

Survey Results

We value and actively seek your views in relation to our factoring service as all feedback helps us identify ways in which our service can be improved.

56 completed surveys out of 634 were returned. This is not as high as we would have hoped. Only 9% of the forms issued were returned, compared with a return rate of 24% for the last survey carried out in 2011.

We realise that perhaps the Christmas and New Year period is not the best time to issue survey forms but we are looking at a different way of surveying owners from now on.

Thank you to all who returned their forms

We hope you find the results and information clear. Please do not hesitate to contact Fiona White

at the office if you've any ideas on how we can make the report better or if you would like more detail on any survey result.

SERVICE PROVISION

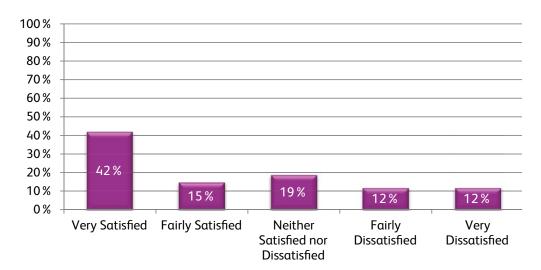
Q

If you have contacted the office in the last 12 months, how satisfied were you with the way your enquiry was handled?



A total of 57% (15) of those who had indicated that they had contacted us in the last 12 months were satisfied with the way their query was handled, with 42% (11) indicating that they were very satisfied.

We are sorry that 24% (6) were dissatisfied. We must apologise as, due to an oversight on our part, we did not ask you for reasons for dissatisfaction and are therefore unable to address these at this time. We will therefore endeavour to contact all relevant owners to establish the reasons for their dissatisfaction so that we can improve our service to you.



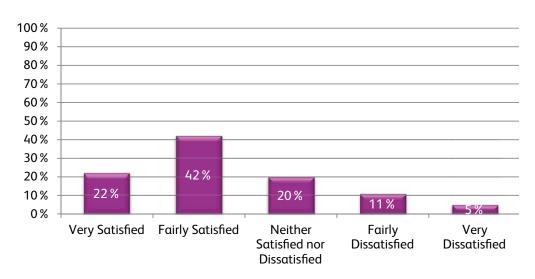
SERVICE PROVISION CONTINUED



How satisfied are you with repairs carried out by us in the common areas around your property within the last 12 months?



A total of 64% (29) of owners who were aware of common repairs being carried out in the last 12 months, were satisfied with the quality of the repairs, with 22% (10) indicating that they were very satisfied. We looked at the reasons that 16% (7) were dissatisfied and hope that all owners find the following information helpful:



SATISFACTION

• Some owners are not happy that they have to pay for common repairs for areas that are not within their direct vicinity or in areas that they don't use. Although 98 % (55) of owners were aware of their responsibility to contribute to the cost of maintaining common areas, we realise that owners may not be keen on paying these costs, especially in these difficult times. When you purchase a property within an estate, your legal paperwork outlines your burdens and responsibility for sharing the cost of maintaining these areas.

REPORTING REPAIRS

- Although we inspect common areas, it is also important that you report common repairs to us. It's okay if someone else has already reported it. It's in all our interests that our areas look good and are free from health and safety issues such as broken slabs. It helps keep the value of our homes as high as possible.
- Target timescales for repairs are:
 - Emergency to be made safe within 4 hours
 - Urgent to be carried out within 3 working days
 - Routine to be carried out within 10 working days

CONTRACTORS

• We have contractor invoices available at our office for 14 days after your invoice is received. It's no problem to pop in to review them.

OUR POLICY

Our Maintenance and Repairs Policy is always available on our website or by contacting the
office.

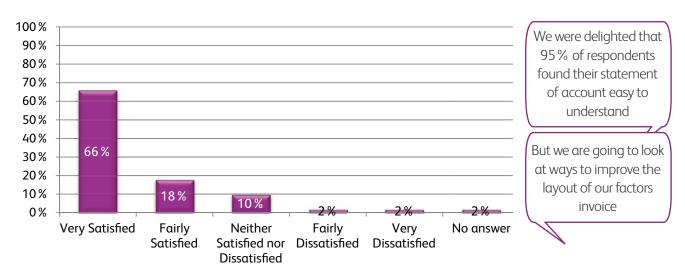


• With an average of 80 common repairs being instructed by our Maintenance Section each month, it's not feasible for us to write to all owners every time a common repair is carried out. This would be a huge drain on our resources and would have a massive impact on the cost of the Management Fee. As outlined in your Written Statement, we have delegated authority to instruct repairs expected to be less than £250 per owner. Anything likely to exceed this would require the approval of the majority of owners. As a courtesy, we aim to notify owners if a repair will be more than £50 per owner. We also publish forthcoming major repairs information in our newsletters.

Q A

How satisfied are you with the payment options available to you?

A total of 84% (47) are satisfied with the payment options, with 66% (37) indicating that they are very satisfied.

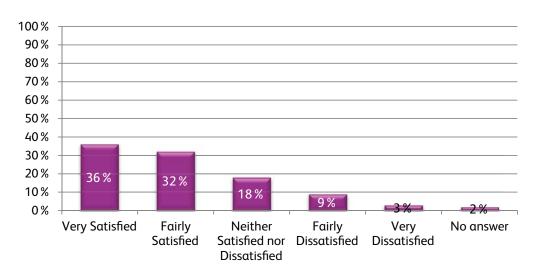


The only dissatisfied person who commented, said it was about not receiving a payment card when requested. If you have requested a payment card and have not received it within 7-10 days, please contact us. We'd be happy to chase this up as it is issued to you straight from allpay.

Q

How satisfied are you that our factoring service (including our Management Fee for carrying out the service) represents good value for money?

A total of 68% (38) are satisfied that the factoring service represents good value for money, with 36% (20) indicating that they are very satisfied. We note that 12% (7) are dissatisfied.



SERVICE PROVISION CONTINUED

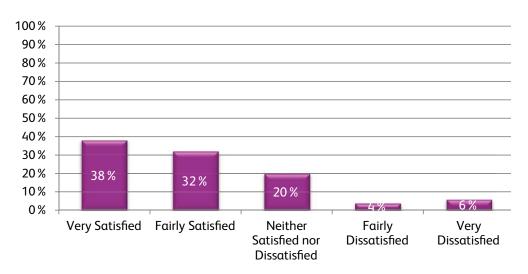
- We tender for our contractors on a regular basis to achieve the best price for owners.
- We aim to only cover our costs when calculating our Management Fee. The fully factored Management Fee of £101 per annum for 2015/16 is very competitive within the Factoring Service environment.

Q

Taking everything into account, how satisfied are you with the overall factoring service provided by us?



A total of 70 % (39) are satisfied with the overall factoring service, with 38 % (21) indicating that they are very satisfied. We note that 10 % (5) are dissatisfied.



We've provided the following information in response to the comments made when we asked, "What can we do better?":

- As an organisation, we are investigating ways to improve our estate management, in light of many changes to bulk uplifts and bin collections over the past few years. As a factor of common areas, we aim to remove dumped items quickly however, as this incurs a cost, it is important that you contact us if you have any information on who is dumping items. Alternatively, you can report flytipping to Dumb Dumpers, run by Zero Waste Scotland on 0845 2 30 40 90. Flytipping is a criminal offence.
- It's great if you can contact us immediately if you are dissatisfied with a repair/ contractor. It is quicker to resolve while the contractor is still onsite or if the repair has only recently been carried out.
- For Linnvale residents, we have enclosed the map showing the common areas of the estate we maintain on your behalf (coloured green), on page 8. Other common areas in the estate are the responsibility of West Dunbartonshire Council (ie. grass verges next to main roads and pavements) and they can be contacted on 01389 737000.
- Regarding our publications, we prepare and design them in-house to keep costs low.

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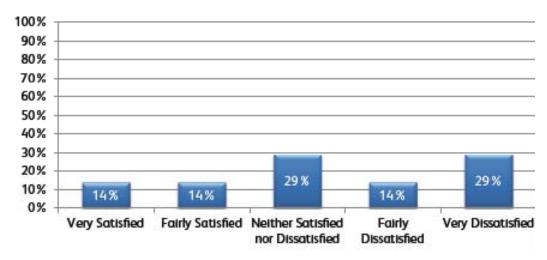
RESOLVING PROBLEMS



Only 61% (34) of owners indicated that they are aware of our Factoring Complaints Handling Procedure.

The Procedure was sent out as part of your Owners Packs in 2013 but if you have mislaid it you can find a copy on our website or contact the office for hard copy.

13% (7) of owners indicated that they have complained to us about our factoring service. Of those who have complained, 28% (2) were satisfied with the way their complaint was handled, with 14% (1) indicating they were very satisfied.



3 of the 7 owners who had complained to us were fairly/very dissatisfied. We are very disappointed by this low level of satisfaction.

It is important to us that owners are satisfied with the service that we provide.

It may not always be that we reach a decision the owner agrees with but we always provide a full explanation of our decision and details of how to take your complaint further to the Homeowner Housing Panel (see below) if you are not satisfied.

We endeavour to exceed our timescales for complaints, which are:

- Stage one: frontline resolution. We aim to resolve complaints quickly and directly. We will give you our decision at Stage 1 in five working days or less, unless there are exceptional circumstances and we will explain this.
- Stage 2: investigation. This deals with two types of complaint: those that have not been resolved at Stage 1 and those that are complex and require detailed investigation from the outset. We will give you a decision at Stage 2 in twenty working days or less, unless there are exceptional circumstances and we will explain this.

Only 41% (23) of owners indicated that they are aware that they can take their complaint to the Homeowner Housing Panel (HOHP) if not satisfied with our final decision.

Information on the Homeowner Housing Panel can be found in our Factoring Complaints Handling Procedure or on the HOHP website (hohp.scotland.gov.uk).

CUSTOMER CARE

Q

Of the owners who have had dealings with the staff and answered the customer care questions:

 100% (37) indicated that they found staff to be polite and courteous We were delighted that 100% said they found staff to be polite, courteous and respectful.

- 100% (36) indicated that they had been treated with respect
- 94% (33) indicated their query had been dealt with within a reasonable timescale
- \bullet 94% (33) indicated that they had received a high level of customer care

Regarding timescales, if you raise a telephone enquiry, a member of staff will aim to get back to you within one working day.

Customer care is a high priority for us and we would urge any of our customers to let us know at the time if they feel that have not received the treatment they would expect.

In response to a suggestion from one owner that we provide a follow-up to ensure repairs have been satisfactorily dealt with, our Maintenance Section will now implement this suggestion. If you report a common repair, we will contact you once the repair has been completed to find out if it's been repaired to your satisfaction.

KEEPING IN TOUCH

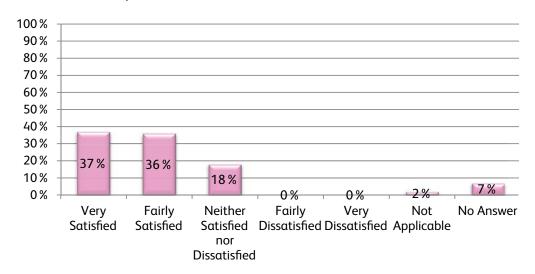
- 80 % (45) of owners indicated that they read our ChitChat newsletters.
- 80 % (45) of owners indicated that they read our Owner Occupier newsletters.
- 43 % (45) of owners indicated that they read our Annual Reports.

QA

How satisfied are you with our publications?

A total of 73% (41) of those who responded are satisfied with our newsletters, with 37% (21) indicating that they are very satisfied. We're pleased that no-one is dissatisfied.

We're delighted that 73 % are satisfied with our newsletters. We prepare and design them in-house to keep costs low



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KEEPING IN TOUCH CONTINUED

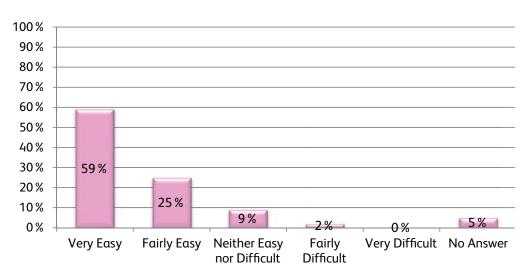


Although we send you the dedicated OwnerNews newsletter in December each year, we also send you our regular ChitChat newsletter, issued quarterly to our tenants, to keep you informed of what's happening at CHA, so we are glad you find them useful.

QA

How easy did you find it to contact us?

A total of 84% (47) of owners find it easy to contact us, with 59% (33) indicating that they find it very easy.

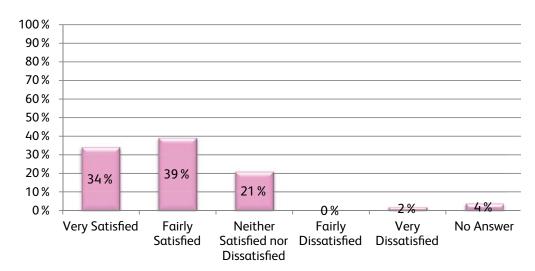


In the hope of making contacting us even easier, we currently now open our office over lunchtimes, so we are open Monday-Thursday 9am-5pm and Fri 9am-4pm.

QA

Overall, how satisfied are you with how we keep you informed about our services and decisions?

A total of 73 % (41) of owners are satisfied with how we keep you informed of our services and decisions, with 34 % (19) indicating that they are very satisfied.



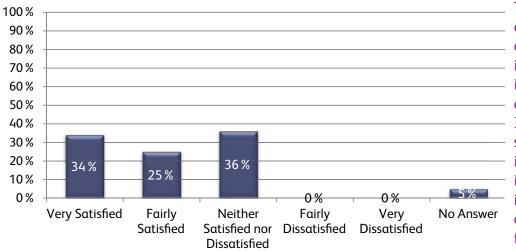
Thank you for all of your comments on the areas where you would like to receive more information. We will tailor our future publications to include the information requested.

We also hope that our new look Website, which should be available in the Summer, will improve access to information and contain more regular updates for owners.

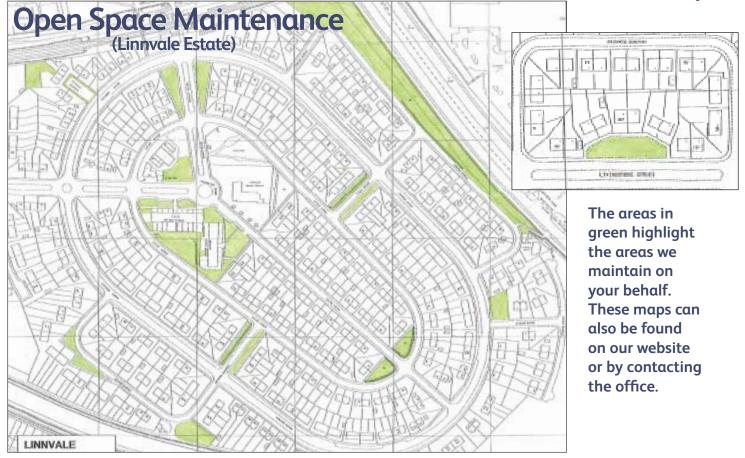
GETTING INVOLVED

How satisfied are you with the opportunities given to you to participate in making decisions about our factoring service?

A total of 59 % (33) are satisfied with the opportunities for participating in making decisions about our factoring service, with 34% (19) indicating that they are very satisfied.



Thank you to everyone who expressed an interest/possible interest in becoming a shareholder. Information has been sent out to those interested. Those interested/possibly interested in joining a residents group or focus group will be contacted shortly.



All of our services and both yours and our responsibilities are contained in your Written Statement, previously issued to you. Please do not hesitate to contact us for another copy.

Clydebank Housing Association Ltd, 77 - 83 Kilbowie Road, Clydebank, G81 1BL Tel: 0141 941 1044 info@clydebank-ha.org.uk twitter: @clydebankha

Fax: 0141 941 3448 www.clydebank-ha.org.uk facebook: search for us





