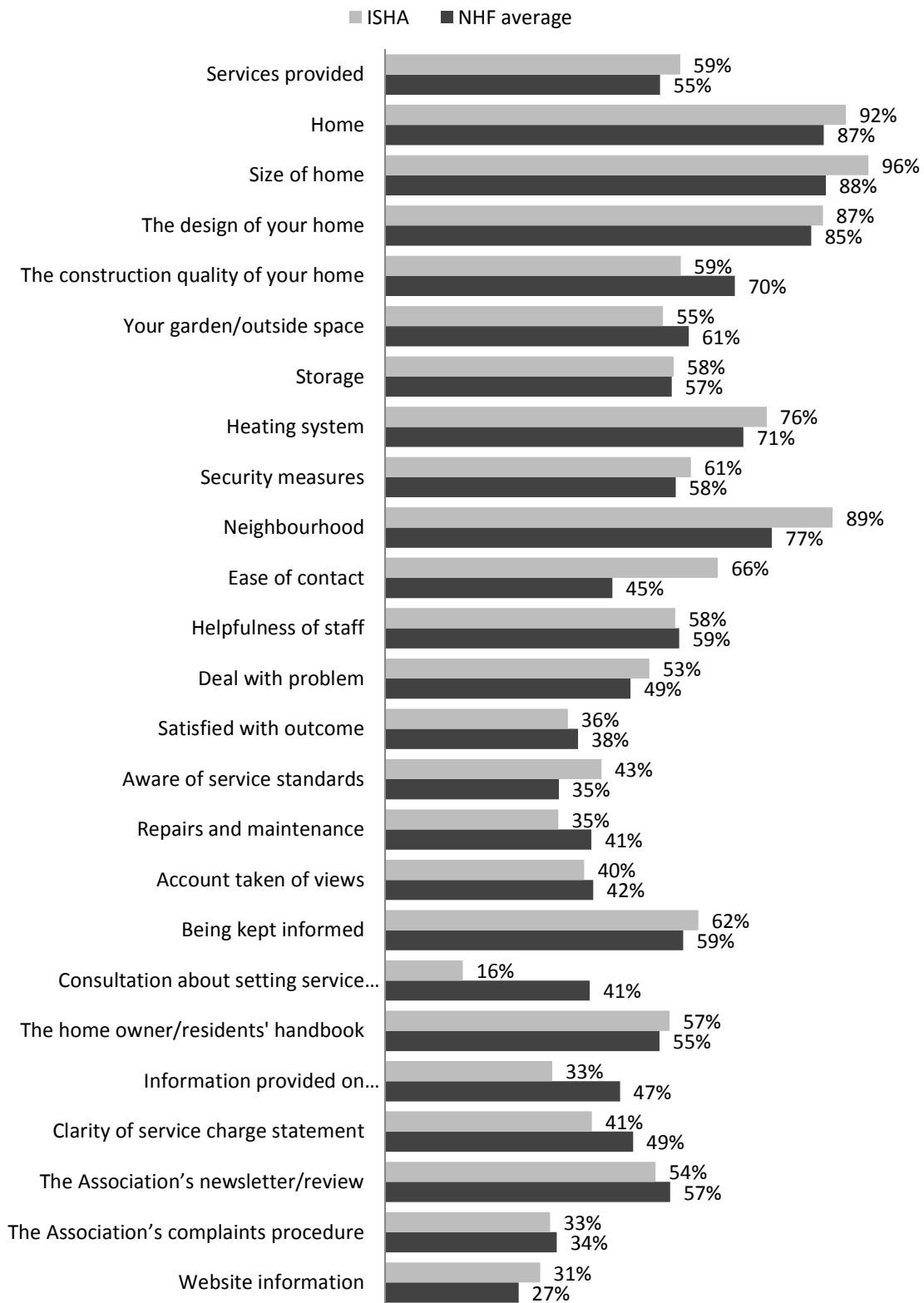
4.4 Comparison with other landlords' homeowners

The charts below compare the satisfaction levels of ISHA's homeowners with those of other landlords, by way of the Federation's database average. A note of caution is given here as the Federation's averages are calculated using only those landlords who have carried out surveys using the STATUS homeowner questionnaire launched in October 2007 and thus should not be taken as fully representative of satisfaction at a national level.

Encouragingly, slightly more homeowners at ISHA were satisfied with the overall services provided (59%) compared with the Federation's database average (55%). This result is encouraging as while many of ISHA's homeowner ratings were close to or slightly higher than the Federation's homeowner averages, there were a few exceptions. The survey found that ISHA's homeowners awarded higher than average ratings for the home (5% higher) and several aspects of the home (heating system (5% higher) and size of home (8% higher). In addition, the neighbourhood was highly rated (12% higher) and more homeowners at ISHA found staff easy to contact (21% higher).

The survey did however find some areas of lower satisfaction including aspects of the home - the garden and outside space (6% lower) and the construction quality (11% lower) - and homeowners awarded a lower overall rating for the repair and maintenance service (6% lower). ISHA's homeowners were noticeably less satisfied with the information on the clarity of the service charge statement (8% lower) and on budgets and accounts (14% lower), and this is perhaps reflected in the much lower rating for the consultation regarding setting the service charge (25% lower).

Figure 4.5 Difference in satisfaction of ISHA's homeowners and the Federation's average - key ratings (% very or fairly satisfied/good - who had an opinion)



Just as many ISHA homeowners were satisfied with the sales process (71%) compared with the

Federation's average (69%) and more would recommend the scheme (90%) compared with the average of other housing associations (84%). The survey found that while some of ISHA's ratings were close to the Federation's averages, on other occasions ISHA's ratings were significantly higher (explaining the obligations of the lease, financial obligations and responsibility for maintenance; 6% - 9% higher).

In other instances ISHA's ratings were lower than average (value for money of cleaning of communal areas, external repairs and maintenance and rent and service charge information; external repairs and maintenance, rent and service charge information, the knowledge of sales staff and how defects are rectified – 6% to 18% lower).

Figure 4.6 Difference in satisfaction of ISHA's homeowners and the Federations average - sales process (% very or fairly satisfied/good - who had an opinion)

