

NETWORK STADIUM HOUSING ASSOCIATION AND LONDON STRATEGIC HOUSING ASSOCIATION

**LONDON PANEL MEETING
17 FEBRUARY 2016**

**SERVICE CHARGE SCRUTINY PANEL INVESTIGATION,
CONDUCTED JULY 2015 – NOVEMBER 2015**

PREPARED BY:

Network Stadium's Scrutiny Panel;

[REDACTED]
[REDACTED] (presenting to London Panel)
[REDACTED] (Investigation observer)

The Panel was supported by **Robert Quaye, Network Stadium Community Engagement & Investment Officer.**

PURPOSE AND SCOPE

This Report is produced for Network Stadium (NS) by the Scrutiny Panel. It details the Panel's work, methods used, and conclusions reached during its scrutiny of Network Housing Group's Leasehold service.

This report is accompanied by a service improvement plan produced in consultation with the Head of Rents and Service Charge, detailing how the department will respond to the report's recommendations.

RESOURCE IMPLICATIONS

Delivered within existing resources.

STRATEGIC IMPLICATIONS

Delivering scrutiny is a core business function for generating service improvement and ensures compliance with regulation.

SUMMARY OF RESIDENT AND DIVERSITY IMPACT

None conducted.

RECOMMENDATION

That the London Panel considers the findings and the planned service improvement in response to these findings. That the London Panel then monitors delivery of this service improvement.

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HOUSING ASSOCIATION**

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I. EXECUTIVE SUMMARY

- 1.1 For this scrutiny, the Scrutiny Panel were unable to secure a number of relevant documentation for review and a lack of access to specific policies and strategies. However the Scrutiny Panel note that overall, the Service Charge service being delivered, is of a reasonably high quality. Having discussed the issues with Head of Service, the Scrutiny Panel is confident that everything is being done to address the shortfalls within the Service Charge service, despite minimal policies, etc.
- 1.2 Both senior and front line staff appear to be committed to delivering a first class service to leaseholders / shared owners. Interviews with staff identified a commitment to provide as best a service as possible, despite the re-structuring of the department.
- 1.3 Despite the good work noted previously, customer satisfaction is low amongst leaseholders / shared owners.
- 1.4 More transparency and accountability is suggested following comments from leaseholders / shared owners.
- 1.5 The Scrutiny Panel feels that specifically tailored information targeted at leaseholders / shared owners would be of benefit to both Network Stadium and the customers.

2. PURPOSE OF THIS REPORT

The purpose of this report is to provide an investigative report on the Network Stadium's Service Charge service and make any necessary recommendations for improvements, which will increase customer satisfaction and allow Network Stadium to provide a more customer-centric service. The scrutiny was scoped as follows:-

Scrutiny Project Definition

- 2.1 This project will scrutinise the current strategy, procedure and customer experience of Network Stadium's Service Charge service. The project will focus specifically on the efficiency and accessibility of payments options and customer access, however may include additional identified issues.

2.2 Key lines of enquiry:

- **Payment**
 - Does the current process work?
 - Do leaseholders / shared owners pay on time?
 - Do leaseholders / shared owners get payment options and do these options reflect any new ways of paying?
 - Can the systems accommodate any unexpected costs / underspend?
 - Problems and success with the current system from a staff perspective?

- **Customer Access**
 - Do leaseholders / shared owners understand and get the right and sufficient information?
 - Is there an appeal process for leaseholders / shared owners and is it fair and quick to implement?
 - Do we contact customers who do not contact us?
 - Is customer contact analysed to identify service improvement requirements?
 - Problems and success with the current system from a leaseholder / shared owner perspective?

Business Reasons for the Scrutiny Project

- 2.3 The Hub commissioned the scrutiny of the Service Charge service in June 2015.
- 2.4 The Local Panel recommended scrutiny of this topic to help improve the Service Charge delivery and inform any service improvement activities for the future.

Scrutiny Project Objectives

- 2.5 Identify areas for improvement/change in the Service Charge service.
- 2.6 Recommend improvements/changes to the Service Charge service that will lead to improved efficiency.
- 2.7 To produce a service improvement plan.

Project Deliverables

- 2.8 Scrutiny report is produced by the Scrutiny Panel, outlining the methods of investigation used in the project, evidence considered, outcomes and recommendations for service improvement.
- 2.9 Service Charge Service Improvement Plan is produced in consultation between the Scrutiny Panel, Head of Rents and Service Charge and Leasehold Services Manager.

This report will:

- Explain how the scrutiny was conducted;
- Identify issues arising; and
- Make recommendations for improvements to the Service Charge service.

Resident Quality Inspectors (RQI) commissioning

2.10 Resident Quality Inspectors (RQI) were not commissioned for this project as it was felt more detailed results would be gained from a survey of leaseholders / shared owners together with staff interviews.

Mystery Shopping (MS) Commissioning

2.11 Mystery Shopper's (MS) were not commissioned for this project as it was felt more detailed results would be gained from a survey of leaseholders / shared owners together with staff interviews.

3. BACKGROUND TO THE REPORT

Since the new Regulatory Framework was introduced under the Housing and Regeneration Act 2008, the role of an external Regulator of Registered Providers has diminished and it is expected that ensuring all Standards are met and exceeded is achieved through *co-regulation* undertaken by Registered Providers and their residents. To embrace the opportunity that this presents, Network Stadium has established the resident 'Scrutiny Panel'.

The Scrutiny Panel conducts in-depth investigations into Network Stadium services and makes recommendations for service improvement to the Network Stadium Board for approval/ implementation and subsequent monitoring by Network Stadium's central resident body the Local Panels. The Service Charge Department will be the Scrutiny Panel's sixth investigation.

3.1 Between July 2015 and November 2015, the Panel scrutinised Network Stadium's Service Charge service, following a scrutiny commissioning from The Local Panel. The Local Panel felt that a review and improvement of the service would increase customer satisfaction and allow Network Stadium to provide a more customer-centric service.

3.2 The Scrutiny Panel reviewed the current practice and procedures; communications (both leasehold and shared owner residents); and the views of the Senior Service Charge Management responsible for Rents and Service Charge.

However, due to restructuring of the Service Charge service at the time of the commissioning of this scrutiny, a number of required policies and procedures were unavailable for scrutiny. However, the Scrutiny Panel, were still able to scrutinise the procedures in progress that provides a

Service Charge service to leaseholders / shared owners and they were able to deliver the scrutiny around the on-going restructuring.

- 3.3 This report relies on evidence based observations following staff interviews, customer survey and comparative studies of the Service Charge service offered by other Registered Providers and suggestions on best practice across the sector within the housing field.

4. THE SCRUTINY PROCESS

The Scrutiny Panel were supported by an independent external advisor who provided scrutiny training and understanding as well as service review training, however there was no further support from Network Stadium, (apart from the Customer Engagement and Investment Team, who provided administrative support).

This section gives a brief overview of some elements of the scrutiny process. The Head of Rents and Service Charge was interviewed to ascertain their views on service delivery. A full transcript of all interviews is available, upon request.

Detailed below are the elements that are included / not included within the Scrutiny project remit.

What is included	What is not included
<p>Document Box:</p> <p>(Please note that this list is not exhaustive and additional items may be added during the course of the scrutiny)</p> <ul style="list-style-type: none"> ▪ Suggested areas for scrutiny ▪ Suggested methods for scrutiny ▪ Overview of Service Charge 	<ul style="list-style-type: none"> ▪ Review of processes and procedures pertaining to Service Charges ▪ Strategy on Service Charge
<p>Interviews with key personnel who deliver the Service Charge service:</p> <ul style="list-style-type: none"> ▪ Head of Rents and Service Charge ▪ Leasehold Services Manager ▪ Other Service Charge staff 	
<p>Reality Check and Benchmarking:</p> <ul style="list-style-type: none"> ▪ Benchmark against other similar Registered Providers ▪ Review of NS website information and cross-checking via telephone interviews ▪ Comparison with best practice suggestions on HQN, HouseMark 	

<p>Survey:</p> <ul style="list-style-type: none"> ▪ Survey of a sample group of leaseholders/ shared owners (50 of each) 	
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Customer Survey

4.1 Surveys will be used to better understand the views of leaseholders and shared owners. The survey was conducted with a selection of leaseholders and shared owners of 50 randomly chosen residents per group. In light of the general feeling of un-satisfaction with the Service Charge service at present, (which was one of the main factors that led to the commissioning of this scrutiny by the Local Panel), the Scrutiny Panel felt the leaseholder / shared owner questions should be short and non-intrusive but focused on ascertaining the views of leaseholders / shared owners towards the service they are receiving. Questions were devised by the Scrutiny Panel as follows:

- How long have you been a Leaseholder or Shared Owner?
- Are you happy with the delivery of Service Charges?
- Do you receive advance warning that service charges are being increased?
- Do you fully understand and get the right information on Service Charges?
- What access do you have in providing your views for service improvement / changes?
- How do you normally contact us?
- Do you feel you have sufficient ways of making a complaint?
- How do you normally pay your Service Charge?
- What would you say are the three (3) main hurdles to improving the service?
- Is there anything you would like to add?

Interviews

4.2 Interviews were conducted with the Head of Rents and Service Charge, the Leasehold Services Manager and a selection of Officers to get a better understanding of the way the Service Charge service is delivered. Questions were devised by the Scrutiny Panel as follows:

- Are you happy with the delivery of Service Charges? If not, why not?
- Is the Service Charge collection operating above, below or at target?
- Do service charge bills give a breakdown of charges associated with major expenditures? If not, why not?
- Are you personally satisfied with the Service Charge targets relating to customer experience / satisfaction / communication?
- Are customers notified prior to a service charge overspending?
- What type of training do you provide your staff?
- How do you review the service being delivered by your staff?
- What do you think the three (3) main hurdles are to service improvement?
- What's your strategy for continuous improvement of the service?
- What access do customers have in providing their views for service improvement / changes?

- What methods do you offer customers to contact the Service Charge service?
- Are there any additional contact methods planned?
- How is customer satisfaction collated?
- Are there any new trends which have not been anticipated previously in your forward planning?
- How do you deal with complaints regarding any of your staff?
- What sort of relationship does the Service Charge service have with other departments?
- Have there been any cross-departmental issues? If so, how are they discussed and overcome?
- How do you deal with customers who are visually impaired or have hearing difficulties?
- Is there anything you would like to add?

Benchmarking (Appendix I)

4.3 A benchmarking exercise was undertaken to compare the various Service Charge access options for Network Stadium, in comparison to other similar Registered Providers. The benchmarking was conducted across six (6) Registered Providers:

- Catalyst Housing Trust
- Genesis Housing Trust
- Family Mosaic
- London and Quadrant
- Notting Hill Housing Association
- Peabody Trust

Areas of the service which were benchmarked covered:

- Payment options available for leaseholders / shared owners
- Service Charge collection periods – annually; six monthly; quarterly
- How often Service Charges are increased
- What appeal processes were available at for leaseholders / shared owners

Best Practice

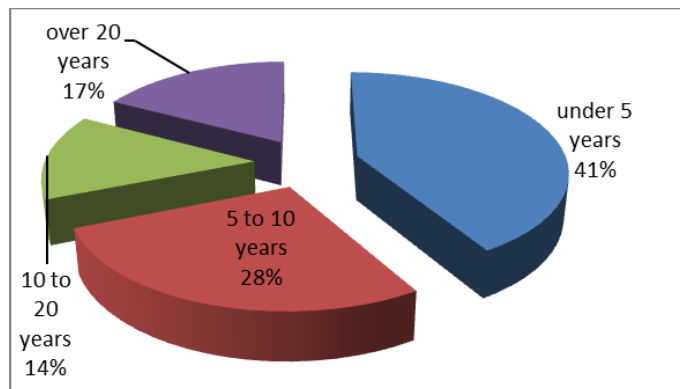
4.4 As part of the additional benchmarking process to provide a more informed Report, the Scrutiny Panel looked at Best Practice recommendations, in terms of access and payment options, being offered by Network Stadium and comparing them with a number of non-regulatory but information and guidance organisations within the Housing sector, such as HQN and HouseMark, to compare what was being offered by Network Stadium with what would be classed as ‘best practice’.

Network Stadium frontline staff that have direct contact with the leaseholders / shared owners, were questioned via telephone and their answers were cross-referenced with information being promoted on the Network Stadium website for leaseholders / shared owners.

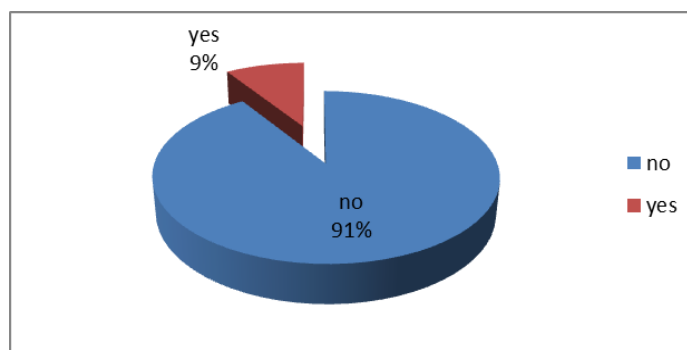
5. SURVEY

A survey was carried out across a random selection of 100 Leaseholders / Shared Owners, (50 per group), and was conducted over a period of two (2) weeks. The survey yielded a response rate of 30%, at the end of the response period. A full transcript of all comments is available upon request. It should be noted that there were no leaseholders / shared owners available in the South of London to partake in the survey as Network Stadium do not hold any such properties in that area. This is being addressed at present with a selection of new-build properties in the South London area, which will increase the number of leasehold / shared owners in that area.

- Overall, leaseholders / shared owners have been with Network Stadium for an average of 10 years, with only 17% having been with Network Stadium for longer than 20 years.

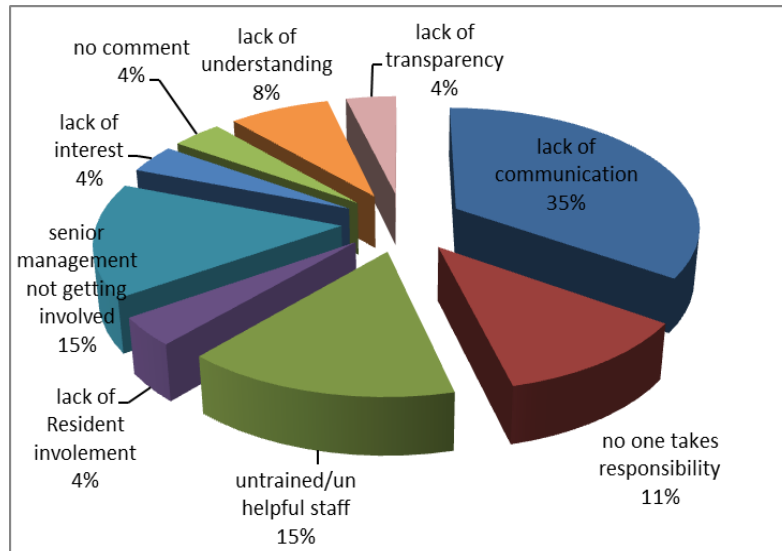


- Looking at the responses regarding 'are you happy with the Service Charge service', the majority who responded were dis-satisfied with the service, quoting issues such as repairs not being carried out, disparity between the service charge being levied and value for money, lack of transparency and/or accountability together with regular miscalculation of the charges.



- In response to the opportunity of 'access for leaseholders / shared owners to provide their input and views for service improvement or changes', there was a varied list of issues raised by respondents in terms of poor access.

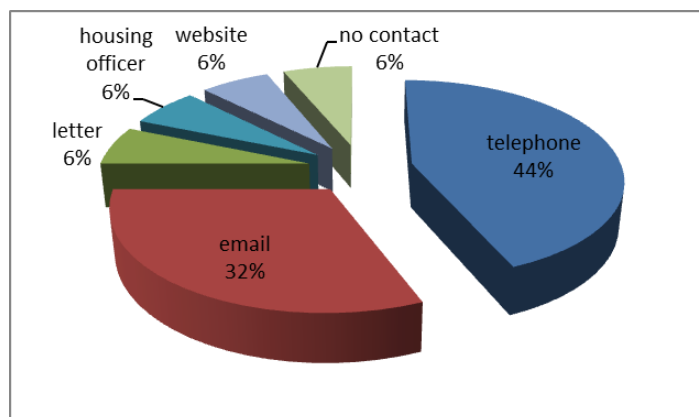
This ranged from a lack of access to those who make the decisions, a lack of interest in any suggestions, 'untrained' staff through to a lack of knowledge as to how to offer ideas and suggestions for improvements.



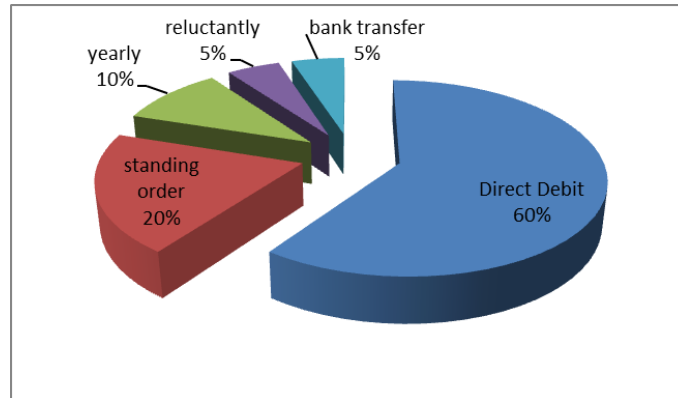
(Overall access was rated as **Good: 5%, Medium: 26%, Poor: 69%** from respondents)

In terms of the 'access for a leaseholder / shared owner to make a complaint', which was actioned, respondents comments suggested that this was also a contentious area with **21% saying Yes, they feel they have access to complain, 74% No, they feel they do not have access and a small 5% who were unsure**. Another point which arose from the survey was a feeling by leaseholders / shared owners that they would like to see senior staff taking more responsibility for issues that arose, rather than 'hiding' behind junior staff, together with a 'lack of care' for the delivery of service

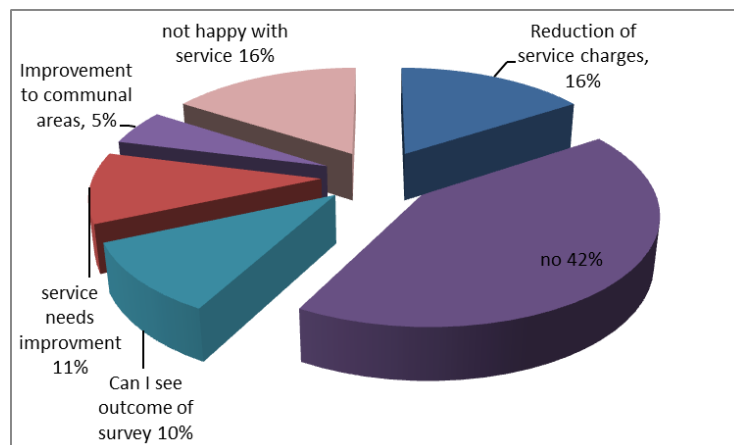
- In response to the 'way in which leaseholders / shared owners contacted Network Stadium', the majority contacted staff via telephone



- In terms of *'payment availability'*, although there were a number of comments regarding dis-satisfaction of service delivery, the majority of customers paid their Service Charge via Direct Debit. However many felt they did not have the confidence in the charges set, nor confidence in using the Direct Debit service, due to the lack of clarity in calculating the charges being levied



When asked for any further ideas or comments which customers would like to add in terms of *'improving the service'*, the majority did not respond, but some provided suggestions as to what they would like to see being done with their properties and changes to the Service Charge service they would like to see



6. INTERVIEWS

The Head of Rents and Service Charge together with the Leasehold Service Manager were interviewed by the Scrutiny Panel to get a more holistic understanding of how staff viewed the Service Charge service they were providing to customers. Overall, the Scrutiny Panel felt that the staff interviewed was very knowledgeable in terms of the service they were responsible for and provided frank and honest answers that highlighted the commitment they had to raising the level and standard of the service delivery. A full transcript of the interview is available upon request.

The following highlights a selection of the comments that came out of the interviews:

- Senior staff were happy with the delivery of the Service Charge service but would like to provide a more professional and transparent service, which was possible due to the installation of the new Northgate V5
- The collection rate is within the target set for collections
- In terms of customer experience and satisfaction, it was felt that these were areas that could be improved on, with customers soon to receive named staff members, responsible for their case
- Work is being done to ensure all customers are treated equally – leaseholders/shared owners/general needs
- A leaseholders handbook is being developed to collect all relevant information together in one place for customers
- Senior staff are working on a ‘live’ customer portal, which should be going on-line within the next five (5) years and will allow customers to access their account details such as outstanding charges, payments, refunds, etc
- Senior staff had not anticipated the continuation of the ‘Right to Buy’ programme into Registered Providers, however they are putting plans into place to address the issue, rather than having a ‘knee-jerk’ reaction, as with other similar organisations
- Work was also being done to ensure the new Northgate V5 system highlights customers who may have visual or hearing disabilities

7. REALITY CHECK

Part of the scrutiny of the Service Charge service required the Scrutiny Panel to review information being promoted on the Network Stadium website, as well as by staff who provide information to callers, and match this against what would be identified as ‘best practice’ for the delivery of this service.

The Scrutiny Panel tested this through a number of unidentified telephone calls to staff and a review of the information provided on the Network Stadium website. This was then compared with best practice information available.

- Overall, the Panel was happy with the level of information provided on the Network Stadium website. It was found to be quite informative and easily accessible
- Relevant links were posted on the website and they worked when clicked
- The Scrutiny Panel were impressed with the call handling from the Customer Service Centre, although they do have recommendations in relation to this
- An email address, (leasehold.service@networkhg.org.uk), was mentioned during one call as a way of getting through the Leasehold Department, however this was not tested

8. CONCLUSION

- 8.1 The Scrutiny Panel would firstly, like to thank the staff of the Leasehold Services Team for their input to this report and also offer a thank you to the leaseholders / shared owners, who provided their input through surveys and discussions.
- 8.2 Leasehold Management Service has traditionally, as with other Registered Providers, had a lower customer satisfaction rating, than would be preferred, which is simply due to the nature and type of service, however the Scrutiny Panel would like to have it noted that they had been impressed with the service delivery to customers and the knowledge and commitment shown by senior management, as well as front-line staff, in leading the service.
- 8.3 It has also been noted that the Leasehold Department is under restructure at present and is expected to be further improved as time goes on. A future scrutiny has been suggested by the Scrutiny Panel, perhaps in a years' time, to re-evaluate the service to see how robust it has become following the restructure.
- 8.4 The lack of access to policies and procedures for delivery of service has also been noted by the Scrutiny Panel. This is expected to be in place as part of the restructuring taking place and can be scrutinised on the proposed return scrutiny in the future.
- 8.5 There was concern by the Scrutiny Panel regarding transparency and openness, which was mentioned within the leaseholder / shared owner survey on a number of occasions. Unlike other services where customers can 'switch' providers, this is not an option for the majority of leaseholders / shared owners. Due to this the risk of an unsatisfactory service is harder to mitigate. The Panel felt this was something Network Stadium should look at as a matter of priority, taking into account the rise over the past few years of cases being referred to the LVT across the country. This was highlighted during the best practice review and noted as something that could adversely affect Network Stadium in the future.

London region LVT service charge related cases	Cases	% change
2006 - 07	1174	10.9
2007 - 08	1058	-9.9
2008 - 09	1265	19.6
2009 - 10	1634	29.2

(Planning and Housing Committee – LVT / Greater London Authority March 2012)

The Scrutiny Panel would like to note the following conclusions from the scrutiny, whilst accepting that the scrutiny was delivered on a small section of the service:

- The Scrutiny Panel note the low satisfaction rate for leaseholders / shared owners, however accept that the Senior Management are committed to

putting measures into place to enhance the service, as highlighted from the interviews with senior staff

- The Scrutiny Panel note the lack of transparency and openness, as identified through the customer survey carried out.

This also showed a lack of understanding of the needs of leaseholders / shared owners, showing poor care and a lack of communication

- The Scrutiny Panel were especially concerned with customers believing that Senior staff were not taking the lead but rather 'hiding' behind Junior staff
- As noted above, the Scrutiny Panel were unable to address the issues of KPI's, policies/procedures, targets on customer satisfaction, etc within this scrutiny, as they were unable to access the required documentation and information necessary to conclude either way. Nevertheless, the Scrutiny Panel were satisfied from the scrutiny exercises conducted during this scrutiny, that Network Stadium encourages scrutiny of their services and works towards embracing satisfaction measures as a way of gathering actionable data, which informs their business decisions and engages residents
- The Scrutiny Panel note and are assured that the introduction of the new Northgate V5, will enhance the delivery of the service
- In terms of good practice, Network Stadium is operating on a similar level to its' peers within the housing sector.

9. RECOMMENDATIONS

- 9.1 The Scrutiny Panel would identify the use of a departmental email address, which leaseholders / shared owners could use for access and contact with Network Stadium. The use of a departmental email, rather than a named individual would allow easier access for staff to any issues raised by customers, without having to wait for the individual staff member, who may be indisposed
- 9.2 The Scrutiny Panel notes the introduction of an 'online portal', which is expected to be in place in the next 5 years, however the Scrutiny Panel would encourage the delivery of such within the next 2 years, as this is desperately required
- 9.3 The introduction and use of a mobile 'app', which would allow payments, statement account details access and comments to be made via the mobile telephone. This would also fit into the proposed digital inclusion proposals for the future
- 9.4 Introduction and on-going training in customer service for the Leasehold Team. This would strengthen the customer care for leaseholders / shared owners when they contact Network Stadium. This was highlighted through the customer survey carried out
- 9.5 Introduction of a 'PayPal' service that will allow customers to pay their invoices easier

- 9.6 The introduction of a 'Leaseholder / Shared Owner booklet'. An initial copy for new leaseholders / shared owners, providing valuable information on customers leases on topics such as repair responsibility, purchasing freehold, etc. This would also lead into a proposed regular magazine, tailored specifically for leaseholders / shared owners

10. THANK YOU

The Scrutiny Panel wishes to thank Network Stadium for the opportunity to scrutinise the delivery of service and all the staff involved in this scrutiny project for their time, commitment and the honesty of their feedback.

END

Department: Service Improvement Plan (February 2016)

No.	Improvement Theme	Source of Improvement	Identified Issues	Actions	Start Date	Target Completion Date	Owner	Progress	(B)RAG Rating
1	NHG Operational	Scrutiny Panel Recommendation	Introduction and on-going staff training in customer service for the Leasehold Team to strengthen customer care for Leaseholders / Shared Owners	Introduction and roll out of Institute of Resident Property Managers certified training (IRPM) for all staff Mary Gober training	April 2016	December 2016	[REDACTED]		
2	NHG Operational	Scrutiny Panel Recommendation	Introduction of a 'Leasehold / Shared Owners' booklet/manual providing valuable information on topics such as repair responsibility, purchasing freehold, etc. This would also lead into a proposed regular magazine, tailored specifically for leaseholders / shared owners	Most important information leaflets to be ready by June 2016 Self service online portal available with hard copies to Leaseholders / Shared Owners providing information for residents	April 2016	June 2016 December 2016	[REDACTED]	Request for Scrutiny Panel to review the leaflets when finalised prior to being distributed	
3	NHG Communication	Scrutiny Panel Recommendation	Establishment of a departmental email address specifically for Leaseholders / Shared Owners, rather than a named staff individual member	This has already been established and is in use	October 2015	January 2016	[REDACTED]	Completed	Completed

Department: Service Improvement Plan (February 2016)

No.	Improvement Theme	Source of Improvement	Identified Issues	Actions	Start Date	Target Completion Date	Owner	Progress	(B)RAG Rating
4	NHG Communication	Scrutiny Panel Recommendation	The proposed 'online portal' to be brought forward from the proposed 5 year plan to 2 years	This is already being developed and is part of the overall Group IT Strategy	January 2016	December 2017	[Redacted]		Green
5	NHG Communication	Scrutiny Panel Recommendation	Introduction and use of a mobile 'app' that would allow payments, statement account access and comments to be made via the mobile phone	This is already being developed and is part of the overall Group IT Strategy	January 2016	December 2017	[Redacted]		Green
6	NHG Communication	Scrutiny Panel Recommendation	Introduction of a 'Paypal' payment service, allowing Leaseholders / Shared Owners to pay their charges easier	Paypal would not be beneficial to customers as most utilise Allpay. However this will be investigated further by the Leasehold Team	April 2016	April 2016	[Redacted]		Grey

Task not due to start and no issues with achieving target	Grey
Task started and on track to achieve	Green
Task behind schedule or likely to be behind schedule. Action will recover the task to become back on track	Amber
Task behind schedule, remedial action unlikely to recover the task to become back on track	Red
Task completed (monitored through on-going actions)	Blue

11. BENCHMARKING (Appendix I)

The benchmarking exercise compared service delivery across a selection of Registered Providers similar to Network Stadium

						Network Stadium	
Payment options	Telephone (Allpay) or income services officer	Direct Debit	Allpay	Bank transfer	Allpay	No info on website, no one available at leasehold team to speak to No response to email despite chasers sent	By Direct Debit
	Payment swipe card @PO	Standing Order	Swipe Card	Cheque	Direct Debit (forms on website)		Online
	Direct Debit online (www.allpay.net)	Online Banking	Mobile App (Allpay app)	Credit/debit card	Telephone using a debit or credit card		Using Allpay app
		By phone	Allpay call centre	Internet banking	SMS text message		By phone
	Cheque	Payment card	Direct Debit	Direct Debit	(Takes resident directly to Allpay page)		At the Post Office (or anywhere displaying the PayPoint logo)
		Cheque or money order	By phone	Standing order plan	Swipe card		By standing order
		"My [redacted]" (online portal)	By cheque	Standing order			By cheque.

Service charge collection period	Annual statement of account sent for each property unless the lease/tenancy agreement or license provides for more frequent accounts	Email sent on 4/8/15 - waiting to hear	Annually	Service charges are charged on a monthly basis at the beginning of the month and collected as a joint payment	At the start of each financial year an estimate of the charges are sent to leaseholders. At the end of the financial year, the actual bill is sent out	Service charges operate on a cyclical basis of estimation and reconciliation of expenditure. The service charge year operates from 1 April to 31 March each year	In February, the service charge estimate is being sent out, setting the amount that needs to be paid each month as from 1 April
How often are charges increased	No information available	As above	No information on website, can't get through on phone	Service charges generally do rise year on year, mainly due to inflation but sometimes because of service enhancements. It is not unheard of for service charges to reduce, but this is rare. It is very common for service charges to rise after the first year	If the actual bill is higher than the estimate, leaseholders are asked to pay the difference. If the estimate was higher, the difference will be paid back or will be used to clear arrears	Service charges can vary from year to year; they can go up or down without any limit other than that they are reasonable. Details of what can (and cannot) be charged by the landlord and the proportion of the charge to be paid by the individual homeowner will all be set out in the lease	An estimated service charge is being charged and charges reviewed once a year and may increase or decrease based on the actual costs

What appeal process is available	Following S:20 consultation, leaseholders are encouraged to give input	Independent advice from LEASE or Resident Property Tribunal	Raise it with complaints either in person, by phone or writing	Make contact with service charge department, if this does not solve issue, apply to leasehold valuation tribunal and if unhappy with their recommendation, refer to lands tribunal	Contact ██████ Direct and ask to speak to the leasehold team or speak to the leasehold team. If resident remains unhappy, they can appeal to the First Tier Property Chamber	sent email on 7/8/15 as no info on website and no one available to speak on phone	Charges can be disputed through first tier tribunal, but leaseholder should contact Stadium first to try to resolve the issue
Service charge policy	Yes, available	Resident handbook available but no policy as such	Not available. Regular publication "Town Talk" to leaseholders waiting to hear	Not available	Not available	As above	In process

There was some difficulty in securing information from a number of organisations due to the lack of relevant details on their websites, together with the lack of responses to emails and telephone calls made by the Panel. However overall, there was very little difference between the organisations reviewed with all offering similar options for feedback, access and payment options.

Two (2) points of interest which arose from the benchmarking were:

- The provision of a mobile 'app' for customers from which they could access their leasehold / shared owner account and pay their service charge
- The provision of a regular magazine for leaseholders / shared owners, which would be tailored specifically to their needs, with their input