



# Craigdale Housing Association

## Tenant Satisfaction Survey

April 2019

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Date: 30/04/2019

# Craigdale Housing Association

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## Tenant Satisfaction Survey 2019

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# 1. EXECUTIVE SUMMARY

## INTRODUCTION

- Craigdale Housing Association commissioned Research Resource to carry out a customer satisfaction survey on their behalf.
- A total of 276 interviews were carried out with Craigdale Housing Association's tenants and owners in order to assess satisfaction with the Association and the services it provides. Interviews took place between 7<sup>th</sup> and 29<sup>th</sup> of March 2019.
- 254 interviews were achieved with tenants, representing a 69% response rate from tenants and providing data accurate to +/- 3.42%.
- Analysis of the respondent profile shows that the survey sample is representative by phase, house type and size. This provides robust data upon which the Association can be confident about making decisions.
- This executive summary highlights the key findings from this programme of research.

Scottish Housing Regulator Indicators				
	2013	2016	2019	ARC 2017/18
Taking everything into account, how satisfied or dissatisfied are you with the overall service provided by Craigdale Housing Association? (% very/fairly satisfied)	98%	99%	98%	90%
How good or poor do you feel Craigdale is at keeping you informed about their services and decisions? (% very/ fairly good)	99%	100%	99%	92%
How satisfied or dissatisfied are you with the opportunities given to you to participate in Craigdale's decision making process? (% very/ fairly satisfied)	97%	100%	100%	86%
Thinking about the LAST time you had repairs carried out, how satisfied or dissatisfied were you with the repairs and maintenance service provided by Craigdale? [Repair carried out in the last 12 months] (% very/ fairly satisfied)	96%	98%	96%	92%
Overall, how satisfied or dissatisfied are you with the quality of your home? (% very/ fairly satisfied)	96%	99%	92%	88%
Taking into account the accommodation and services your landlord provides, to what extent do you think your rent represents value for money? Is it... (% stating very/ fairly good)	76%	97%	91%	83%
Overall, how satisfied or dissatisfied are you with your landlord's management of the neighbourhood you live in? (% very/ fairly satisfied)	99%	99%	98%	88%
Taking everything into account, how satisfied or dissatisfied are you with the factoring service provided by Craigdale Housing Association? (% very/ fairly satisfied)	-	-	86%	66%

## OVERALL SATISFACTION

- The survey began by asking tenants how satisfied or dissatisfied they were with the overall service provided by Craigdale Housing Association. Almost all tenants (98%) were very or fairly satisfied in this respect compared to 2% who were neither satisfied nor dissatisfied.

## INFORMATION

- Written communications were by far and away the most used information sources for tenants with 93% stating they use letters to keep informed about the Association and its services and 57% using newsletters.
- The vast majority of tenants (99%) rated the Association very or fairly good at keeping them informed about their services and decisions compared to less than 1% who said the Association was fairly poor and less than 1% who said the Association was neither good nor poor.
- All tenants were asked about their use of the internet and social media. Over half of tenants said they used all of these things with 73% stating they use the internet and 70% using text messaging.

## PARTICIPATION

- In terms of tenants' preferred consultation methods, letters (93%) and newsletters (48%) were the top responses. This was followed by informally talking to staff (15%).
- Respondents were asked about their awareness of Association membership and Board membership:
  - 93% were aware of how to become a member of the Association;
  - 91% were aware they could become involved in the decision and policy making of the Association;
  - 93% were aware they could become a Board member of the Association;
  - 89% were aware of how to become a Board member of the Association.
- All respondents were either very or fairly satisfied with the opportunities given to them to participate in Craigdale's decision making process (100%).

## CUSTOMER CONTACT

- Just over two thirds of tenants (68%) had contacted Craigdale Housing Association over the past 12 months amounting to 172 individuals. Of these tenants, 87% said the reason for their last contact was to report a repair.
- The majority of respondents who contacted the Association in the last 12 months had done so by telephone (80%), 19% had made personal visits to the Association's office, 1% had written to the Association and 1% had emailed the Association.
- Those who had telephoned the Association rated it very highly with all 137 respondents stating they were very or fairly satisfied with the length of time taken to answer the telephone and the helpfulness of reception staff (100%) and 99% being satisfied with the quality of advice and assistance given, the helpfulness of the member of staff and the length of time taken to speak to the relevant member of staff.
- All 32 tenants who had visited the Association's offices were satisfied with all aspects of their contact such as the ease of getting to the office, opening hours, helpfulness of staff and quality of advice and assistance.
- Almost all tenants (99%) said they found the Association's opening hours convenient.

## THE REPAIRS SERVICE

- Almost all tenants were aware of the Association's responsibilities (98%) and their own responsibilities as a tenant (99%) for the maintenance of their home.
- Just over 6 in 10 respondents (63%) said they had a repair carried out in their property in the last 12 months. Of these individuals, 96% were either very or fairly satisfied with the repairs service provided by Craigdale on the last occasion, compared to 1% who were very or fairly dissatisfied and 3% who were neither satisfied nor dissatisfied.
- Following on from this, respondents were asked how satisfied or dissatisfied they were with various aspects of the repairs service. Satisfaction was very high ranging from 93% in terms of the quality of the repair to 97% in terms of the ease of reporting the repair and the helpfulness of Association staff involved.

## THE HOME

- With regards to the quality of the home, over 9 in 10 tenants (92%) were very or fairly satisfied, compared to 6% who was neither satisfied nor dissatisfied and 2% who were fairly dissatisfied.



## RENT, BENEFITS AND WELFARE REFORM

- Over 9 in 10 respondents were of the opinion that the rent they pay represents very or fairly good value for money (91%), compared to 8% who said it offered neither good nor poor value and 2% who said it was very or fairly poor value for money.
- Just under 6 in 10 respondents said they were in receipt of housing benefit or Universal Credit (58%). The majority of these tenants said this covers all or part of their rent (82%).
- Of those who pay full or partial rent, 65% said they found the rent payments for their home easy to afford, 30% said it was just about affordable and 4% said it was difficult to afford.

## NEIGHBOURHOOD MANAGEMENT

- Almost all tenants (98%) were either very or fairly satisfied with their neighbourhood as a place to live in. Only 1% were very or fairly dissatisfied and 1% were neither satisfied nor dissatisfied.
- Tenants were very satisfied with aspects of their neighbourhood, with all respondents being very or fairly satisfied in relation to their feeling of safety in the neighbourhood and 99% being satisfied with the maintenance of common areas and street lighting.
- In terms of satisfaction with the landlord's management of the neighbourhood, almost all respondents were very or fairly satisfied in this respect (98%), 1% were neither satisfied nor dissatisfied and 1% were fairly dissatisfied.
- The survey asked about various neighbourhood issues and tenants were asked whether they considered each of these issues to be a serious problem, a minor problem or not a problem. The vast majority of tenants did not consider these issues to be a problem in their neighbourhood. However, the three areas where tenants expressed the most concern were regarding dog fouling (20%), litter (11%) and bulk waste left lying about (6%).

## 2. INTRODUCTION, BACKGROUND AND OBJECTIVES

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### 2.1 Introduction

This report represents and discusses the findings to emerge from Craigdale Housing Association's Tenant Satisfaction Survey 2019.

### 2.2 Background and objectives

The aim of the research was to seek tenants' views on the services that Craigdale provides and how well it performs these services and to help identify areas where the service can be improved. Specifically the research was designed to provide customers views on the following:

- The quality of information provided by Craigdale;
- Feedback on customer care;
- Quality of accommodation and the neighbourhood;
- Service provision including repairs, maintenance and improvements;
- Tenant involvement/ opportunities for participation;
- Value for money of the rent charge/ factoring charge.
- 

It is against this background that Research Resource were commissioned to carry out Craigdale's 2019 Tenant Satisfaction Survey.

## 3. METHODOLOGY

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### 3.1 Research Method

We note that the Ipsos MORI guidance prepared on behalf of the Regulator debates the use of a range of different methodologies for carrying out the survey, including postal, online, telephone and face to face survey methods. However, given the requirement for a minimum of a 40% response rate and ensuring representative samples of tenants, it was decided that the survey would be carried out utilising a face to face survey methodology with tenants and owners. The face to face methodology is the methodology, which is most typically used for tenant satisfaction surveys. Our primary reasons for recommending this were:

- Administering the survey utilising an interviewer led methodology allows us to maximise the response rate.
- The proposed methodology is an inclusive methodology and allows interviewers to ensure that, for example, elderly or those with a disability or literacy problems can be included in the process. It also lets us identify any potential barriers to participation which can be raised and addressed in partnership with the Association.
- Facilitates high quality of survey output as it allows the interviewer to build up a rapport with the respondent ensuring that the questionnaire is answered in full and allowing explanation of the necessity for asking personal data.

### 3.2 Questionnaire design

After consultation with Craigdale representatives, a survey questionnaire was agreed which fully met the information needs and requirements of the organisation and included all issues of importance for tenants. In developing the questionnaire the following issues were considered:

- The information needs listed in the survey brief;
- The Scottish Social Housing Charter indicators upon which Craigdale is required to report;
- Research Resource experience in relation to customer satisfaction surveying.

A copy of the final questionnaire used for the survey can be found in Appendix 1.

### 3.3 Sample Size

The aim of the survey was to achieve a robust level of data upon which the Association can have confidence making decisions upon.

Overall, a total of 276 interviews were carried out with Craigdale tenants and owners. 254 interviews were achieved with tenants, representing a 69% response rate and providing data accurate to +/- 3.42% based upon a 50% estimate at the 95% confidence level. Tenant interviews were spread across the Association's stock to ensure coverage of all stock types. 22 interviews were achieved with the Association's owners representing a response rate of 71%.

The guidance from the Scottish Housing Regulator states that in all surveys, particularly postal surveys, some groups are more likely than others to respond. This means that certain subgroups will be under-represented and others will be over-represented in the final achieved sample (i.e. all the people who responded). Weighting ensures that received responses are representative of the whole survey population. The guidance suggests that social landlords will be likely to have suitable information on the population in terms of dwelling type (flats, semi-detached house, detached, terraces) and the number of bedrooms.

The tables below show the sample profile broken down by phase, property type and apartment size compared to the overall tenant population (and owner population). As can be seen below the stock profile for tenants was relatively in line with the population varying by no more than 1 percentage point. It was therefore decided that the survey data should not be weighted.

Phase	Tenants					Owners				
	Population		Interviews		Diff- erence	Population		Interviews		Diff- erence
	No.	%	No.	%		No.	%	No.	%	
Phase 1	66	18.0%	43	16.9%	-1.1%	0	0.0%	0	0.0%	0.0%
Phase 2	78	21.3%	57	22.4%	1.2%	10	32.3%	6	27.3%	-5.0%
Phase 3	35	9.5%	25	9.8%	0.3%	5	16.1%	3	13.6%	-2.5%
Phase 4	29	7.9%	18	7.1%	-0.8%	11	35.5%	10	45.5%	10.0%
Phase 5	9	2.5%	7	2.8%	0.3%	5	16.1%	3	13.6%	-2.5%
Phase 6	46	12.5%	32	12.6%	0.1%	0	0.0%	0	0.0%	0.0%
Phase 7	56	15.3%	39	15.4%	0.1%	0	0.0%	0	0.0%	0.0%
Phase 8	18	4.9%	12	4.7%	-0.2%	0	0.0%	0	0.0%	0.0%
Phase 9	30	8.2%	21	8.3%	0.1%	0	0.0%	0	0.0%	0.0%
<b>Grand Total</b>	<b>367</b>	<b>100.0%</b>	<b>254</b>	<b>100.0%</b>	<b>0.0%</b>	<b>31</b>	<b>100.0%</b>	<b>22</b>	<b>100.0%</b>	<b>0.0%</b>

Property type	Tenants					Owners				
	Population		Interviews		Diff- erence	Population		Interviews		Diff- erence
	No.	%	No.	%		No.	%	No.	%	
2 Storey Townhouse	1	0.3%	1	0.4%	0.1%	0	0.0%	0	0.0%	0.0%
3 Storey Townhouse	1	0.3%	1	0.4%	0.1%	0	0.0%	0	0.0%	0.0%
Bungalow	0	0.0%	0	0.0%	0.0%	1	3.2%	0	0.0%	-3.2%
Bungalow/Special Needs	1	0.3%	1	0.4%	0.1%	0	0.0%	0	0.0%	0.0%
Cottage Flat	21	5.7%	11	4.3%	-1.4%	5	16.1%	5	22.7%	6.6%
Detached Bungalow	2	0.5%	1	0.4%	-0.2%	0	0.0%	0	0.0%	0.0%
End terrace	1	0.3%	1	0.4%	0.1%	0	0.0%	0	0.0%	0.0%
Flat	33	9.0%	26	10.2%	1.2%	0	0.0%	0	0.0%	0.0%
G/F Cottage	6	1.6%	2	0.8%	-0.8%	0	0.0%	0	0.0%	0.0%
Ground Flat	4	1.1%	3	1.2%	0.1%	0	0.0%	0	0.0%	0.0%
Maisonettes	2	0.5%	1	0.4%	-0.2%	0	0.0%	0	0.0%	0.0%
Semi-Detached	43	11.7%	30	11.8%	0.1%	3	9.7%	1	4.5%	-5.1%
Tenement	161	43.9%	111	43.7%	-0.2%	11	35.5%	7	31.8%	-3.7%
Terraced	85	23.2%	59	23.2%	0.1%	11	35.5%	9	40.9%	5.4%
Townhouse	2	0.5%	2	0.8%	0.2%	0	0.0%	0	0.0%	0.0%
Upper Flat	4	1.1%	4	1.6%	0.5%	0	0.0%	0	0.0%	0.0%
<b>Grand Total</b>	<b>367</b>	<b>100.0%</b>	<b>254</b>	<b>100.0%</b>	<b>0.0%</b>	<b>31</b>	<b>100.0%</b>	<b>22</b>	<b>100.0%</b>	<b>0.0%</b>

Apartment size	Tenants					Owners				
	Population		Interviews		Difference	Population		Interviews		Diff- erence
	No.	%	No.	%		No.	%	No.	%	
2 apt 2 person	48	13.1%	34	13.4%	0.3%	3	9.7%	2	9.1%	-0.6%
3 apt 3 person	13	3.5%	6	2.4%	-1.2%	0	0.0%	0	0.0%	0.0%
3 apt 4 person	187	51.0%	131	51.6%	0.6%	17	54.8%	12	54.5%	-0.3%
4 apt 5 person	34	9.3%	24	9.4%	0.2%	5	16.1%	5	22.7%	6.6%
4 apt 6 person	58	15.8%	40	15.7%	-0.1%	6	19.4%	3	13.6%	-5.7%
5 apt 6 person	13	3.5%	9	3.5%	0.0%	0	0.0%	0	0.0%	0.0%
5 apt 7 person	5	1.4%	2	0.8%	-0.6%	0	0.0%	0	0.0%	0.0%
5 apt 8 person	4	1.1%	4	1.6%	0.5%	0	0.0%	0	0.0%	0.0%
6 apt 8 person	4	1.1%	4	1.6%	0.5%	0	0.0%	0	0.0%	0.0%
7 apt 10 person	1	0.3%	0	0.0%	-0.3%	0	0.0%	0	0.0%	0.0%
<b>Grand Total</b>	<b>367</b>	<b>100.0%</b>	<b>254</b>	<b>100.0%</b>	<b>0.0%</b>	<b>31</b>	<b>100.0%</b>	<b>22</b>	<b>100.0%</b>	<b>0.0%</b>

### **3.4 Interviewing and quality control**

All interviewing was undertaken by Research Resource's highly trained and experienced field force, all of whom are highly experienced in undertaking customer satisfaction surveys. Interviewing took place between the 7<sup>th</sup> and the 29<sup>th</sup> March 2019.

### **3.5 Survey Analysis and Reporting**

Survey data has been analysed and reported on in a number of ways. Data has been analysed by key variables as agreed by the organisation. Where any particular trends or issues are found for any one key group, this is detailed in the survey report. Throughout the report comparisons have been made to the Association's previous tenant satisfaction surveys undertaken in 2013 and in 2016.

Please note that not all percentages sum to 100% due to rounding.

### 3.6 Report Structure

This document details the key findings to emerge from the survey, addressing the key findings of the survey for Craigdale Housing Association.

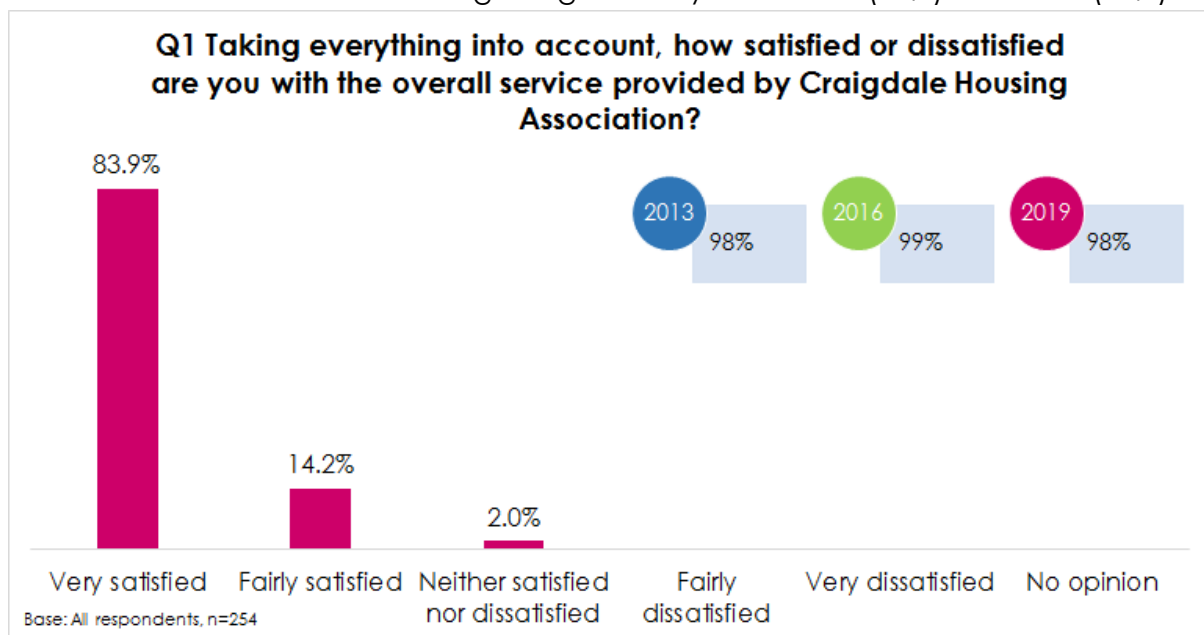
CHAPTER 4.	OVERALL SATISFACTION
CHAPTER 5.	BECOMING A CRAIGDALE TENANT
CHAPTER 6.	INFORMATION
CHAPTER 7.	PARTICIPATION
CHAPTER 8.	CUSTOMER CONTACT
CHAPTER 9.	REPAIRS SERVICE
CHAPTER 10.	THE HOME
CHAPTER 11.	RENT, BENEFITS AND WELFARE REFORM
CHAPTER 12.	NEIGHBOURHOOD MANAGEMENT
CHAPTER 13.	HOUSEHOLD INFORMATION
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APPENDIX 1.	QUESTIONNAIRE
APPENDIX 2.	TECHNICAL REPORT SUMMARY
APPENDIX 3.	INFOGRAPHIC

## 4. OVERALL SATISFACTION

### 4.1 Satisfaction with the overall service provided by Craigdale (Q1)

The survey began by asking tenants how satisfied or dissatisfied they were with the overall service provided by Craigdale Housing Association. Almost all tenants (98%) were very or fairly satisfied in this respect compared to 2% who were neither satisfied nor dissatisfied.

Overall satisfaction has not changed significantly since 2016 (99%) and 2013 (98%).



Those who were not satisfied (5 respondents), were asked to explain why they felt this way. Their comments are listed below:

- *Not dealing with anti-social behaviour well.*
- *Problems with kitchen cupboards.*
- *Got a new boiler in. To an extent I'm happy but the pressure kept dropping and they ripped up all my floors and carpets because there was a fault with one of the pipes and they never helped me with paying money towards it.*
- *Damp patch in bedroom. They said it was condensation and no one has got back to me for over 3 weeks.*
- *Bathroom needs upgraded windows are full of draughts.*



## 5. INFORMATION

### 5.1 Information sources (Q2)

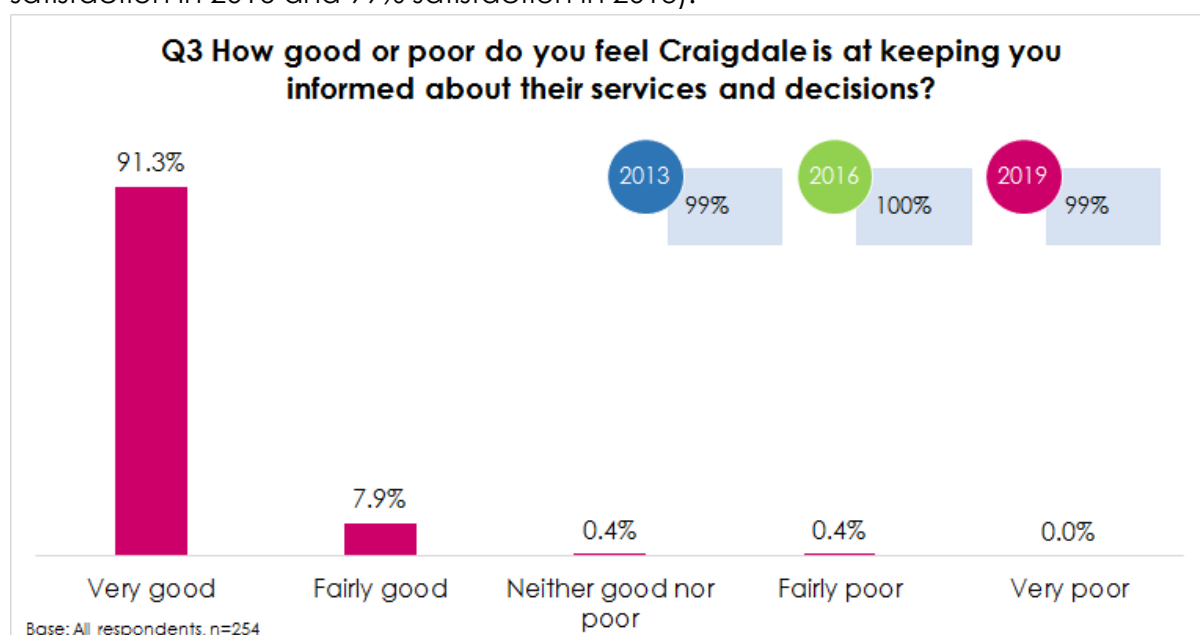
Written communications were by far and away the most used information sources for tenants with 93% stating they use letters to keep informed about the Association and its services and 57% using newsletters.

**Q2 Craigdale use a range of methods to keep their tenants informed including sending newsletters, letters and leaflets to tenants. Looking at this card, which of the following sources of information do you use to obtain information about the Association and its services?**

Base: All respondents, n=254	No.	%
Letters	236	92.9%
Newsletters	144	56.7%
Informally talking to staff when you see them out on the estate	40	15.7%
Staff visits	11	4.3%
Meetings	8	3.1%
Surveys	6	2.4%
Website	5	2.0%
Other	11	4.3%

### 5.2 Keeping tenants informed (Q3/4)

The vast majority of tenants (99%) rated the Association very or fairly good at keeping them informed about their services and decisions compared to less than 1% who said the Association was fairly poor and less than 1% who said the Association was neither good nor poor. These findings are consistent with previous years (100% satisfaction in 2016 and 99% satisfaction in 2013).



A total of 3 tenants did not rate the Association good at keeping them informed. These individuals provided the following suggestions for the Association to improve how they keep tenants informed about their services and decisions:

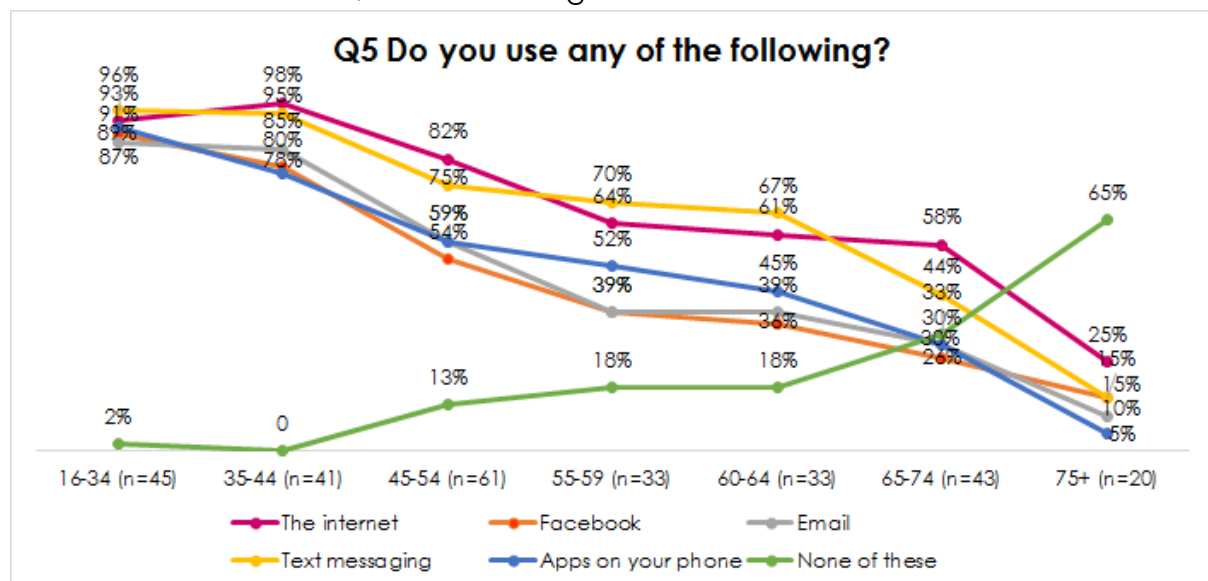
- More general communication.
- Send out more letters to tenants who don't keep doors shut or locked.
- Sometimes don't keep us up to date with repairs.

### 5.3 Use of the internet and social media (Q5-Q7)

All tenants were asked about their use of the internet and social media. Over half of tenants said they used all of these things with 73% stating they use the internet and 70% using text messaging.

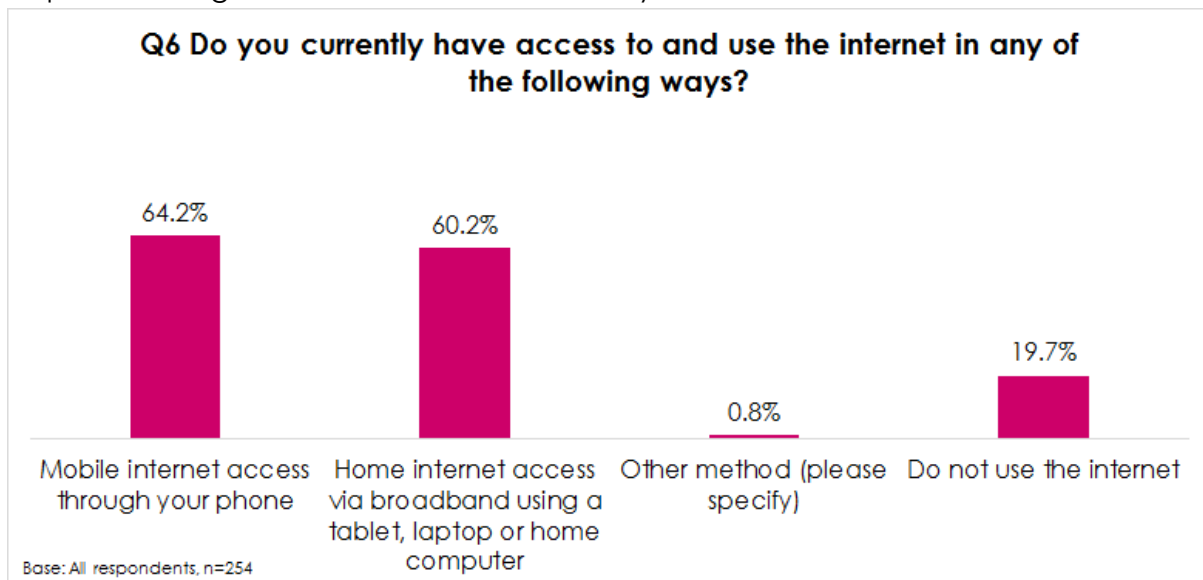
Q5 Do you use any of the following?		
Base: All respondents, n=254	No.	%
The internet	186	73.2%
Text messaging	177	69.7%
Apps on your phone	138	54.3%
Email	133	52.4%
Facebook	131	51.6%
None of these	45	17.7%

Analysis by age reveals that use of all of these things generally, decreases with age. For example, with regards to text messaging, 95% of tenants aged 16-34 were users, and this decreases to 12% for tenants aged 75 and over.

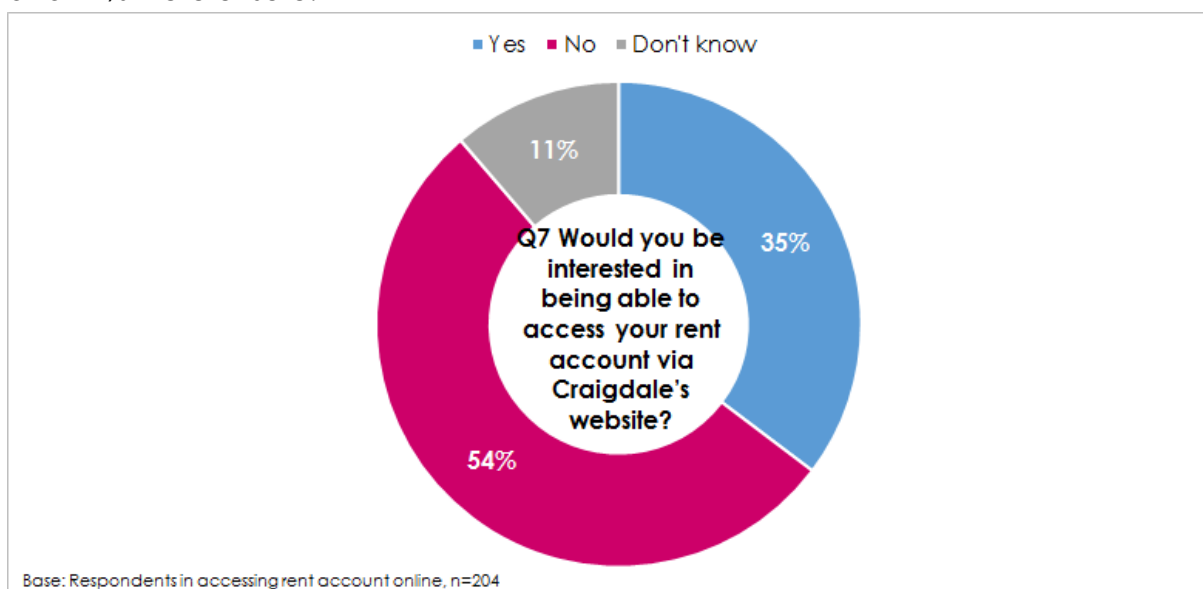


In terms of internet access, 64% of survey respondents have mobile internet access through their phone and 60% have home internet access via broadband using a tablet, laptop or home computer. On the other hand, 1 in 5 respondents said they did not use the internet.

Only 2% of respondents aged 16-34 and no respondents aged 35-44 said they did not use the internet. This percentage increases with age to 82% of survey respondents aged 75 and over who said they did not use the internet.



Over 3 in 10 survey respondents said they would be interested in being able to access their rent account via Craigdale's website, 54% said they were uninterested and 11% were unsure.



## 6. PARTICIPATION

### 6.1 Preferred consultation methods (Q8)

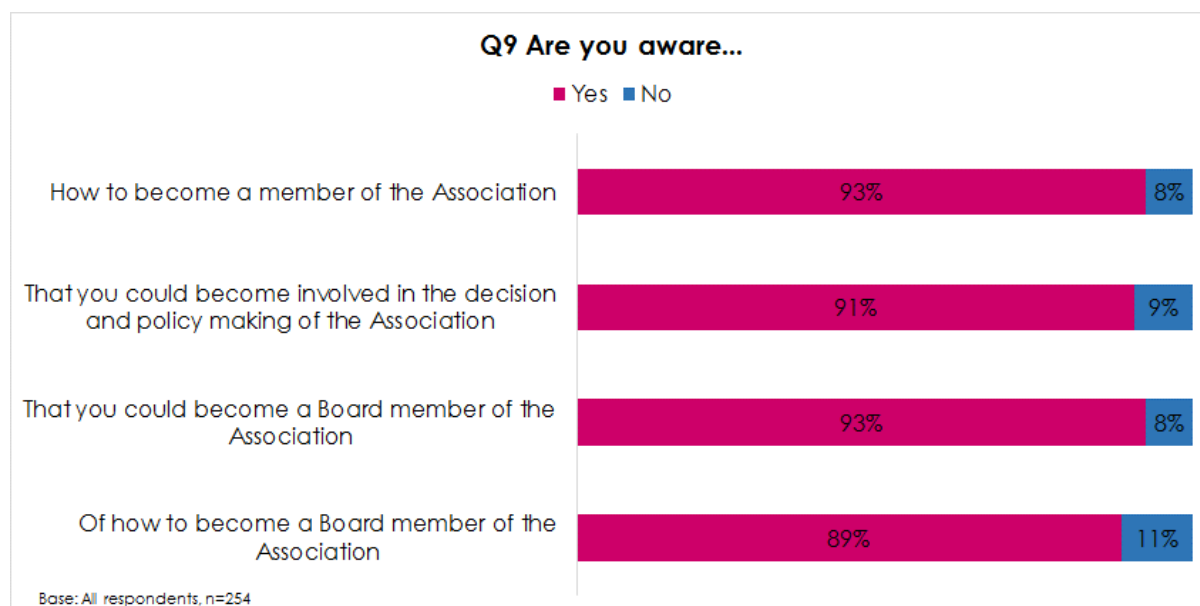
In terms of tenants' preferred consultation methods, letters (93%) and newsletters (48%) were the top responses. This was followed by informally talking to staff (15%).

Q8 How would you like to be consulted by the Association about decisions affecting your home?		
Base: All respondents, n=254	No.	%
Letters	237	93.3%
Newsletters	123	48.4%
Informally talking to staff	39	15.4%
Staff visits to your home	8	3.1%
Meetings	7	2.8%
Website	7	2.8%
Surveys	6	2.4%
Other (please specify)	11	4.3%

### 6.2 Awareness of participation activities (Q9)

Respondents were asked about their awareness of Association membership and Board membership:

- 93% were aware of how to become a member of the Association;
- 91% were aware they could become involved in the decision and policy making of the Association;
- 93% were aware they could become a Board member of the Association;
- 89% were aware of how to become a Board member of the Association.



### 6.3 Interest in becoming involved in the Association's decision making (Q10)

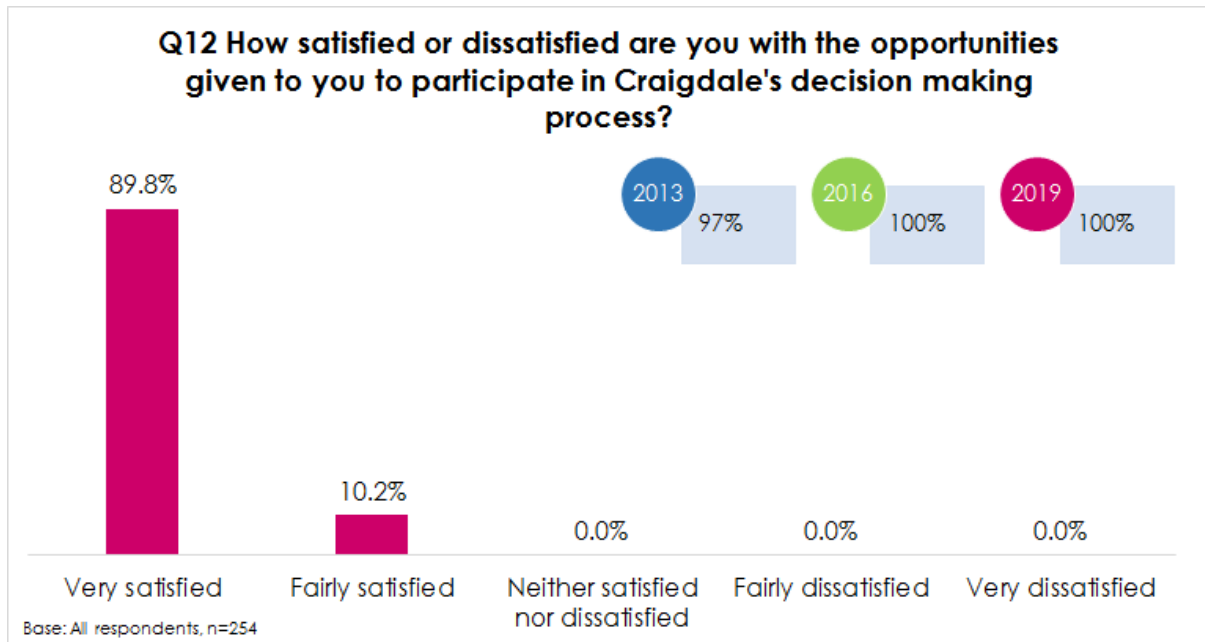
Following on from this, tenants were asked about their interest in becoming involved in the Association's decision making. Just under 7 in 10 tenants said they would be interested in providing their views in surveys (68%). On the other hand, 3 in 10 tenants (30%) said they were not interested at all in providing their views. Very few respondents were interested in the more proactive ways they could become involved, such as becoming a member of the Association's Board of Management (6 respondents), being part of a service improvement group (5 respondents), taking part in consultation exercises on specific issues (4 respondents) or taking part in estate walkabouts (4 respondents).

Q10 How would you be interested in giving your views?		
Base: All respondents, n=254	No.	%
By providing your views in surveys like this one	173	68.1%
Do not wish to give my views	77	30.3%
By becoming a member of Craigdale's Board of Management	6	2.4%
By being part of a service improvement group who would work with the Association to help improve things such as the estate, home improvements or the repairs service	5	2.0%
By taking part in consultation exercises on specific issues e.g. through being a member of the residents group	4	1.6%
Taking part in estate walkabouts to inspect the work of the Association	4	1.6%
Other <ul style="list-style-type: none"> <li>- Postal survey.</li> <li>- AGM.</li> <li>- Go to meetings.</li> <li>- Already involved.</li> <li>- Postal survey.</li> <li>- Email.</li> <li>- Post.</li> </ul>	7	2.8%

The Association are looking to improve their communications with tenants and would like to carry out a survey with a small sample of tenants every few months to understand how they feel about the Association. 8 in 10 tenants (80%) thought this was something the Association should do.

## 6.4 Satisfaction with the opportunities to participate (Q12/13)

All respondents were either very or fairly satisfied with the opportunities given to them to participate in Craigdale's decision making process (100%). This is consistent with the 2016 results and marginally higher than the figure reported in 2013 (97%).



## 7. CUSTOMER CONTACT

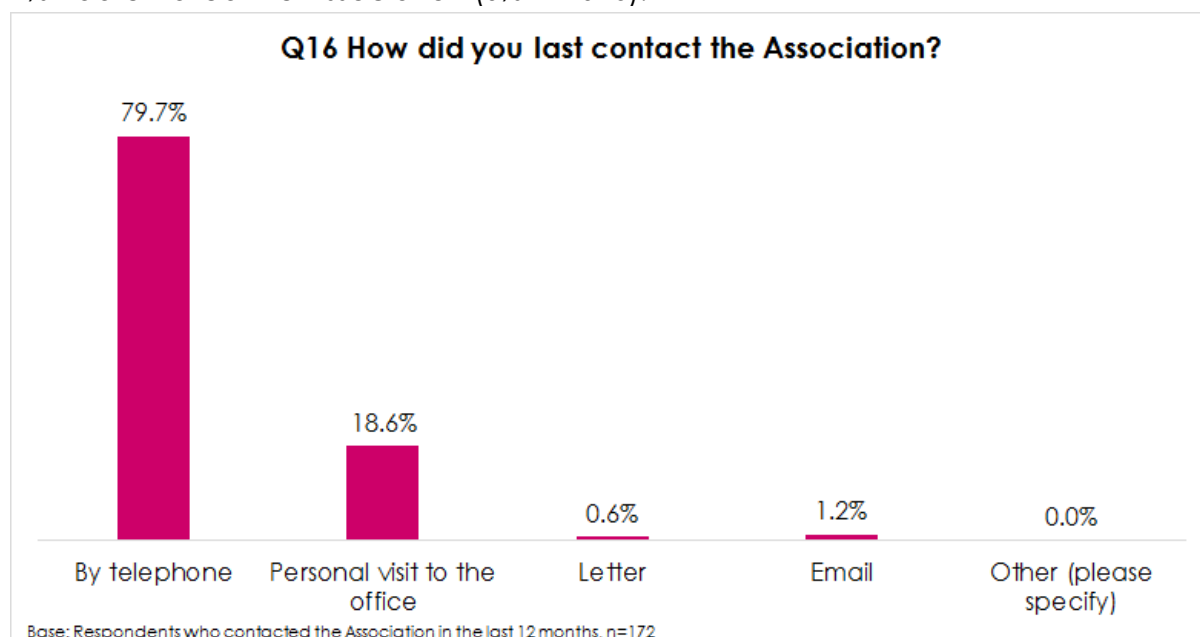
### 7.1 Reason for contacting the Association (Q15)

Just over two thirds of tenants (68%) had contacted Craigdale Housing Association over the past 12 months amounting to 172 individuals. This is a significant increase on the 2016 survey where just 36% of tenants had made contact in the last year. Of these tenants, 87% said the reason for their last contact was to report a repair. This was also the majority of contacts in 2016 (96%).

Q15 Thinking of the LAST time you contacted the Association, what was the reason?		
Base: Respondents who have contacted the Association in the last 12 months, n=172	No.	%
To report a repair	149	86.6%
To discuss welfare reform or welfare benefits	6	3.5%
To pay your rent	3	1.7%
To discuss a neighbour dispute	3	1.7%
To apply for a transfer/ exchange	3	1.7%
To discuss a neighbour dispute or incident of anti social behaviour	1	0.6%
To enquire about aids or adaptations in your present home	1	0.6%
To enquire about receiving support to maintain your tenancy	1	0.6%
Other	5	2.9%

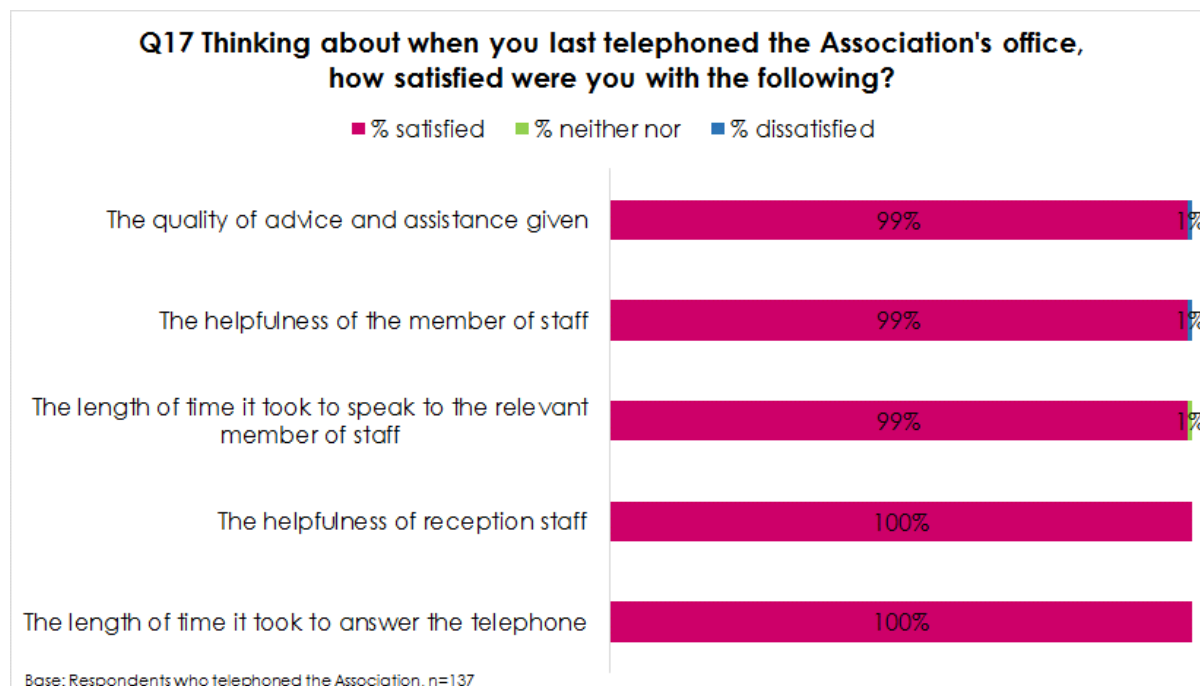
### 7.2 Contact method (Q25)

The majority of respondents who contacted the Association in the last 12 months had done so by telephone (80%, 94% in 2016), 19% had made personal visits to the Association's office (6% in 2016), 1% had written to the Association (0% in 2016) and 1% had emailed the Association (0% in 2016).



### 7.3 Satisfaction with telephone contact (Q26)

Those who had telephoned the Association rated it very highly with all 137 respondents stating they were very or fairly satisfied with the length of time taken to answer the telephone and the helpfulness of reception staff (100%) and 99% being satisfied with the quality of advice and assistance given, the helpfulness of the member of staff and the length of time taken to speak to the relevant member of staff.



The results are consistent with the 2016 results where 100% satisfaction was achieved for all aspects of the telephone service.

Q17 Thinking about when you last telephoned the Association's office, how satisfied were you with the following?			
	2013	2016	2019
The length of time it took to answer the telephone	100%	100%	100%
The helpfulness of reception staff	98%	100%	100%
The length of time it took to speak to the relevant member of staff	99%	100%	99%
The helpfulness of the member of staff	98%	100%	99%
The quality of advice and assistance given	98%	100%	99%



## 7.4 Satisfaction with office contact (Q18)

Respondents who visited the Association's office were also asked how satisfied or dissatisfied they were with the service that they received. As shown below, all 32 respondents were very or fairly satisfied with each of the various aspects of their office visit.

Q18 Thinking about when you last visited the Association's office, how satisfied were you with the following?					
Base: Respondents who visited the office, n=32	Very satisfied	Fairly satisfied	Neither/nor	Fairly dissatisfied	Very dissatisfied
Ease of getting to the office	29	3	-	-	-
Ease of access to the building	29	3	-	-	-
Office opening hours	29	3	-	-	-
The reception area	29	3	-	-	-
Ease of making an appointment to see a member of staff	28	4	-	-	-
The helpfulness of the receptionist	29	3	-	-	-
The privacy of your discussion	28	4	-	-	-
The time it took to speak to the relevant member of staff	28	4	-	-	-
The helpfulness of the member of staff who dealt with your query	28	4	-	-	-
The quality of advice and assistance given	28	4	-	-	-

The Association also reported 100% satisfaction with all aspects of office visits in 2016.

Q18 Thinking about when you last visited the Association's office, how satisfied were you with the following?			
	2013	2016	2019
Ease of getting to the office	100%	100%	100%
Ease of access to the building	100%	100%	100%
Office opening hours	-	100%	100%
The reception area	100%	100%	100%
Ease of making an appointment to see a member of staff	95%	100%	100%
The helpfulness of the receptionist	95%	100%	100%
The privacy of your discussion	100%	100%	100%
The time it took to speak to the relevant member of staff	95%	100%	100%
The helpfulness of the member of staff who dealt with your query	95%	100%	100%
The quality of advice and assistance given	95%	100%	100%

## 7.5 Satisfaction with written/ email contact (Q19)

A total of 3 tenants wrote to or emailed the Association, all three were satisfied with the helpfulness of the member of staff and the quality of advice and assistance given and 2 out of 3 were satisfied with the promptness of the reply.

<b>Q19 Thinking about when you last wrote to or emailed the Association, how satisfied were you with the following?</b>					
<b>Base: Respondents who wrote or emailed, n=3</b>	<b>Very satisfied</b>	<b>Fairly satisfied</b>	<b>Neither satisfied nor dissatisfied</b>	<b>Fairly dissatisfied</b>	<b>Very dissatisfied</b>
The promptness of the reply	2	-	-	1	-
Helpfulness of the member of staff	2	1	-	-	-
The quality of advice and assistance given	2	1	-	-	-

## 7.6 Opening hours (Q21)

Almost all tenants (99%) said they found the Association's opening hours convenient. Only two individuals said they were inconvenient. These two tenants were asked what they would find to be more convenient. One said a half day opening on a Wednesday and the other said they were unsure.

## 7.7 Complaints procedure (Q22)

Almost all respondents (98%) were aware that the Association has a complaints procedure (93% in 2016).

## 8. THE REPAIRS SERVICE

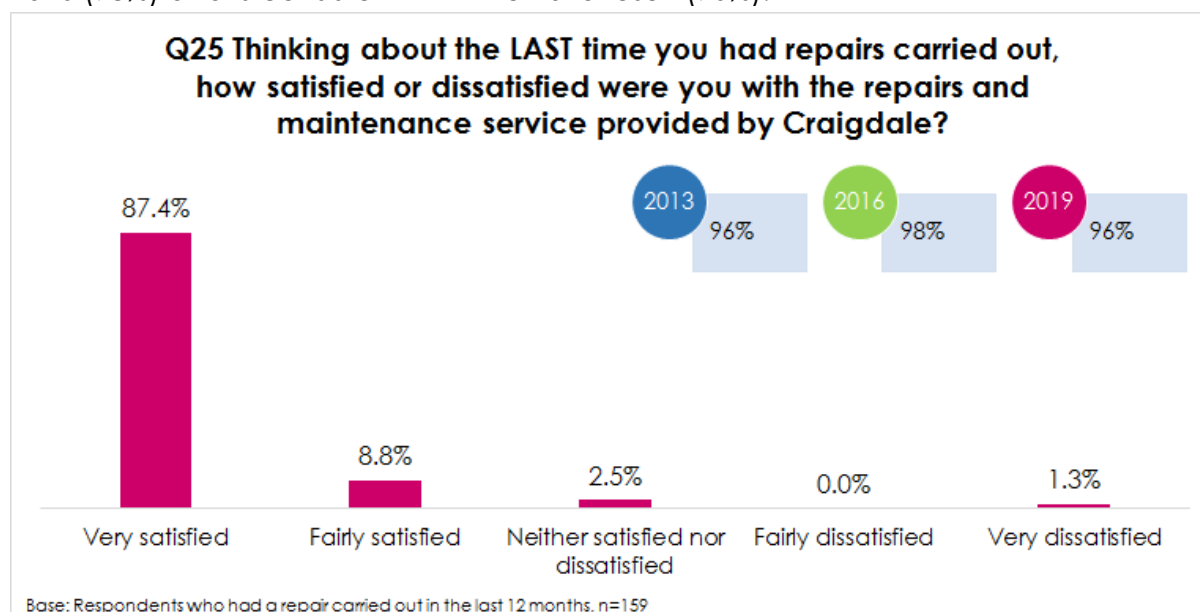
### 8.1 Maintenance responsibilities (Q23)

Almost all tenants were aware of the Association's responsibilities (98%, 98% in 2016) and their own responsibilities as a tenant (99%, 97% in 2016) for the maintenance of their home.

### 8.2 Satisfaction with the repairs service (Q24)

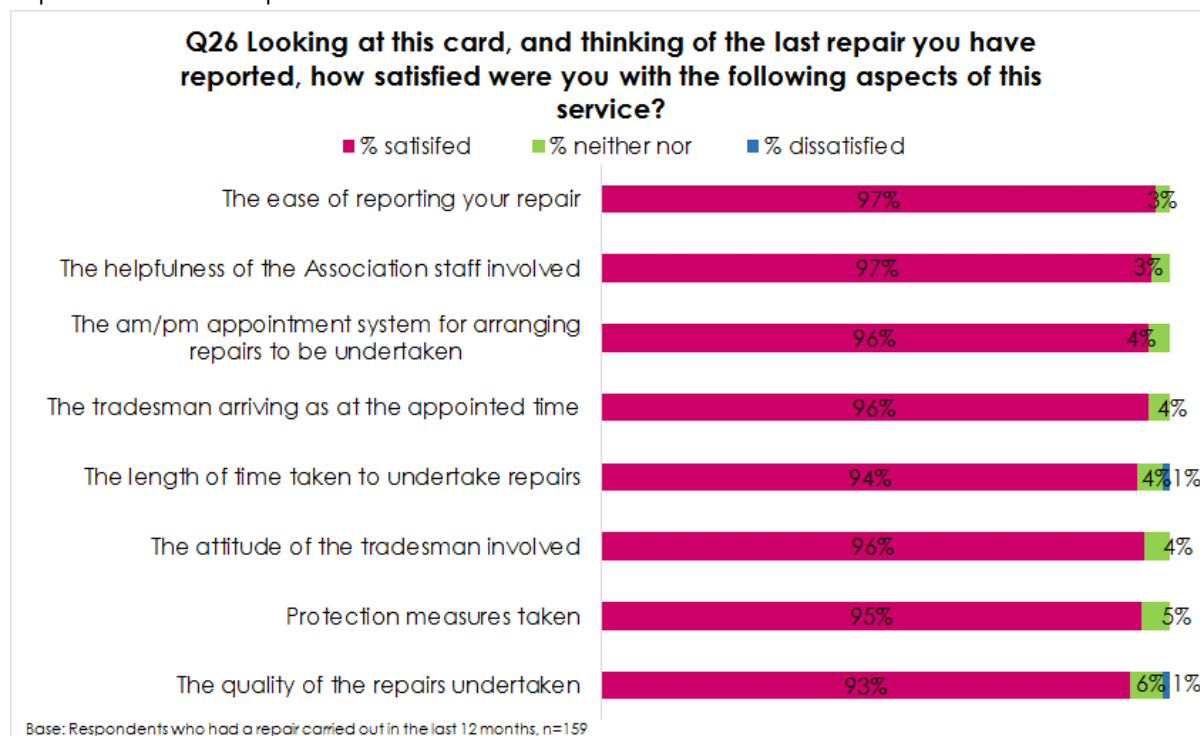
Just over 6 in 10 respondents (63%, 43% in 2016) said they had a repair carried out in their property in the last 12 months. Of these individuals, 96% were either very or fairly satisfied with the repairs service provided by Craigdale on the last occasion, compared to 1% who were very or fairly dissatisfied and 3% who were neither satisfied nor dissatisfied.

Overall satisfaction has not changed significantly compared to the result reported in 2016 (98%) and is consistent with the 2013 result (96%).



### 8.3 Satisfaction with aspects of the repairs service (Q26)

Following on from this, respondents were asked how satisfied or dissatisfied they were with various aspects of the repairs service. Satisfaction was very high ranging from 93% in terms of the quality of the repair to 97% in terms of the ease of reporting the repair and the helpfulness of Association staff involved.



Satisfaction with aspects of the repairs service has generally remained consistent with the 2016 survey, varying by no more than 3 percentage points with the exception of protection measures taken, where satisfaction has fallen by 4 percentage points.

Q26 Overall satisfaction with aspects of repair (2013/ 2016/ 2019)			
	2013	2016	2019
The ease of reporting your repair	100%	99%	97%
The helpfulness of the Association staff involved	99%	99%	97%
The am/pm appointment system for arranging repairs to be undertaken	100%	98%	96%
The tradesman arriving as at the appointed time	99%	99%	96%
The length of time taken to undertake repairs	96%	96%	94%
The attitude of the tradesman involved	99%	98%	96%
Protection measures taken	96%	99%	95%
The quality of the repairs undertaken	96%	96%	93%

## 8.4 Suggestions for improvement (Q27)

Tenants were asked if there was anything that they could suggest would improve the repairs process. The following comments were provided to this question:

- *Done first time.*
- *It's still ongoing, water coming in back door.*
- *Completed better.*
- *E-mail not been returned.*
- *Completed right first time.*
- *Finish correctly, first time.*
- *Done quicker.*
- *Have more parts spare.*
- *Depends on what repair I get done - sometimes do it, sometimes don't and leave a mess behind then and don't help towards the refurbishment.*
- *Drip outside my back door has been repaired 3 times and still drips.*
- *Last repair was fine but still waiting on someone getting back to us about the dampness issue in the bedroom.*
- *Back garden still leaking after being reported.*
- *Keep the appointed time.*
- *They could have got back to me about a joiner to do my repair.*
- *After the repair there were dead bees and wasps left in the kitchen sink. They fell out of a fan in the kitchen, I think the workmen should have cleaned them away.*

## 8.5 Repairs priorities (Q28)

Tenants were asked to rate their top three priorities for the repairs service. The quality of the repairs undertaken was perceived as being most important (80%), followed by the length of time taken to undertake repairs (61%), and the ease of reporting the repair (48%). These were also the top three priorities for tenants in 2016.

<b>Q28 Looking at this list of aspects of the repairs service, please rank your top three priorities for the service.</b>				
	<b>Top priority</b>	<b>2nd Priority</b>	<b>3rd Priority</b>	<b>Overall</b>
The quality of the repairs undertaken	28.3%	31.4%	20.1%	80%
The length of time taken to undertake repairs	12.6%	24.5%	23.9%	61%
The ease of reporting your repair	32.1%	7.5%	8.2%	48%
The tradesman arriving as at the appointed time	8.2%	13.2%	14.5%	36%
The appointment system for arranging repairs to be undertaken	7.5%	9.4%	11.9%	29%
The helpfulness of the Association staff involved	9.4%	7.5%	6.9%	24%
The attitude of the tradesman involved	1.3%	6.3%	7.5%	15%
Protection measures taken	0.6%	0.0%	6.9%	8%

## 8.6 Out of hours service (Q29/30)

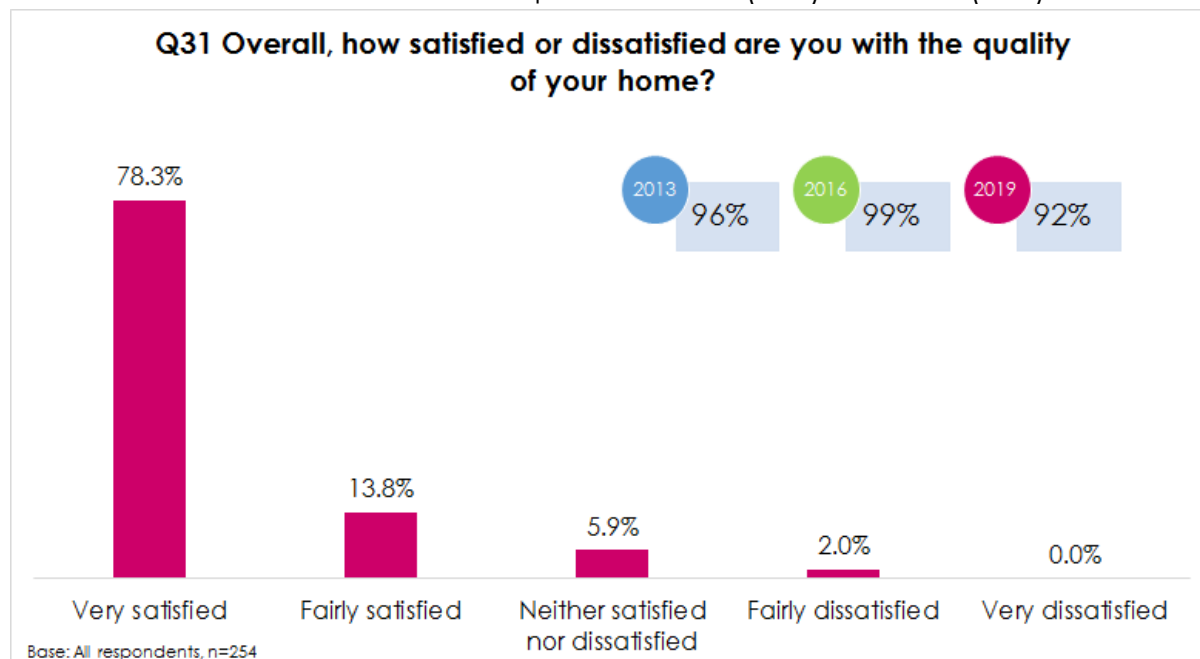
A total of 17 respondents said they had used the out of hour's service in the last 12 months. Of these individuals, 15 tenants (88%) were very satisfied with the response they received when using the out of hours repairs service, 1 tenant was neither satisfied nor dissatisfied and 1 tenant was fairly dissatisfied.

## 9. THE HOME

### 9.1 Satisfaction with the quality of the home (Q31)

With regards to the quality of the home, over 9 in 10 tenants (92%) were very or fairly satisfied, compared to 6% who were neither satisfied nor dissatisfied and 2% who were fairly dissatisfied.

Overall satisfaction is less than was reported in 2013 (96%) and 2016 (99%).



Respondents who were not satisfied with the quality of their home were asked to provide reasons as to why they felt this way, their comments are listed below:

<b>PHASE</b>	<b>Q32 Can you explain how Craigdale could improve the quality of your home?</b>
Phase 1	<i>Skirtings in home, new doors inside. Re-plastered on wall. Radiators need replaced.</i>
	<i>Cracks in ceiling and walls.</i>
	<i>Would like a new kitchen and new front door.</i>
	<i>Outdated kitchen - holes in walls, floods in home and dipping floorboards. Floorboards are uneven.</i>
	<i>Windows and upgrades.</i>
	<i>Upgrade floors, not level.</i>
	<i>Buzzer keeps falling off, needs fixed.</i>
	<i>Bathroom/ fire doors, don't have any.</i>
	<i>New bathroom upgrades.</i>
	<i>Bathroom, floor boards, uneven - needs upgrade.</i>
	<i>Windows.</i>
	<i>New bathroom, upgrades.</i>
	<i>Could do some upgrades.</i>
Phase 3	<i>Like to move to a smaller house.</i>
Phase 4	<i>I bump into the walls as I am in a wheelchair. I asked if they could put something on the wall to protect it, but they haven't got back to me.</i>
Phase 6	<i>I feel some of the fittings in house needs to be better quality. Front door doesn't shut right, it's on a tilt. Check with tenants what's needing done.</i>
	<i>Happy with it because I've done it myself. They do nothing for houses that need upgraded and don't cut the grass for months when they are supposed to.</i>
	<i>Problem with shower and repair men have been out about 4 times and not fixed it.</i>
Phase 7	<i>Bathroom needs updated and get draughts through windows and doors.</i>
	<i>Bathroom and windows need upgraded.</i>



## 9.2 Applying for a move within the next year (Q33/34)

12% of respondents (30 individuals) said they would like to apply to the Association to move home within the next year. This is a significant increase on the 2016 survey where just 3% of tenants said they would be likely to apply to the Association for a new home. The main reasons for wanting to move were where tenants needed to move to a different sized property with 40% stating they required a larger house and 30% requiring a smaller home.

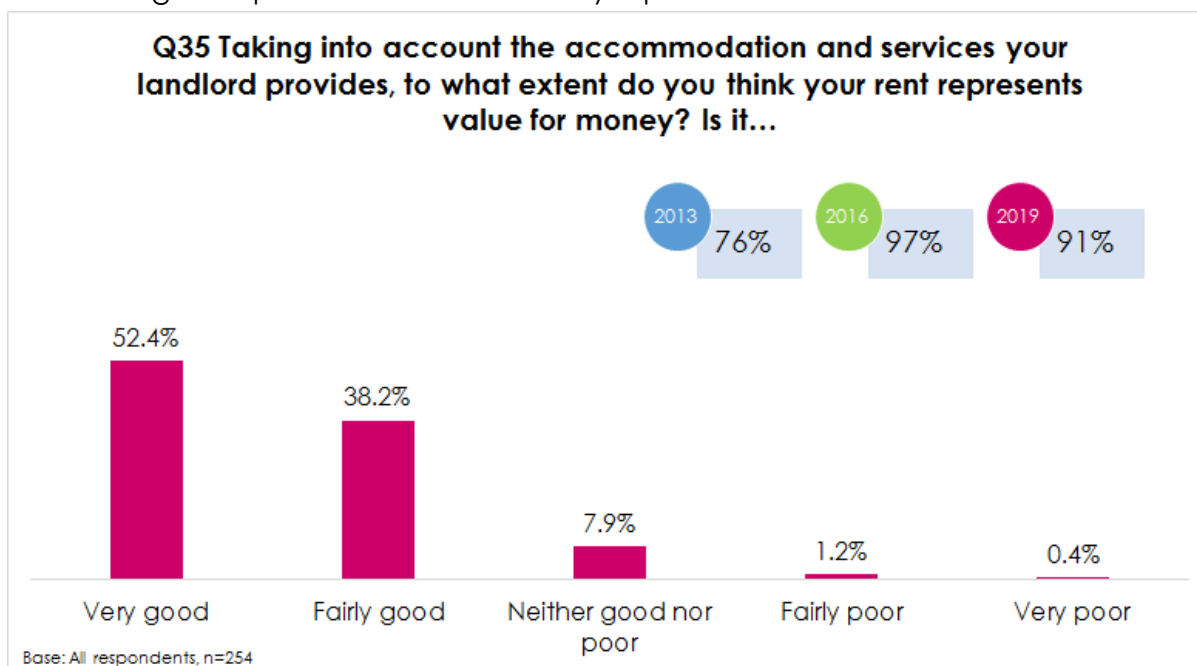
Q34 If yes, why do you want to move?		
Base: Want to move home, n=30	No.	%
A larger house	12	40%
A smaller house	9	30%
A front and back door	4	13%
A different location	3	10%
Level access property	3	10%
Due to health problems	1	3%

## 10. RENT, BENEFITS AND WELFARE REFORM

### 10.1 Value for money (Q35/36)

Over 9 in 10 respondents were of the opinion that the rent they pay represents very or fairly good value for money (91%), compared to 8% who said it offered neither good nor poor value and 2% who said it was very or fairly poor value for money.

The proportion of respondents who felt their rent represented very or fairly good value for money has decreased from 97% in 2016. However, it is significantly higher than the figure reported in the 2013 survey report.



Following on from this, respondents were then asked to explain why they said their rent represented good or poor value for money. As shown in the table below, the top responses for considering their rent to be good value for money were where tenants felt their rent was a good price or fair (29%) or where they commented it was good value for the property they live in (20%). Where respondents were neither satisfied nor dissatisfied, half of comments were where tenants believed their rent was too expensive or said it keeps increasing. The four tenants who felt their rent was poor value for money also said their rent was too expensive or kept increasing.

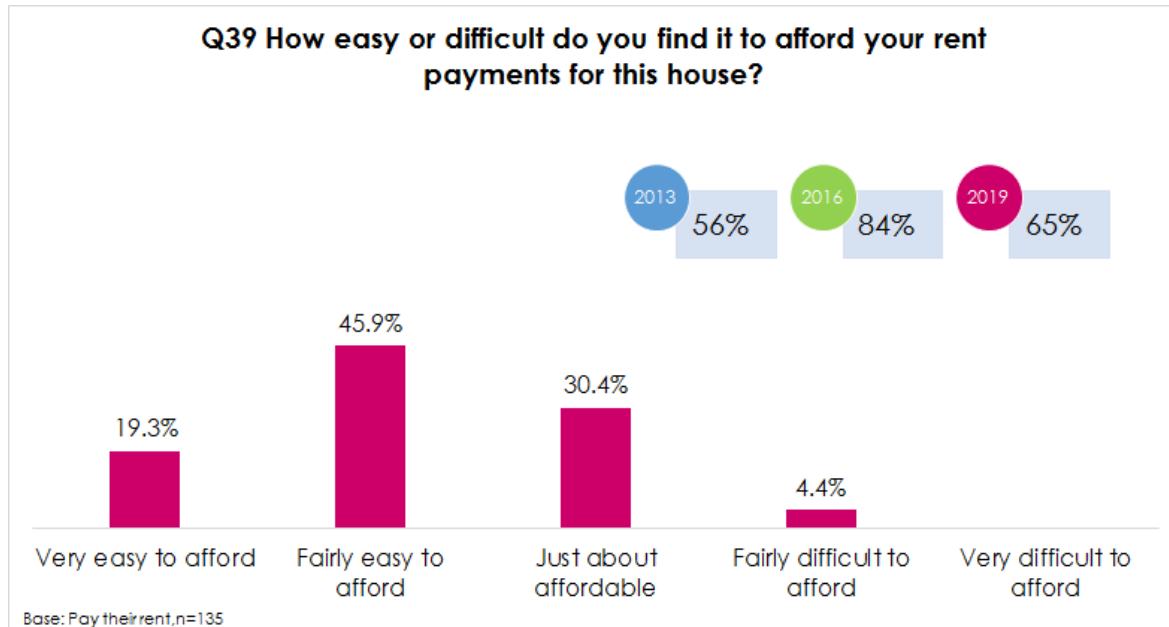
<b>Q36 Reasons given for value for money response</b>			
	<b>Very/ fairly good (n=230)</b>	<b>Neither good nor poor (n=20)</b>	<b>Very/ fairly poor (n=4)</b>
It's a good price/ good value/ fair/ ok	29%	20%	-
It's a good house/ like my home	20%	-	-
Cheaper than private/ other landlords	14%	-	-
Good services e.g. services in general/ repairs service	13%	-	-
Receive help with housing costs	8%	5%	-
Good staff/ customer care	7%	-	-
Too expensive/ keeps increasing	4%	50%	100%
No complaints/ issues	3%	-	-
Property needs upgraded/ outstanding repairs	3%	10%	-
Good neighbourhood/ neighbours	3%	-	-
Other	1%	-	-
Don't know	6%	20%	-

## **10.2 Housing benefit (Q37)**

Just under 6 in 10 respondents said they were in receipt of housing benefit or Universal Credit (58%). The majority of these tenants said this covers all or part of their rent (82%).

### 10.3 Affordability of rent payments (Q39)

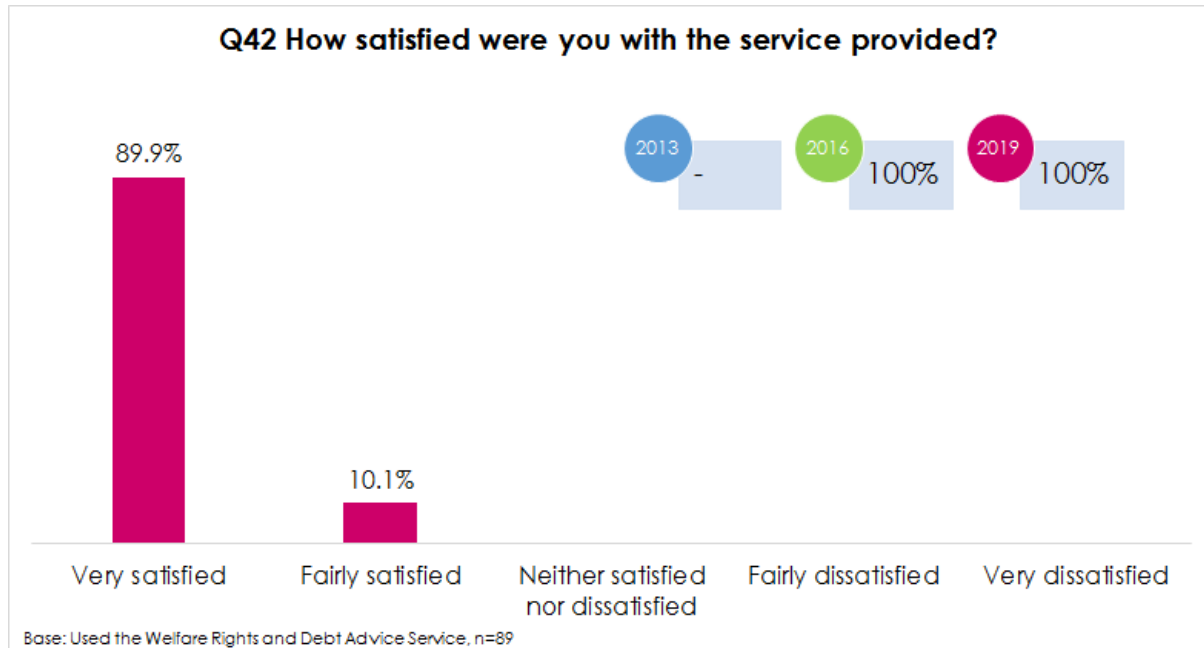
Of those who pay full or partial rent, 65% said they found the rent payments for their home easy to afford, 30% said it was just about affordable and 4% said it was difficult to afford. The proportion of tenants who said their rent was easy to afford has decreased from 84% in 2016 to 65% in 2019. However, this is higher than was reported in 2013 (56%).



## 10.4 Welfare Rights and Debt Advice Service (Q40-42)

The majority of respondents (87%) said they were aware that Craigdale provides a Welfare Rights and Debt Advice service (85% in 2016). Of those who were aware of the service, just over 4 in 10 (41%) have used this service.

All respondents who said they had used the service in the past (amounting to 89 individuals) were very or fairly satisfied with the service provided.



## 10.5 Welfare Rights and Debt Advice Service (Q43-45)

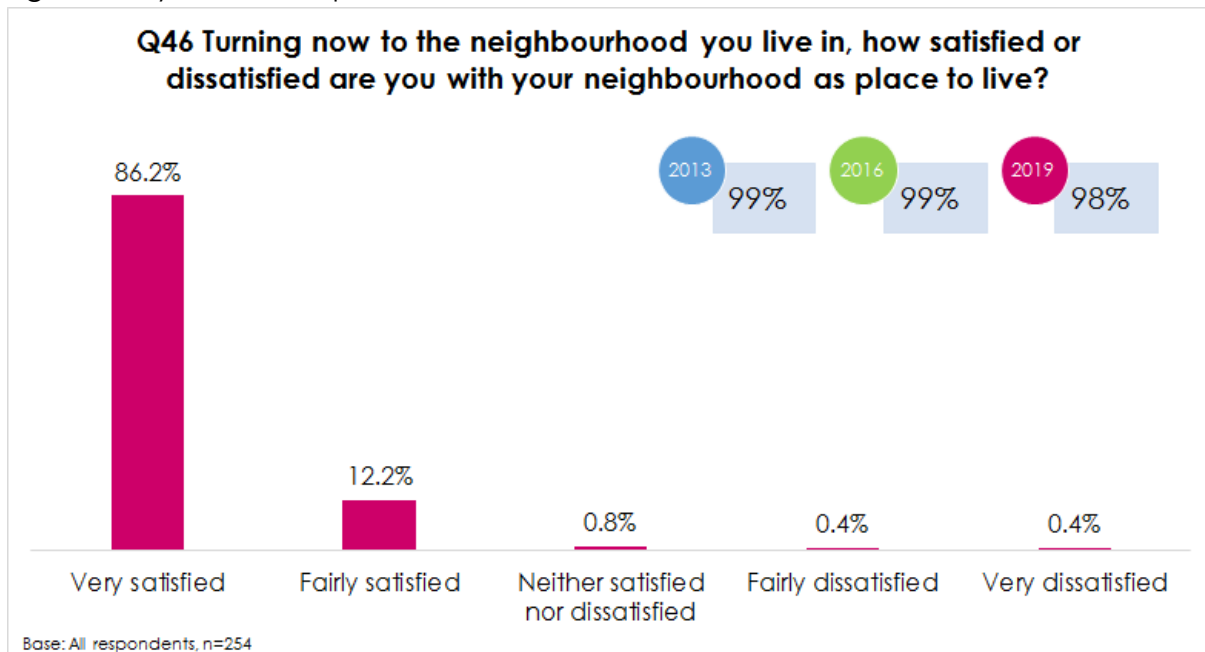
Just under two thirds of tenants (65%) were aware that Craigdale provide a Housing information and Advice service and of these individuals, 15% recalled receiving housing related information or advice from Craigdale. All of these respondents were very or fairly satisfied with the quality of information and advice the Association provided.

# 11. NEIGHBOURHOOD MANAGEMENT

## 11.1 Neighbourhood as a place to live (Q46)

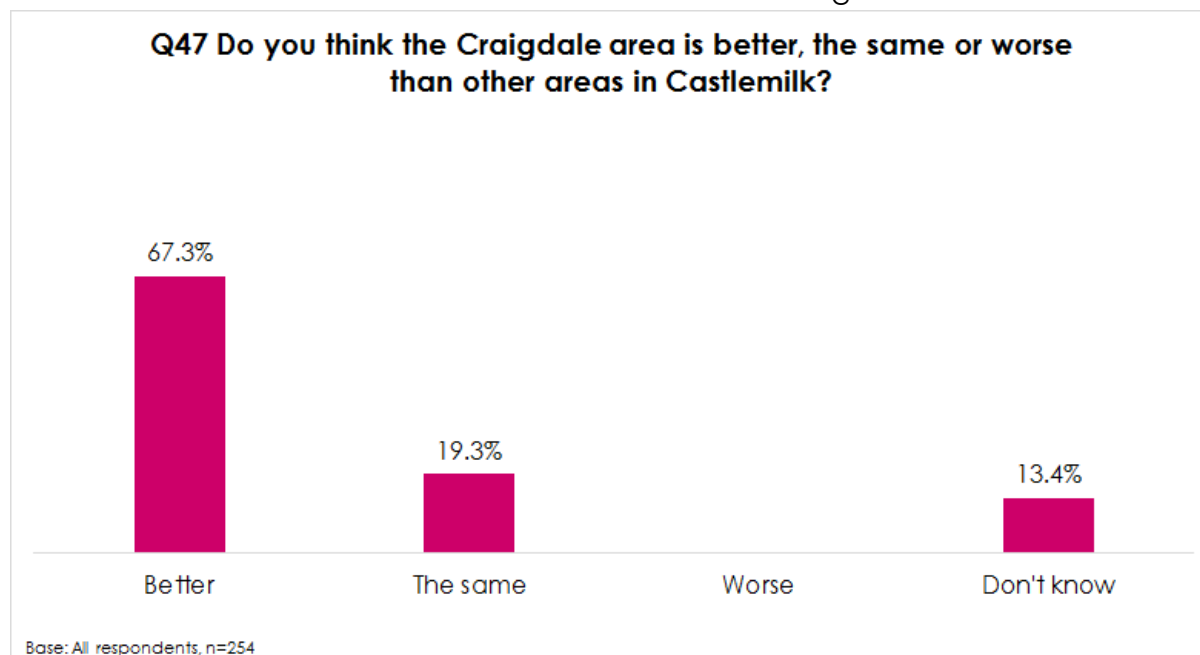
Almost all tenants (98%) were either very or fairly satisfied with their neighbourhood as a place to live in. Only 1% were very or fairly dissatisfied and 1% were neither satisfied nor dissatisfied.

Overall satisfaction with the neighbourhood as a place to live has not changed significantly when compared to the results from 2013 and 2016.



## 11.2 Craigdale area compared to other areas in Castlemilk (Q47)

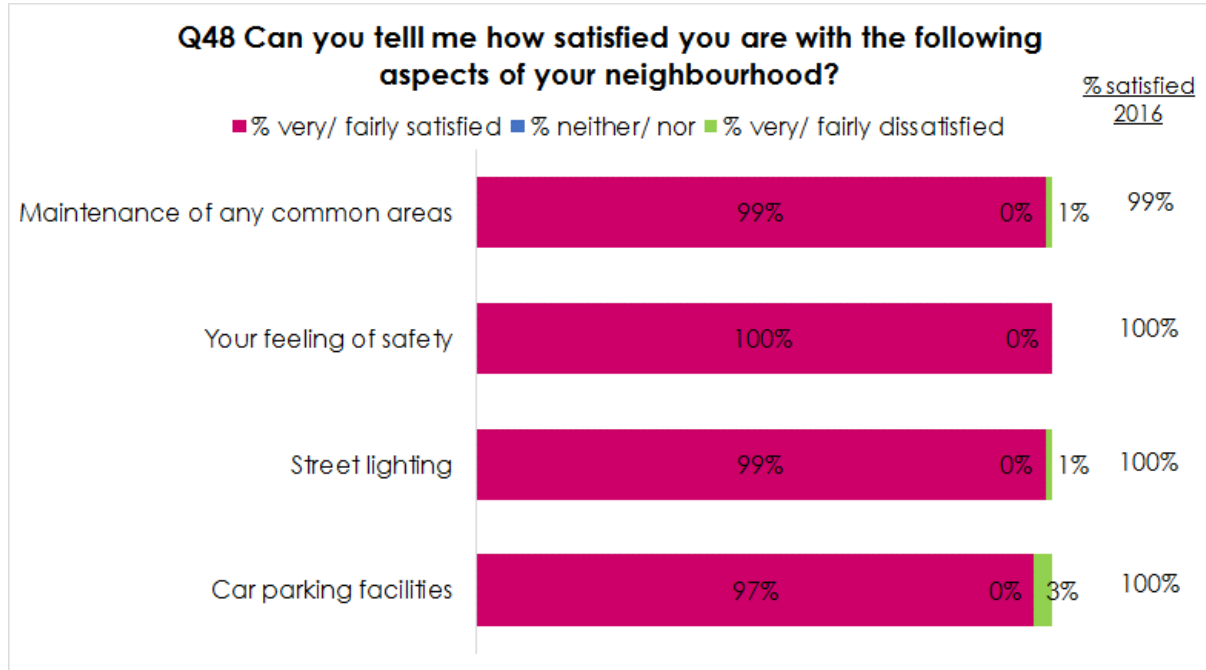
Tenants were asked whether they considered Craigdale to be a better or worse area than other areas in Castlemilk. The vast majority were of the opinion that Craigdale was better than other Castlemilk areas (67%, 68% in 2016). A further 19% said it was the same as other areas (27% in 2016) and 13% said they were unsure (5% in 2016). No individuals held the opinion that the Craigdale area was worse than other areas in Castlemilk which is consistent with the findings from 2016.



Q47 Do you think the Craigdale area is better, the same or worse than other areas in Castlemilk?			
	2013	2016	2019
Better	71%	68%	67%
The same	20%	27%	19%
Worse	1%	0%	0%
Don't know	9%	5%	13%

### 11.3 Satisfaction with aspects of the neighbourhood (Q48)

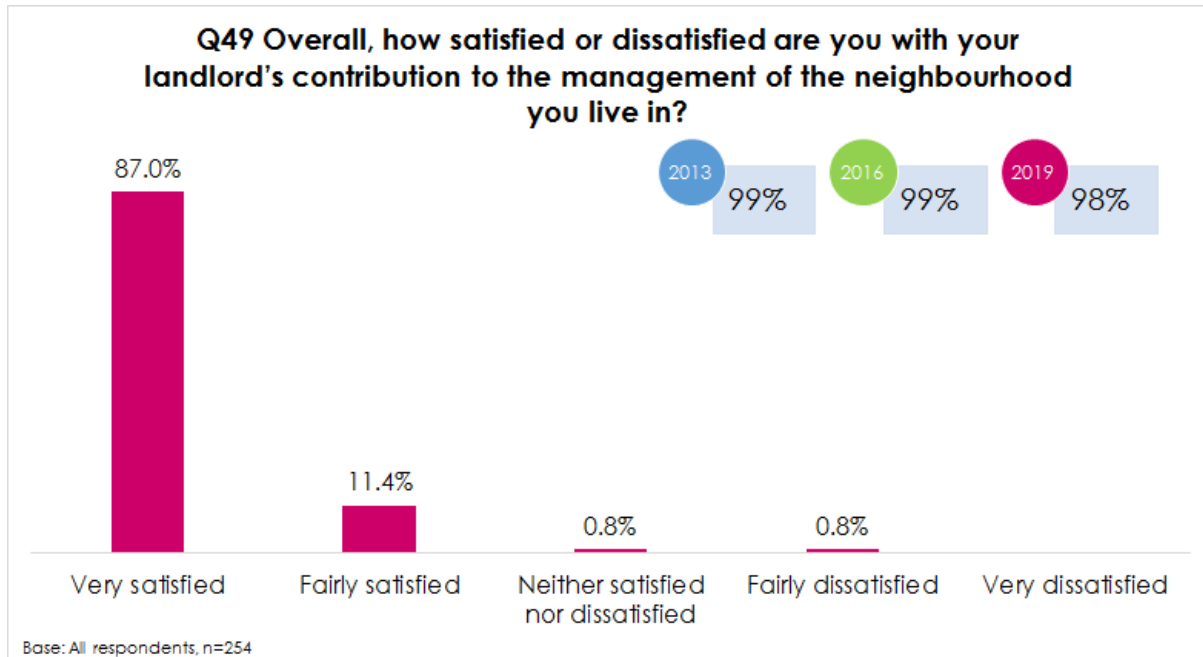
Tenants were very satisfied with aspects of their neighbourhood, with all respondents being very or fairly satisfied in relation to their feeling of safety in the neighbourhood and 99% being satisfied with the maintenance of common areas and street lighting. These findings are not significantly different from those reported in 2016. 97% of tenants were satisfied with car parking facilities which is marginally lower than the figure reported in 2016 (100%).





## 11.4 Neighbourhood management (Q49/50)

Tenants were asked how satisfied or dissatisfied they were with their landlord's management of the neighbourhood they live in. Almost all respondents were very or fairly satisfied in this respect (98%), 1% were neither satisfied nor dissatisfied and 1% were fairly dissatisfied. The proportion of respondents very or fairly satisfied with the Association's management of the neighbourhood has remained consistent with the 2013 survey (99%) and 2016 survey (99%).



Those who were not satisfied were asked what Craigdale could do to improve the way they contribute to the management of the neighbourhood. The following comments were made by these tenants.

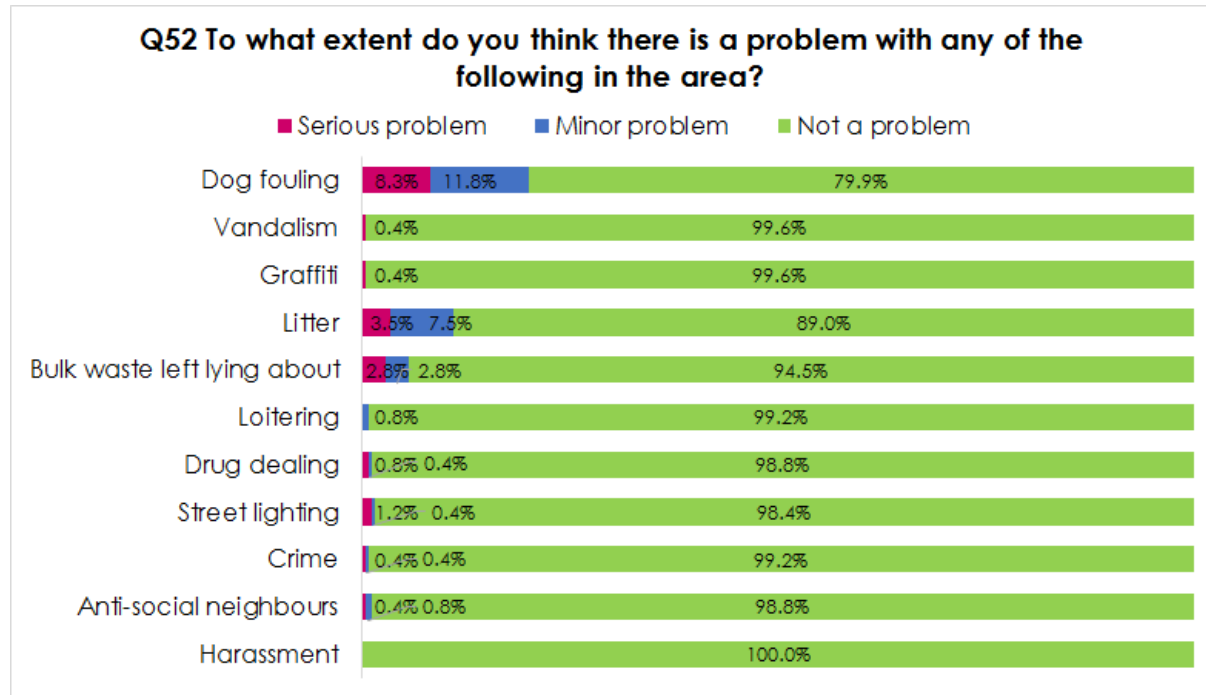
- *Not sure.*
- *Put new fences up.*
- *Resolve parking issues as is terrible due to people parking in the street to collect their kids from school. It's so busy it's dangerous.*
- *It's a disgrace the amount of people that park in the street as it's close to a school. They should do something about it.*

## 11.5 Electric cars (Q51)

All tenants were asked if they or any member of their household has, or plans to buy an electric car in the near future. No individuals currently had an electric car and 2 tenants said they planned to buy an electric car in the near future.

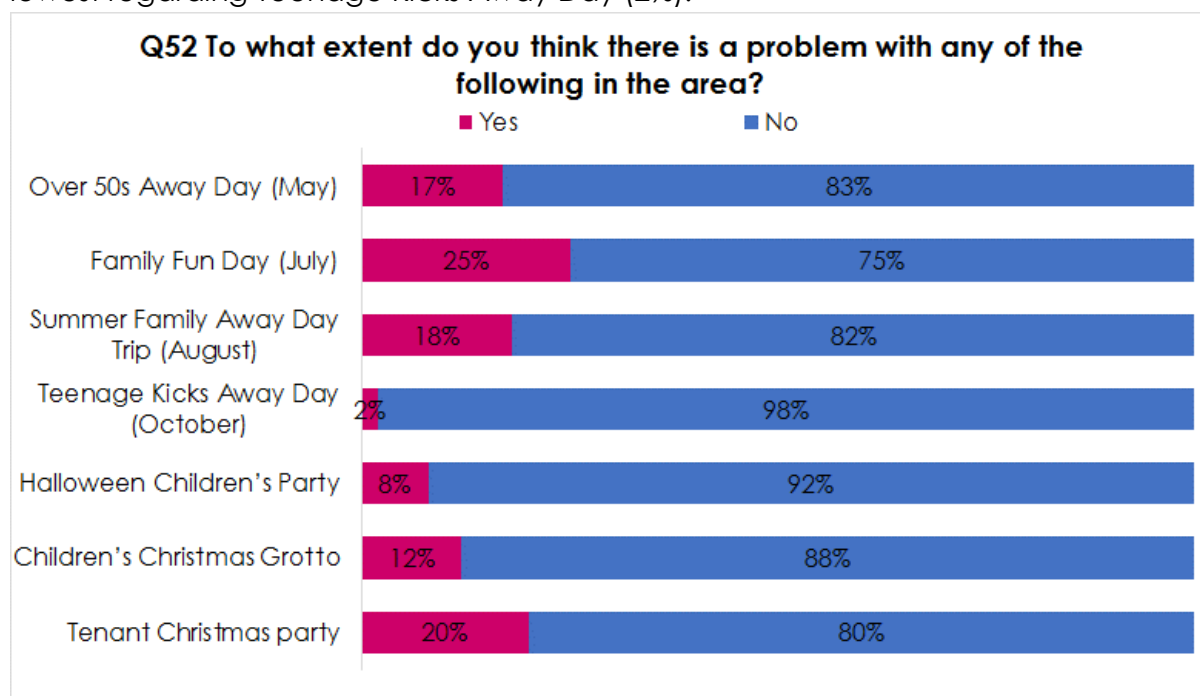
## 11.6 Neighbourhood problems (Q60)

The survey asked about various neighbourhood issues and tenants were asked whether they considered each of these issues to be a serious problem, a minor problem or not a problem. The vast majority of tenants did not consider these issues to be a problem in their neighbourhood. However, the three areas where tenants expressed the most concern were regarding dog fouling (20%), litter (11%) and bulk waste left lying about (6%).



## 11.7 Community events (Q53)

Tenants were asked if they or any members of their family would be interested in attending any of the community events run by the Association. Interest was highest regarding the tenants' Christmas party (21%) and the Family Fun Day (25%) and lowest regarding Teenage Kicks Away Day (2%).



Analysis by households with and without children reveals that households with children were significantly more likely to be interested in the Family Fun Day, Summer Family Away Day Trip, Halloween Children's Party and the Children's Christmas Grotto. On the other hand, households with children were less likely to be interested in the Over 50s Away Day.

Q52 Interest in community events analysed by household with/ without children				
	Households with no children (n=189)		Households with children (n=87)	
	Yes	No	Yes	No
Over 50s Away Day (May)	22%	78%	3%	97%
Family Fun Day (July)	9%	91%	56%	44%
Summer Family Away Day Trip (August)	4%	96%	46%	54%
Teenage Kicks Away Day (October)	-	100%	6%	94%
Halloween Children's Party	1%	99%	23%	77%
Children's Christmas Grotto	1%	99%	32%	68%
Tenant Christmas party	20%	80%	21%	79%

Where tenants answered no to attending all events, they were asked why they felt this way. Just under 4 in 10 of these tenants were simply uninterested (37%) and 35% were too busy.

<b>Q54 If you are not interested in attending any of the Association's events, why is that?</b>		
<b>Base: Gave a response, n=145</b>	<b>No.</b>	<b>%</b>
Not interested	54	37.2%
Too busy	50	34.5%
Old age/ health concerns	22	15.2%
Work commitments	7	4.8%
No kids/ kids grown up now	4	2.8%
Don't know anyone who goes	3	2.1%
Family commitments	2	1.4%
Have attended before	2	1.4%
Other	5	3.4%
Don't know	0	0.0%

## 11.8 Suggestions for improvement/ new services (Q55)

The final question asked respondents if there was anything else they would like to see Craigdale providing or for any other suggestions on how services could be improved. The following comments were made by tenants in response to this question:

- *Get tenants more involved in focus group.*
- *Could have kids park local as one around here is small.*
- *Nothing good for kids.*
- *Better windows.*
- *Outside school hours.*
- *Nothing, family fun days seem good.*
- *More parking spaces in street.*
- *New fences at front.*
- *Paint the back fences.*
- *Need to do more upgrades in the houses.*
- *Bathrooms.*
- *Bins for bigger family.*
- *Better fences at front gardens.*
- *Just need a walk-in shower.*
- *Just a walk-in shower.*

- *Build more play areas for children.*
- *Play park would be good for kids.*
- *Would like to get back garden grass cut.*
- *A skip for bulk waste.*
- *Parking is an issue especially at school starting and finishing times.*
- *I'd like my back garden to be level not on a slope.*

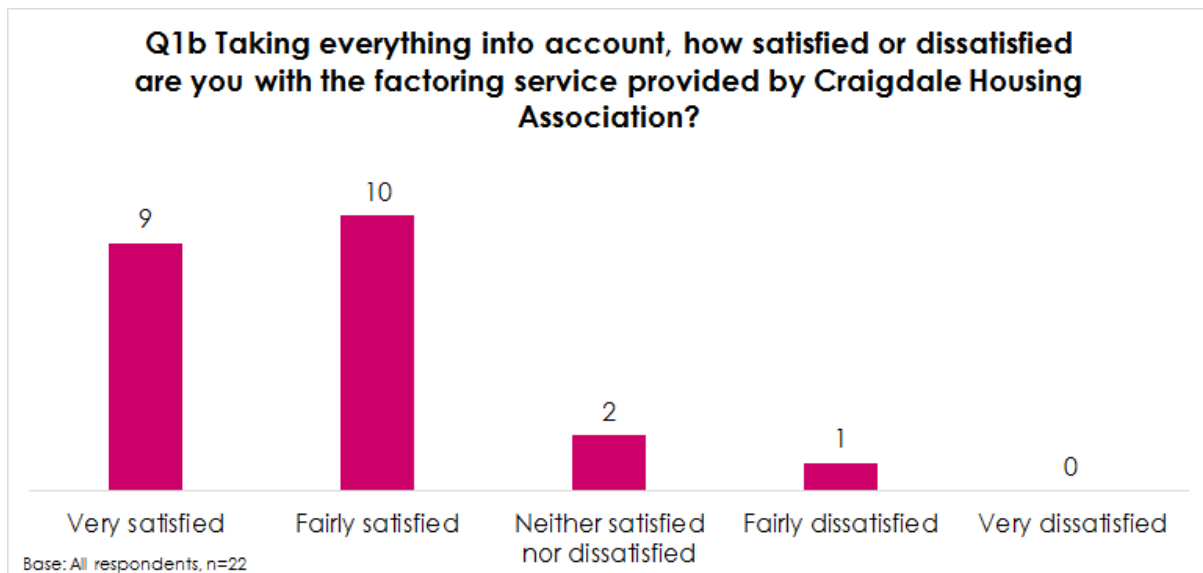
## 12. OWNERS

### 12.1 Introduction

A total of 22 owners were interviewed as part of Craigdale's Customer Satisfaction Survey 2019.

### 12.2 Satisfaction with the overall service

- Nineteen out of twenty-two owners (86%) were either very or fairly satisfied with the factoring service provided by Craigdale Housing Association compared to 2 owners who were neither satisfied nor dissatisfied and 1 owner who was fairly dissatisfied.
- Of the three owners who were not satisfied with the factoring service, 2 said the factoring service was just 'ok' and the other owner felt the Association could do more in the neighbourhood.



### 12.3 Information

- Letters (21 owners) and newsletters (12 owners) were the most popular methods used by owners to obtain information about the Association and its services.
- In terms of keeping owners informed, 21 owners said the Association was good in this respect and the remaining owner said the Association was poor. This owner said they would like to see "more general communication" with the Association.
- Owners were asked about their use of the internet, text messaging and social media:

- 18 owners use email;
  - 18 owners use text messaging;
  - 17 owners use the internet;
  - 17 owners use apps on their phone;
  - 14 owners use Facebook;
  - Only 3 owners did not use any of these things.
- When asked about their use of the internet, 17 owners have access to the internet via a mobile phone or via broadband using a tablet, laptop or home computer.
  - Of those who accessed the internet, 6 said they would be interested in being able to access their rent account via Craigdale's website.

## 12.4 Participation

- In terms of the way they would prefer to be consulted with, 21 out of 22 owners said letters would be their preference and 12 owners said newsletters.
- With regards to various statements about membership and Board membership of the Association:
  - 16 out of 22 owners knew how to become a member of the Association;
  - 13 were aware they could become involved in the decision and policy making of the Association;
  - 14 owners were aware they could become a Board member of the Association;
  - 13 owners were aware of how to become a Board member of the Association.
- Owners were most interested in giving their views in surveys (14 owners).
- The Association is looking to improve their communication with tenants/ owners and would like to carry out a survey with a small sample of customers every few months to understand how they feel about the Association. 20 out of 22 owners felt this was something the Association should do.

## 12.5 Customer contact

- 7 out of 22 owners have contacted the Association over the past 12 months. The reasons for contacting the Association were:
  - General enquiry (x2).
  - To report a repair.
  - To discuss welfare reform/ benefits.
  - On behalf of family.
  - Garden issues.
  - Tenancy issue.
  - General enquiry.
- Of those who contacted the Association:
  - 4 owners did so by telephone – all were satisfied with each aspect of the contact they had such as length of time to answer the phone, helpfulness of staff, quality of advice and assistance given etc;
  - 2 owners made personal visits to the office – both were satisfied with each aspect of the contact they had when visiting the office such as ease of access to the office, helpfulness of staff, quality of advice and assistance given etc;
  - 1 owner emailed the Association – and this individual was satisfied with the promptness of the reply, helpfulness of staff and quality of advice and assistance given.
- All 22 owners said the Association's opening hours were convenient.
- 13 out of 22 owners were aware of the Association's responsibilities in relation to the maintenance of their home and 12 were aware of their own responsibilities.

## 12.6 Neighbourhood management

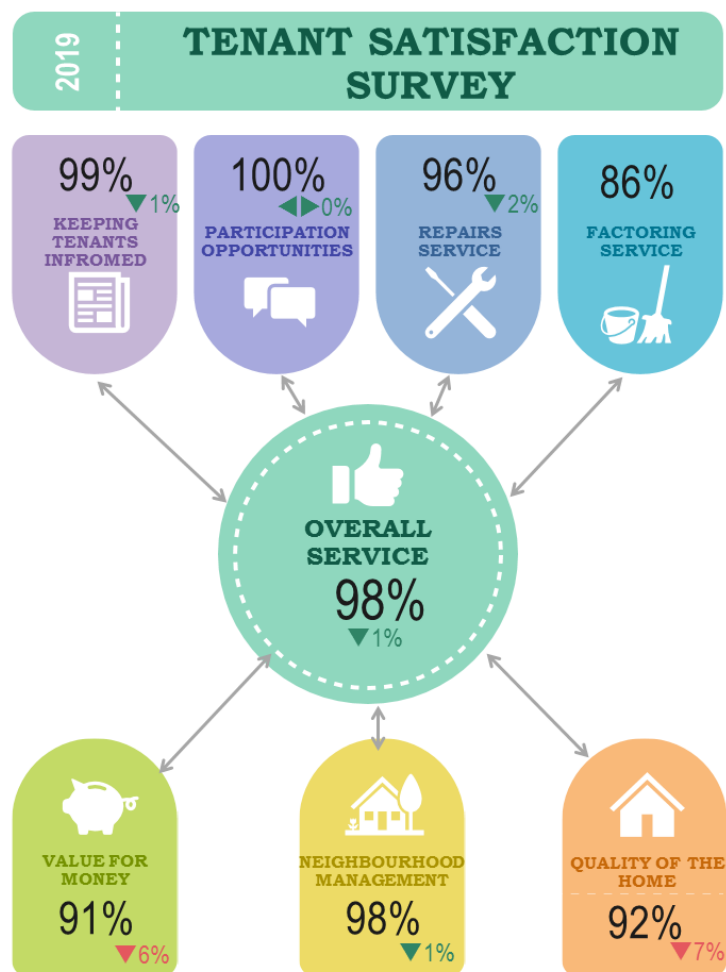
- All 22 owners said they were satisfied with their neighbourhood as a place to live in.
- 14 out of 22 owners said the Craigdale area was better than other areas in Craigdale, 1 owner said it was the same and 7 owners said they didn't know.
- Owners were asked how satisfied or dissatisfied they were with various aspects of their neighbourhood:
  - 20 owners were satisfied with the maintenance of common areas, 1 owner was neither satisfied nor dissatisfied and 1 owner was dissatisfied;



- All 22 owners were satisfied with the feeling of safety in the neighbourhood.
- 21 out of 22 owners were satisfied with street lighting, and 1 owner was dissatisfied;
- 20 out of 22 owners were satisfied with car parking and 2 owners were dissatisfied.
- 20 out of 22 owners were satisfied with their landlord's contribution to the management of the neighbourhood they live in and the remaining 2 owners were neither satisfied nor dissatisfied;
- No owners were planning to buy an electric car in the near future.
- The biggest neighbourhood concern for owners was dog fouling with 6 out of 22 owners stating this was a serious or minor problem.
- Very few owners were interested in the Association's community events:
  - 4 owners were interested in the tenant Christmas party;
  - 2 owners were interested in the Summer Family Away Day;
  - 2 owners were interested in the Family Fun Day;
  - 1 owner was interested in the Over 50s Away Day.
- The following reasons were given by owners for not being interested in attending the Association's Community events:
  - Too busy (x7)
  - No reason (x3)
  - Not interested (x3)
  - Don't know (x2)
  - Poor health (x1)

## 13. CONCLUSIONS

The Association is performing to a very high standard with all SHR indicators being above the Scottish average (2017/18) and all being above 90% with the exception of the factoring service where overall satisfaction, while still very high, was 86%. The majority of indicators have not changed significantly when compared to the 2016 survey results. However, there has been a decrease in satisfaction with regards to the quality of the home and value for money of the rent charge.



### Value for money

The proportion of tenants rating the rent for their property as good value for money has decreased from 97% in 2016 to 91% in 2019. Where tenants were not satisfied this tended to be where they felt the rent was too expensive or keeps increasing or where they said their property required upgrades or had outstanding repairs.

### Quality of the home

Overall satisfaction has decreased from 99% in 2016 to 92% in 2019. Those who were not satisfied were asked to explain how the Association could improve the quality of their home. The suggestions made by tenants were mainly where respondents had outstanding repairs or where they felt their property required upgrading such as new bathrooms and windows.

## 14. HOUSEHOLD INFORMATION

### 14.1 Age and gender (Q56/57)

More females were interviewed during the survey (74%) than males (26%). In terms of the age profile of respondents 17% were aged 16-34, 38% were aged 35-54, 23% were aged 55-64 and 22% of respondents were aged 65 and over.

Q57 Age?		
Base: All respondents, n=254	No.	%
16-24	6	2.4%
25-34	37	14.6%
35-44	39	15.4%
45-54	57	22.4%
55-59	30	11.8%
60-64	28	11.0%
65-74	40	15.7%
75+	17	6.7%

### 14.2 Household composition (Q66/67)

Just over one third of respondents (36%) said they lived in a single adult household, 24% were 2 adult households, 8% were three or more adult household, 18% were 1 parent families and 9% were 2 parent families.

Q59 How would you describe the composition of your household?		
Base: All respondents, n=254	No.	%
One adult	92	36.2%
Two adults both under 60	32	12.6%
Two adults both over 60	16	6.3%
Two adults, at least one 60 or over	12	4.7%
Three or more adults, 16 or over	20	7.9%
1 parent family with 1 child under 16	25	9.8%
1 parent family with 2 children under 16	19	7.5%
1 parent family with 3 or more children under 16	2	0.8%
2 parent family with 1 child under 16	9	3.5%
2 parent family with 2 children under 16	10	3.9%
2 parent family with 3 or more children under 16	3	1.2%
Other	14	5.5%

### 14.3 Working status (Q60)

In term of working status, 43% of respondents were in full or part time employment, 6% were unemployed, 17% were long term sick or disabled, 7% were at home looking after the family and 24% were retired.

<b>Q60 How would you describe the occupational status of you and your partner/spouse at present?</b>				
	You		Partner	
	No.	%	No.	%
Full time paid work (35 or more hours more week)	72	28.3%	41	16.1%
Part time paid work (less than 35 hours per week but more than 16 hours per week)	37	14.6%	8	3.1%
Unemployed	16	6.3%	4	1.6%
Long term sick / disabled	42	16.5%	8	3.1%
Looking after family	18	7.1%	5	2.0%
Retired	62	24.4%	15	5.9%
Other – specify	7	2.8%	1	0.4%
No partner	-		172	67.7%

### 14.4 Disability (Q61)

Just over 4 in 10 respondents said that either they or a member of their household had a disability or long terms health problem (41%) and this tended to be a long-term illness, disease or condition (24%) or physical disability (17%).

<b>Q61 Do you or anyone in your household have any of the following conditions which have lasted, or are expected to last, at least 12 months?</b>		
<b>Base: All respondents, n=254</b>	No.	%
Long term illness, disease or condition	60	23.6%
Physical disability	43	16.9%
Mental health condition	20	7.9%
Learning difficulty (for example dyslexia)	4	1.6%
Developmental disorder (for example, Autistic Spectrum Disorder or Asperger's Syndrome)	4	1.6%
Deafness or partial hearing loss	3	1.2%
Blindness or partial sight loss	3	1.2%
Learning disability (for example Down's Syndrome)	1	0.4%
No condition	149	58.7%

### 14.5 Ethnicity (Q70)

All but three respondents (99%) were of White Scottish, other British or Irish ethnicity. One respondent was African and two were of other White ethnicity but refused to provide further details.

## **Appendix 1**

### **Survey Questionnaire**

Project number	P1004
Project name	Craigdale HA Customer Satisfaction Survey 2019

**INTRODUCTION (Read out)** 'Hello, my name is \_\_\_\_\_. I am undertaking a survey for **Craigdale Housing Association** to find out residents' views on the service they receive. The survey also asks a few questions about you and your household. This information is only used to create an overall picture of the profile of residents and will help them develop services to meet those needs. The survey will take about 15 minutes to complete. Can you spare the time to speak me just now?

Can I assure you that all your answers will remain totally confidential and anonymous. Nobody at **Craigdale** will know your individual answers without your permission. You do not need to answer any questions you don't want to and you have the right to end the interview at any time. Can I confirm that you are happy to take part in the survey?

**INTERVIEWER: IF RESPONDENT IS HAPPY TO PARTICIPATE IN THE RESEARCH SIGN AND DATE BELOW AND RECORD RESPONDENT DETAILS AND RRID - ENSURE RRID MATCHES SAMPLE DATABASE**

**INTERVIEWER RECORD FROM DATABASE:**

Respondent name											
<u>Record in capitals</u>											
Address											
<u>Record in capitals</u>											
Postcode											
<u>Record in capitals</u>											
Telephone Number											

**INTERVIEWER DECLARATION:**

*I declare that this interview was carried out according to instructions, within the Market Research Society's Code of Conduct, and that the respondent consented to participate in the research.*

<b>OFFICE USE ONLY</b>		Name:	
On quota:		Signature:	
Edited by:		Date:	
Back checked by:		Duration	

INTERVIEWER: PLEASE CODE

WRITE IN IDENTIFICATION NUMBER:

--

TENANT/ OWNER

Tenant	1	Go to Q1a
Owner	2	Go to Q1b

OVERALL SATISFACTION

1. **A) [SSH1]** Taking everything into account, how satisfied or dissatisfied are you with the overall service provided by Craigdale Housing Association?

Very satisfied	1	Go to Q2
Fairly satisfied	2	
Neither satisfied nor dissatisfied	3	
Fairly dissatisfied	4	
Very dissatisfied	5	
Don't know/ no opinion	6	
<b>[IF NOT SATISFIED: CODE 3,4,5] Can you explain why you are not satisfied with the overall service provided?</b>		

1. **B) OWNERS [SSH33]** Taking everything into account, how satisfied or dissatisfied are you with the factoring service provided by Craigdale Housing Association?

Very satisfied	1	Go to Q2
Fairly satisfied	2	
Neither satisfied nor dissatisfied	3	
Fairly dissatisfied	4	
Very dissatisfied	5	
<b>[IF NOT SATISFIED: CODE 3,4,5] Can you explain why you are not satisfied with the factoring service provided?</b>		

**INFORMATION**

- 2. SHOWCARD Craigdale use a range of methods to keep their tenants informed including sending newsletters, letters and leaflets to tenants. Looking at this card, which of the following sources of information do you use to obtain information about the Association and its services? [CODE ALL THAT APPLY]**

Letters	1
Informally talking to staff when you see them out on the estate	2
Staff visits	3
Newsletters	4
Meetings	5
Surveys	6
Website	7
Other (please specify)	8
Don't know	9

- 3. [SSH3] How good or poor do you feel Craigdale is at keeping you informed about their services and decisions?**

Very good	1	Go to Q5
Fairly good	2	
Neither good nor poor	3	Go to Q4
Fairly poor	4	
Very poor	5	

- 4. How could Craigdale improve how they keep you informed about their services and decisions?**

--

- 5. Do you use any of the following? [INTERVIEWER READ OUT LIST TO THE END AND TICK ALL THAT APPLY]**

The internet	1	Go to Q6
Facebook	2	
Email	3	
Text messaging	4	
Apps on your phone	5	
None of these	6	

- 6. Do you currently have access to, and use, the internet in any of the following ways?**

Mobile internet access through your phone	1	Go to Q7
Home internet access via broadband using a tablet, laptop or home computer	2	
Other method (please specify)	3	
Do not use the internet	4	Go to Q8

- 7. Would you be interested in being able to access your rent account via Craigdale's website?**



Yes	1	Go to Q8
No	2	
Don't know	3	

#### PARTICIPATION

**8. SHOWCARD how would you like to be consulted by the Association about decisions affecting your home? [CODE ALL THAT APPLY]**

Letters	1
Informally talking to staff	2
Staff visits to your home	3
Newsletters	4
Meetings	5
Surveys	6
Website	7
Other (please specify)	8
Don't know	9

**9. Are you aware ....**

	Yes	No
How to become a member of the Association	1	2
That you could become involved in the decision and policy making of the Association	1	2
That you could become a Board member of the Association	1	2
Of how to become a Board member of the Association	1	2

**10. SHOWCARD How would you be interested in giving your views? [CODE ALL THAT APPLY]**

By providing your views in surveys like this one	1	Go to Q11
By taking part in consultation exercises on specific issues e.g. through being a member of the residents group	2	
By becoming a member of Craigdale's Board of Management	3	
Taking part in estate walkabouts to inspect the work of the Association	4	
By being part of a service improvement group who would work with the Association to help improve things such as the estate, home improvements or the repairs service	5	
Other (please specify)	6	
Do not wish to give my views	7	

**11. Craigdale Housing Association are looking to improve their communication with tenants and would like to carry out a survey with a small sample of tenants every few months to understand how they feel about the Association. Do you think this is something they should do?**

Yes	1	Go to Q12
No	2	

**12. [SSH6] How satisfied or dissatisfied are you with the opportunities given to you to participate in Craigdale's decision making process?**

Very satisfied	1	Go to Q14
Fairly satisfied	2	
Neither satisfied nor dissatisfied	3	Go to Q13
Fairly dissatisfied	4	
Very dissatisfied	5	

**13. How could Craigdale improve the opportunities given to you to participate in their decision making processes?**

**Customer Contact**

**14. Have you contacted Craigdale Housing Association over the past 12 months?**

Yes	1	Go to Q15
No	2	Go to Q21

**15. Thinking of the LAST time you contacted the Association, what was the reason? [CODE ONE ONLY]**

To report a repair	1
To discuss welfare reform or welfare benefits	2
To pay your rent	3
To discuss a neighbour dispute	4
To make a complaint	5
To apply for a transfer/ exchange	6
To discuss a neighbour dispute or incident of anti social behaviour	7
To enquire about aids or adaptations in your present home	8
To enquire about receiving support to maintain your tenancy	9
Other (please specify)	10

**16. How did you last contact the Association? [CODE ONE ONLY]**

By telephone	1	Go to Q17
Personal visit to the office	2	Go to Q18
Letter	3	Go to Q19
Email	4	Go to Q19
Other (please specify)	5	Go to Q20

**17. SHOW CARD – Thinking about when you last telephoned the Association’s office, how satisfied were you with the following?**

	Very satisfied	Fairly satisfied	Neither nor	Fairly dissatisfied	Very dissatisfied
The length of time it took to answer the telephone	1	2	3	4	5
The helpfulness of reception staff	1	2	3	4	5
The length of time it took to speak to the relevant member of staff	1	2	3	4	5
The helpfulness of the member of staff	1	2	3	4	5
The quality of advice and assistance given	1	2	3	4	5

**GO TO Q21**

**18. SHOW CARD – Thinking about when you last visited the Association’s office, how satisfied were you with the following?**

	Very satisfied	Fairly satisfied	Neither nor	Fairly dissatisfied	Very dissatisfied
Ease of getting to the office	1	2	3	4	5
Ease of access to the building	1	2	3	4	5
Office opening hours	1	2	3	4	5
The reception area	1	2	3	4	5
Ease of making an appointment to see a member of staff	1	2	3	4	5
The helpfulness of the receptionist	1	2	3	4	5
The privacy of your discussion	1	2	3	4	5
The time it took to speak to the relevant member of staff	1	2	3	4	5
The helpfulness of the member of staff who dealt with your query	1	2	3	4	5
The quality of advice and assistance given	1	2	3	4	5

**GO TO Q21**

**19. SHOW CARD – Thinking about when you last wrote to or emailed the Association, how satisfied were you with the following?**

	Very satisfied	Fairly satisfied	Neither nor	Fairly dissatisfied	Very dissatisfied
The promptness of the reply	1	2	3	4	5
Helpfulness of the member of staff	1	2	3	4	5
The quality of advice and assistance given	1	2	3	4	5

**GO TO Q21**

**20. SHOW CARD – Thinking about when you last had other contact with Association staff, how satisfied were you with the following?**

	Very satisfied	Fairly satisfied	Neither nor	Fairly dissatisfied	Very dissatisfied
Helpfulness of the member of staff	1	2	3	4	5
Quality of advice and assistance given	1	2	3	4	5

**21. If you need to get in touch with the Association, do you find their opening hours convenient?**

Yes	1
No (what would you find more convenient?)	2

**22. If you were not happy with any aspect of the Associations service, would you know how to make a complaint?**

Yes	1
No	2

**The Repairs Service**

**23. Are you aware of.....?**

	Yes	No
The Association's responsibilities in relation to the maintenance of your home	1	2
Your own responsibilities as a tenant in relation to the maintenance of your home	1	2

**24. [SSH16] Have you had any repairs carried out in this property in the last 12 months?**

Yes	1	Go to Q25
No	2	Go to Q31

**25. [SSH16] Thinking about the LAST time you had repairs carried out, how satisfied or dissatisfied were you with the repairs and maintenance service provided by Craigdale?**

Very satisfied	1
Fairly satisfied	2
Neither satisfied nor dissatisfied	3
Fairly dissatisfied	4
Very dissatisfied	5

**26. SHOW CARD – Looking at this card, and thinking of the last repair you have reported, how satisfied were you with the following aspects of this service?**

	Very satisfied	Fairly satisfied	Neither nor	Fairly dissatisfied	Very dissatisfied
The ease of reporting your repair	1	2	3	4	5
The helpfulness of the Association staff involved	1	2	3	4	5
The am/pm appointment system for arranging repairs to be undertaken	1	2	3	4	5
The tradesman arriving as at the appointed time	1	2	3	4	5
The length of time taken to undertake repairs	1	2	3	4	5
The attitude of the tradesman involved	1	2	3	4	5
Protection measures taken	1	2	3	4	5
The quality of the repairs undertaken	1	2	3	4	5

**27. What, if anything, could have been done to improve the repairs process?**

**28. SHOW CARD – Looking at this list of aspects of the repairs service, please rank your top 3 priorities for the service. [WRITE '1' FOR TOP PRIORITY, '2' FOR SECOND etc..]**

	Priority
The ease of reporting your repair	
The helpfulness of the Association staff involved	
The appointment system for arranging repairs to be undertaken	
The tradesman arriving as at the appointed time	
The length of time taken to undertake repairs	
The attitude of the tradesman involved	
Protection measures taken	
The quality of the repairs undertaken	

**29. When reporting repairs over the past 12 months, have you had to use the Association's out of hours repair service?**

Yes	1	Go to Q30
No	2	Go to Q31

**30. How satisfied were you with the response you received when you used the out of hours repair service?**

Very satisfied	1
Fairly satisfied	2
Neither satisfied nor dissatisfied	3
Fairly dissatisfied	4
Very dissatisfied	5

**The Home**

**31. [SSH10] Overall, how satisfied or dissatisfied are you with the quality of your home?**

Very satisfied	1	Go to Q33
Fairly satisfied	2	
Neither satisfied nor dissatisfied	3	Go to Q32
Fairly dissatisfied	4	
Very dissatisfied	5	

**32. Can you explain how Craigdale could improve the quality of your home?**

**33. Thinking about the future, are you likely to be applying to the Association to move house within the next year?**

Yes	1	Go to Q34
No	2	Go to Q35

**34. If yes, why do you want to move?**

A larger house	1
A smaller house	2
A front and back door	3
A different location	4
A sheltered house	5
A shared ownership house	6
Anti social behaviour	7
Welfare Reform means I have to move	8
Other (please specify)	9

**Rent, Benefits and Welfare Reform**

**35. [SSH29] Taking into account the accommodation and services your landlord provides, to what extent do you think your rent represents value for money? Is it...**

Very good	1	Go to Q36
Fairly good	2	
Neither good nor poor	3	
Fairly poor	4	
Very poor	5	

**36. Can you explain why you say that?**

--

**37. Do you receive housing benefit or Universal Credit?**

Yes	1	Go to Q38
No	2	Go to Q39

**38. Does this cover all or part of your rent?**

Full rent	1	Go to Q40
Part of rent	2	Go to Q39

**39. How easy or difficult do you find it to afford your rent payments for this house?**

Very easy to afford	1
Fairly easy to afford	2
Just about affordable	3
Fairly difficult to afford	4
Very difficult to afford	5

**40. Are you aware that Craigdale provide a Welfare Rights and Debt Advice Service?**

Yes	1	Go to Q41
No	2	Go to Q43

**41. Have you ever used this service?**

Yes	1	Go to Q42
No	2	Go to Q43

**42. How satisfied were you with the service provided?**

Very satisfied	1
Fairly satisfied	2
Neither satisfied nor dissatisfied	3
Fairly dissatisfied	4
Very dissatisfied	5

**43. Are you aware that Craigdale provide a Housing Information and Advice service. This can cover things such as the following....**

**[SHOWCARD: Rent arrears, Mortgages & secured loans, Housing Benefit & Council Tax Benefit, Disrepair in rented housing, Housing Options, Discrimination in Housing, Eviction, Anti-social behaviour, Harassment & Illegal Eviction, Homelessness, Relationship breakdown, Private Rented Sector, Security of Tenure, Statutory Tenancy Rights, Housing Improvements & Adaptations]?**

Yes	1	Go to Q44
No	2	Go to Q46

**44. Have you ever had any housing related information or advice from Craigdale?**

Yes	1	Go to Q45
No	2	Go to Q46

**45. How satisfied were you with the quality of information and advice provided?**

Very satisfied	1
Fairly satisfied	2
Neither satisfied nor dissatisfied	3
Fairly dissatisfied	4
Very dissatisfied	5

**Neighbourhood Management**

**46. Turning now to the neighbourhood you live in, how satisfied or dissatisfied are you with your neighbourhood as place to live?**

Very satisfied	1
Fairly satisfied	2
Neither satisfied nor dissatisfied	3
Fairly dissatisfied	4
Very dissatisfied	5

**47. Do you think the Craigdale area is better, the same or worse than other areas in Castlemilk?**

Better	1
The same	2
Worse	3
Don't know	4

**48. Can you tell me how satisfied you are with the following aspects of your neighbourhood?**

	Very satisfied	Fairly satisfied	Neither nor	Fairly dissatisfied	Very dissatisfied
Maintenance of any common areas	1	2	3	4	5
Your feeling of safety	1	2	3	4	5
Street lighting	1	2	3	4	5
Car parking facilities	1	2	3	4	5

**49. [SSH17] Overall, how satisfied or dissatisfied are you with your landlord's contribution to the management of the neighbourhood you live in? [INTERVIEWER NOTE: Neighbourhood is defined as the area that the landlord has some responsibility for.]**

Very satisfied	1	Go to Q51
Fairly satisfied	2	
Neither satisfied nor dissatisfied	3	Go to Q50
Fairly dissatisfied	4	
Very dissatisfied	5	

**50. How do you think Craigdale could improve the way they contribute to the management of your neighbourhood?**



**51. Do you have an electric car in your household or do you or a member of your household plan to buy an electric car in the near future?**

Yes, have an electric car already	1
Yes, plan to buy an electric car in the near future	2
No	3

**52. To what extent do you think there is a problem with any of the following in the area?**

	Serious Problem	Minor Problem	Not a Problem
Dog fouling	1	2	3
Vandalism	1	2	3
Graffiti	1	2	3
Litter	1	2	3
Bulk waste left lying about	1	2	3
Loitering	1	2	3
Drug dealing	1	2	3
Street lighting	1	2	3
Crime	1	2	3
Anti-social neighbours	1	2	3
Harassment	1	2	3

**53. Would you or your family members be interested in attending any of the Association's community events?**

	Yes	No
Over 50s Away Day (May)	1	2
Family Fun Day (July)	1	2
Summer Family Away Day Trip (August)	1	2
Teenage Kicks Away Day (October)	1	2
Halloween Children's Party	1	2
Children's Christmas Grotto	1	2
Tenant Christmas party	1	2

**54. If you are not interested in attending any of the Association's events, why is that?**

**55. Is there anything else you would like to see Craigdale providing or do you have any suggestions how these could be improved?**

### Household Information

Finally, I'd like to ask you some questions about your household. This information is strictly confidential and will not be passed onto your landlord with any reference to your address or name. This information is only used to create an overall picture of the type of tenants housed by the Association.

**56. Gender?**

Male	1
Female	2

**57. Age?**

16-24	1
25-34	2
35-44	3
45-54	4
55-59	5
60-64	6
65-74	7
75+	8

**58. How many people usually live in this house?**

**59. SHOWCARD How would you describe the composition of your household?**

One adult	1
Two adults both under 60	2
Two adults both over 60	3
Two adults, at least one 60 or over	4
Three or more adults, 16 or over	5
1 parent family with 1 child under 16	6
1 parent family with 2 children under 16	7
1 parent family with 3 or more children under 16	8
2 parent family with 1 child under 16	9
2 parent family with 2 children under 16	10
2 parent family with 3 or more children under 16	11
Other (please specify)	12

**60. SHOWCARD: How would you describe the occupational status of you and your partner/spouse at present?**

	You	Partner
Full time paid work (35 or more hours more week)	1	1
Part time paid work (less than 35 hours per week but more than 16 hours per week)	2	2
Part time paid work (less than 16 hours per week)	3	3
Full time education	4	4
Government training programme	5	5
Unemployed	6	6
Long term sick / disabled	7	7
Looking after family	8	8
Retired	9	9
Other – specify	10	10
No partner		11

**61. SHOWCARD Do you, or anyone in your household have any of the following conditions which have lasted, or are expected to last, at least 12 months? [CODE ALL THAT APPLY]**

Deafness or partial hearing loss	1
Blindness or partial sight loss	2
Learning disability (for example Down's Syndrome)	3
Learning difficulty (for example dyslexia)	4
Developmental disorder (for example, Autistic Spectrum Disorder or Asperger's Syndrome)	5
Physical disability	6
Mental health condition	7
Long term illness, disease or condition	8
Other condition, please write in	9
No condition	10

**62. SHOWCARD: The Association monitors the ethnic composition of its residents to ensure it provides a quality service to all members of the community who require it. Can you tell me which of the following groups you consider you belong to?**

<b>WHITE</b>	
White Scottish	1
White Other British	2
White Irish	3
Gypsy/ Traveller	4
Polish	5
Any other white ethnic group (please specify)	6
<b>MIXED OR MULTIPLE ETHNIC GROUPS</b>	
Any mixed or multiple ethnic groups (please specify)	7
<b>ASIAN, ASIAN SCOTTISH OR ASIAN BRITISH</b>	
Pakistani, Pakistani Scottish or Pakistani British	8
Indian, Indian Scottish or Indian British	9
Bangladeshi, Bangladeshi Scottish or Bangladeshi British	10
Chinese, Chinese Scottish or Chinese British	11
Other (please specify)	12
<b>AFRICAN, CARIBBEAN OR BLACK</b>	
African, African Scottish or African British	13
Caribbean, Caribbean Scottish or Caribbean British	14
Black, Black Scottish or Black British	15
Other (please specify)	16
<b>OTHER ETHNIC GROUP</b>	
Arab, Arab Scottish or Arab British	17
Other (please specify)	18

**63. Do you have any other comments you wish to make about the Association and its services? [INTERVIEWER: RECORD FULLY]**

- Thank you very much for completing the questionnaire.
- Here is a 'Thank you' slip which tells you a bit more about Research Resource, the interviewing process and how we use your data on the Privacy Notice

## **Appendix 2**

### **Technical Report Summary**

<b>Project number</b>	<b>P1004</b>
<b>Project name</b>	<b>Craigdale Housing Association Tenant Satisfaction Survey 2019</b>
<b>Objectives of the research</b>	<p>The aim of the research was to seek tenants' views on the services that Craigdale provides and how well it performs these services and to help identify areas where the service can be improved. Specifically the research was designed to provide customers views on the following:</p> <ul style="list-style-type: none"> <li>■ The quality of information provided by Craigdale;</li> <li>■ Feedback on customer care;</li> <li>■ Quality of accommodation and the neighbourhood;</li> <li>■ Service provision including repairs, maintenance and improvements;</li> <li>■ Tenant involvement/ opportunities for participation;</li> <li>■ Value for money.</li> </ul>
<b>Target group</b>	Tenants and owners of the Association
<b>Target sample size</b>	To provide the Association with a 70% response rate equating to 274 interviews with tenants and owners.
<b>Achieved sample size</b>	276 interviews were completed in total, 254 with tenants and 22 with owners.
<b>Date of fieldwork</b>	Interviews were carried out between the 7 <sup>th</sup> and 29 <sup>th</sup> March 2019.
<b>Sampling method</b>	Interviews were spread across the Association's stock
<b>Data collection method</b>	Interviews were undertaken with the tenant/ owner or their partner on a face to face basis. All responses were recorded on a paper questionnaire and the data entered into a survey analysis package by a team of data processors.
<b>Response rate and definition and method of how calculated</b>	<p>TENANTS: 69% (254 interviews from 367 tenants in the scope for research)</p> <p>OWNERS: 71% (22 interviews from 31 owners)</p>
<b>Any incentives?</b>	No
<b>Number of interviewers</b>	6
<b>Interview validation methods</b>	10% of each interviewers work was back checked to ensure that interviews have been completed accurately and in line with ISO 20252 standards.
<b>Showcards or any other materials used?</b>	Showcards used as per instructions on the questionnaire
<b>Weighting procedures</b>	Not applicable
<b>Estimating and imputation procedures</b>	Not applicable
<b>Reliability of findings</b>	254 interviews were achieved with tenants providing data accurate to +/- 3.42%

