

Paragon Asra Housing Limited

Service Charge Service Improvement Panel

June 24

Owning manager	Service improvement Panel and Kelly Morley
Department	Resident Involvement and Community
Approved by	Simon Hatchman / Maria Moriarty and the Board/ Committee
Next review date	June 25

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Paragon Asra Housing Limited (PA Housing) is committed to equality and diversity. This policy has considered the Equality Act 2010 and its protected characteristics which are: race, gender, gender reassignment, disability, religion or belief, sexual orientation, age, marriage, civil marriage and partnership, and pregnancy and maternity explicitly.

We will make sure that all of our communication is fully accessible and to achieve this if a policy or document needs to be available in other formats we will provide them.

AUDIT LOG

Date of Change	Who updated	Details of the change

Introduction

What is a Service Improvement Panel?

A Service Improvement Panel is a group of residents who've come together to review and improve the services we provide. Residents come together to share their experiences, work collaboratively and provide feedback to improve the service for all residents living in PA Housing homes.

The benefits of asking residents to review our services are

- To continue monitoring our performance
- To gain their valuable perspective on their experiences and those of other residents which can help shape and improve PA Housing's services
- To ensure they have an opportunity to shape and influence the services we deliver
- To help us to identify underperforming areas
- To improve service delivery
- To demonstrate the benefits of partnership working.
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As well as these benefits it is one of the activities, we undertake to ensure compliance with our regularity standards.

Service Improvement Panel Process Overview

The Service Improvement Panel initiated led a comprehensive review of the PA Housing Service Charges over a period of 4 months. During this time, panel members engaged in an extensive evaluation process that included conducting numerous interviews with relevant staff members and asking a sample of residents to complete the surveys. The questions and who to send the surveys to be decided by the panel, this thorough approach was designed to gather a wide range of insights and feedback. For a detailed account of the methodologies and findings, please refer to the appendices.

The SIPS process is

- To identify and prioritise service area

- To recruit and communicate to residents
- To scope and plan
- To gather and consider the evidence
- To compile draft report
- To agree an action plan
- To write a report along with recommendations

Why were service charges selected for review?

The Service Improvement Panel (SIP) was established to review the service charge process, with the topic being selected based on feedback from our 2023 Tenant Satisfaction Measures (TSM). These results indicated that the service charge area needed a comprehensive review, particularly due to a notable rise in complaints. Following the pandemic, service charges were frozen, which provided temporary financial relief to residents. However, when the freeze was lifted, many residents faced significant and abrupt increases in their charges, which triggered a surge in complaints and dissatisfaction.

The sudden reintroduction of these accumulated charges created confusion and frustration among residents, with many feeling that the process lacked transparency. Given the volume of complaints and the potential financial impact on residents, it was clear that a structured review was necessary. The decision to involve the Service Improvement Panel reflects our commitment to resident engagement and ensuring our services align with their needs and expectations.

Composition of the Service Improvement Panel

The Service Charge SIP was designed to represent a cross-section of residents who pay service charges. The initial panel comprised 12 members, selected to ensure diverse representation across geographic regions, property types, and tenure groups within our portfolio. This diversity was crucial in ensuring a comprehensive review that takes into account the varied experiences and concerns of our residents.

However, due to the time and commitment required for participation, several members stepped down after the initial sessions. Despite this, the panel continued with 8 dedicated members who remained fully engaged throughout the process. Among the remaining members, two currently serve on PA Housing's Resident Assembly, and one member is an active Resident Champion.

The collaborative nature of the panel not only ensured that the review was comprehensive, but also that the findings and

recommendations were reflective of a broad spectrum of resident perspectives. Moving forward, this approach will continue to foster transparency, accountability, and improved service delivery in relation to service charges.

Membership of SIPS

Panel Members	Tenure Type	Location
Tony Aslam (Lead)	General needs	Northamptonshire
Imad Alqasim (Lead)	Shared Owner – with 3 rd management agreement	London
Annie Michael	Shared Owner – with 3 rd management agreement	Surrey
Lynn Dodson	General needs	Nottinghamshire
Seema Khuti	Independent living	Leicester
Sandra Celada	General needs	Surrey / London
Mary Browne	General needs	Northamptonshire
Patrick O'Rourke	Shared owner with 3 rd party management agreement	London

PA Housing's staff members:

Kelly Morley (Lead) – Resident Involvement Specialist

Rajesh Sharma (Support) - Resident Involvement Specialist

Recruitment process

The recruitment process took place via looking at data from current complaints we reached out to see if they would like to be on the panel. Other members were recruited via the Neighbourhood Coordinator referrals following discussions with residents in their patches. Two members are Resident Assembly Members, and another member were recruited due to their current role as a neighbour champion who are actively working with pa housing.

Timetable

Each member of the panel were dedicated and passionate and their commitment was paramount to the end result We ensured that we agreed timings at the start of the process so we could consider any commitments that the group had, and we were clear on the timeframes for completion to ensure we kept on track.

Agreed final timetable for the Service Charge SIP

Item	Date	Time
1 st meeting: intro meeting – mapping	13 June 2024	6pm to 8pm via MS Teams
2 nd meeting: scoping and planning	3 July 2024	6pm to 8pm via MS Teams
3 rd meeting: planning	16 July 2024	6pm to 8pm via MS Teams
4 th meeting: planning	30 July 2024	6pm to 8pm via MS Teams
5 th meeting: planning	06 August 2024	6pm to 8pm via MS Teams
6 th meeting: planning	20 August 2024	6pm to 8pm via MS Teams
Interviews	28 August 2024	11am to 12pm and 1pm to 2pm via MS Teams – Service Charge Manager and

		Finance Director (Shared Services)
Interviews	02 September 2024	Executive Director Finance via MS Teams
7 th meeting: planning analysing results from survey and interviews	03 September 2024	6pm to 8pm via MS Teams
8 th meeting: report writing	06 September 2024	6pm to 8pm via MS Teams
9 th meeting: report writing	10 September 2024	6pm to 8pm via MS Teams
10 th meeting: report writing	15 September 2024	6pm to 8pm via MS Teams
11 th meeting: report writing	17 September 2024	6pm to 8pm via MS Teams
Report writing review and proofread report	01 October 2024	6pm to 8pm via MS Teams
Meeting with SIP Leads and Simon Hatchman to agree report	08 October 2024	6pm to 7pm via MS Teams
Present final report rest of the panel – Recommendations	30 October 2024	5:30-7:30pm Via MS Teams
Final meeting with panel	28 October 2024	5:30-7:30 via MS Teams

The SIP meetings took place via MS Teams and were agreed by the panel at each meeting prior to the next meeting. Meetings took place on a regular basis for a over a 4-month period, with extra meetings taking place to conduct the interviews, research and complete the final report. Two members of the panel put themselves forward to lead on the group.

Scope of the Review

The primary focus of this review was the management and communication of service charges, with the objective of ensuring that residents have full confidence in how their service charges are allocated and spent. The review sought to assess the transparency, accuracy, and effectiveness of both the service charge management processes and the communication strategies used to inform residents.

A key element of the review was to determine whether the current systems and processes provide residents with clear, comprehensive information about their charges, allowing them to understand the value they are receiving. By examining these areas, the Service Improvement Panel aimed to ensure that residents feel reassured that their money is being spent efficiently and appropriately, in alignment with their needs and expectations.

Success Measures

The outcome of this review will be measured by the success of several key indicators, including:

- Reduction in complaints: A decrease in the overall number of complaints related to service charges, specifically those related to unclear charges, unexpected increases, and poor communication.
- Reduction in repeat complaints: An emphasis will be placed on reducing the occurrence of repeat complaints, which suggests that issues are not being fully resolved at the first point of contact. The aim is to ensure that any resident concerns are dealt with comprehensively and in a timely manner to resolve service charge issues.
- Improved resident feedback: As Part of the SIPS process, we issued a survey to 1000 residents chosen at random across our homes. To measure the impact the SIPS has had we will re issue the survey to the same residents in 12 months' time and measure the improvement in resident feedback.

To track progress, ongoing monitoring will be conducted by revisiting resident surveys and analysing feedback over time. This will include cross-referencing new survey data with historical data to identify trends, measure improvements, and ensure that the changes implemented are having a positive impact on resident satisfaction and confidence in the service charge process.

Ultimately, the goal is to create a more transparent, efficient, and resident-centric approach to service charge management, ensuring value for money and fostering trust between PA Housing and its residents.

Interview results

The feedback from the interviews is that staff are very knowledgeable around service charges and the process to ensure that residents have information in a timely manner. It was highlighted however, that the Service Charge team do not meet directly with or hold meetings with other departments prior to service charge letters being issued.

The interviews highlighted that most enquires sit within other areas of the business resulting in these enquires not completed or responded to within our usual 5-day response time impacting on resident satisfaction. If Regular communication between the Service Charge team and other departments is vital to ensuring the correct information being shared with the wider business to ensure that

each team have the accurate and most up to date information. This is primarily to ensure that the Service Charge teams have the correct information log in a way in which these enquires can be worked through and are managing residents enquires in a timely manner.

The panel felt that there are clear inconsistencies with regards to the feedback from the interviews which were conducted however, they felt they transparent and honest:

- The Service Charge team have already identified several areas for improvement which have all been picked up by the SIP in their feedback from the interviews:
- The SIP advised that in their view there are not adequate staffing resources within the Service Charge team
- Communication was highlighted an issue. The SIP stated that we need to understand how best to communicative information about service charges to residents taking into consideration differing learning needs. This work is already in progress by the Service Charge team.
- From undertaking interviews with staff, the SIP has highlighted Internal communication also being an issue.
- From undertaking interviews, The Service Charge team are not meeting organisational standards to reply to resident queries within 5 working days.
- Over the past few years there have been large increase to service charges which along with increases in cost of living has placed additional pressure on residents. The SIP state that appropriate communications are required to support residents with queries about these increases. They recommended either in person or telephone communication as a preference to letters to allow two-way conversations.
- The SIP has requested that residents be involved in the internal Service Charge working group.
- Holding emails to resident from individual service area.

Survey Results

To gauge a wider range of feedback within our communities 1000 surveys was sent out to a mixture of tenure types and across all

regions. This was primarily to gain an understanding around how our communities feel service charge is communicated. The full results can be found in appendix 17

We received 54 responses full responses and charts can be found at appendix 17. These responses clearly highlighted that more needs to be done by PA Housing to:

- Ensure residents understand service charges
- Consider the support we offer Shared Owners where a management agreement is to understand the auditing element and costings.
- Ensure we deliver greater transparency to residents
- Consider different ways to communicate service charges allowing different platforms of communication.
- Allow residents to have a voice in the way in which this information is communicated to them
- Consider any reasonable adjustments needed to ensure information is understandable
- Ensure we are aware of the jargon we use when communicating information to our residents
- Cross check information being provided with the previous year's information
- To have a better diligence double and triple check figures before these are shared with our residents

Quotes from resident surveys

"I don't know why I pay a service charge I live in a self-contained house. I have no communal areas that I am aware of." (Resident)

"The statements we receive are always very late and very vague. Having said that I know it's down to the management company not pa housing" (Resident)

"Not happy that paying a service charge for someone to come and do half-hearted job on the grounds" (Resident)

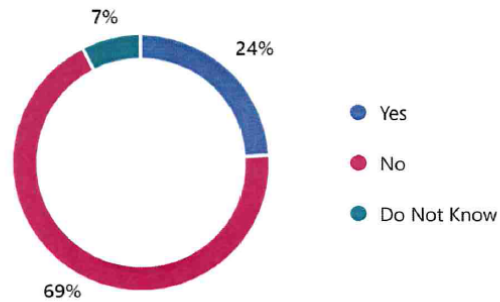
"SC is horrendous and works never carried out as they state" (Resident)

"I think a yearly update would help one understand better" (Resident)

"Pa housing are not transparent with their service charges" (Resident)

Responses overview

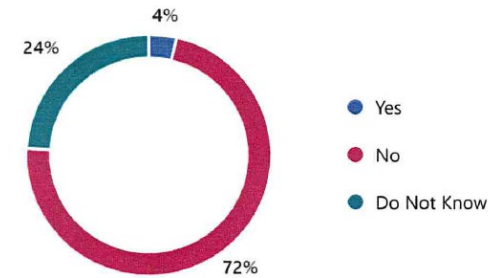
4. Would you know who to contact if you had any Service charge related questions or queries?



7. On a scale of 1 to 10 (1 being poor and 10 being great), do you think PA Housing get it right first time with your Service Charges?



9. With your Service Charges, Have PA Housing provided any form of support?



The SIP members confirmed that the feedback received from the survey to residents reflected their own experiences.

Recommendations and Actions

Areas for consideration	Service Improvement Panel recommendations	Executive Director comments	Recommendation agreed (Y/N)	Implementation date By whom	Review Date
1) Website and My PA App enhancements	Add a dedicated section to the website and My PA app that clearly explains the role of each team (e.g., Service Charges, Estates, etc.) and their	This should be a 'quick win' action to improve access to information for	YES	31/12/24 Head of Communications / Digital	

	responsibilities. This will help set clear expectations from the outset.	residents		Systems Analyst	
2) Proactive Communication Actuals / Budget	<p>Introduce proactive communication about changes to service charges via email or letter to explain significant changes to charges, along with comparisons to previous years' service charges. This step aims to reduce resident enquiries. by providing timely, transparent updates alongside statements.</p> <ul style="list-style-type: none"> • Include: an itemised service charge schedule (e.g., for gardening, window cleaning, electricity, bulk rubbish collection, etc.). • Explain: how charges are calculated in a straightforward way (e.g., from Estate to Block to Property levels). • Clarify: the different tenure types at the development, noting if any have varying charges and why (e.g., management fees). • Provide: the total service charges for the entire development to help residents verify the apportionment accuracy. <p>Establish the criteria for what is</p>	<p>This is part of the team's ambition but has significant workload implications across all estates. We will focus on high profile / risk estates first and gradually roll out from there.</p> <p>These points will be factored into our planning</p>	<p>YES in principle</p> <p>Yes</p>	<p>Start from 24/25 year end statements Head of Finance Shared Services</p>	

	<p>considered to be a significant change.</p> <p>Provide a single point of contact to take ownership of a resident service charge enquiry/complaint from start to finish. The case handler should provide regular feedback.</p> <p>Implement a new policy on appropriate financial compensation to residents when deadlines have not been met.</p> <p>payments to residents for incorrect service charges should be fully backdated to when the problem first occurred,</p>	<p>The service charges team operates on a patch basis and we have started to name lead contacts on communications out to residents.</p> <p>This reads across to our existing complaints and compensation policies</p> <p>This is already our policy, residents should not be worse off as a result of service charge errors and where we discover such errors, refunds will be made.</p>	<p>YES</p> <p>YES</p> <p>N/A</p>	<p>Already happening Head of Finance Shared Services</p> <p>31/12/24 Director of Business Improvement</p>	
3) Response times	Provide and adhere to reasonable time frames when handling resident	This is accepted although there are	YES subject to	31/12/24 Head of	

	enquiries.	certain times in the year when we receive a significant spike in incoming queries, this can impact our ability to respond to all enquiries as quickly as we would like. However, we will work to improve our communication with residents so that they are updated if things may take a little longer.	team capacity at times of high query volumes	Finance Shared Services	
4) Visual communication tools	<p>Consider using infographics or flowcharts that visually explain the process. This could be easier for residents to understand than text descriptions alone.</p> <p>Offer online video tutorials or webinars where the Service Charges (SC) team explains how to read the budget statements. This could be particularly helpful for residents who prefer interactive learning.</p>	<p>Agree that this would be a helpful additional source of info.</p> <p>Happy to look at this, suspect relatively few residents will want to attend webinars but we could make short video tutorials available.</p>	<p>YES</p> <p>YES</p>	<p>31/3/25 Head of Finance Shared Services</p> <p>31/3/25 Head of Finance Shared Services</p>	

<p>5) Ensure information is accessible in line with the Equalities Act 2010 providing support and reasonable adjustments where required</p>	<p>Consider creating a dedicated page on the website with translations of key documents in the most spoken languages amongst PA residents. This can reduce the reliance on phone calls and improve accessibility.</p> <p>Provide support via online platforms and face to face residents who are protected under the protected characteristics of the Disability Act 2010.</p>	<p>Would be part of our wider work around ensuring documents / information are as accessible as possible. Note here that translation services are expensive and the costs escalate if documents are regularly updated.</p> <p>We will be guided on this by our data and reach out to residents who may need support via different media / platforms.</p>	<p>YES in principle</p> <p>YES subject to resource availability</p>	<p>28/2/25 Head of Communications</p> <p>28/2/25 Head of Finance Shared Services</p>	
<p>6) Feedback loop</p>	<p>Establish a two-way communication process between staff members and residents.</p> <p>This could help the organisation continuously improve its materials and processes based on actual user experience.</p>	<p>Initial contact between residents and Neighbourhood Coordinators, who in turn can liaise with the central Service Charges team</p>	<p>YES</p>	<p>Structure is already in place, we will reinforce expectations</p>	
<p>7) Resident education</p>	<p>Host regular workshops or webinars for residents explaining the service charge</p>	<p>Happy to try this although resident</p>	<p>YES, links to</p>	<p>31/3/25 Head of</p>	

	<p>process, common issues, and how to raise queries effectively. This could reduce the number of repetitive or misdirected inquiries.</p> <ul style="list-style-type: none"> • Offer clear guidance on the complaints and enquiries process to ensure residents can easily contact PA Housing and navigate their issues confidently. by breaking down jargon and explaining relevant legislation. Provide accessible explanations, especially when residents request copies of invoices or other financial documents. 	<p>appetite may be limited. We are currently running a series of workshops to gather feedback on our SC communication approach, attendance at these may guide future work.</p> <p>This is in line with our overall ambition</p> <p>As above</p>	<p>recommen dation 4</p> <p>YES</p> <p>YES</p>	<p>Finance Shared Services</p> <p>28/2/25 Head of Finance Shared Services</p> <p>28/2/25 Head of Finance Shared Services</p>	
8) Centralised query tracking	Provide clearer guidance on the complaints and enquiries process to ensure residents can easily contact PA Housing. Implement a centralised	Definitely see the need to improve the experience for residents. Long-term	YES	Head of Finance Shared Services	

	query-tracking system for residents to view the status of their enquiries, ensuring transparency and reducing the need for follow-up calls or emails.	solution is technology led but in the meantime we will look at how we can better support query tracking.			
9) Neighbourhood Coordinators (NCs)	<p>Include a description of NC responsibilities in welcome packs, on the website, and in communications about service charges or neighbourhood issues.</p> <p>Add a QR code to all non-electronic literature linking to the website for ease of access.</p>	<p>I will liaise with our Director of Neighbourhoods on this.</p> <p>Think we have already been using this technology but will look at potential areas of expansion.</p> <p>Response SAU website - agree the information is due on our websites in Dec 2024 we will work with the SC team to ensure that the description of the role is available to them to use for their publicity material</p>	<p>YES</p> <p>YES</p>	<p>31/12/24 Director of Neighbourhoods</p> <p>28/2/25 Head of Finance Shared Services</p>	
10) Contact details for Neighbourhood Coordinators	Provide residents with telephone contact details for their NC. Establish	We discussed potential issues and	Not achievable	31/12/24 Director of	

<p>(NCs)</p>	<p>clear response time guidelines and designated hours for contact.</p> <p>Provide an alternative contact method, e.g. a dedicated email address, for non-urgent queries.</p> <p>Use sign-in sheets for NCs in communal areas during onsite visits and inform residents of any findings or updates from the visit.</p> <p>Share the schedule for NC onsite visits, including the day, time, and frequency, and give residents sufficient notice ahead of each visit.</p>	<p>risks here, and agreed that the ask should be limited to Neighbourhood Champions. I will raise with the Director of Neighbourhoods for consideration.</p> <p>Believe this is already being looked at.</p> <p>SAU response Due to the monitoring of contact between residents and colleagues through our CRM and telephony platforms, we regret that we are unable to accommodate this request, it's important that we ensure that all contact is recorded particularly for complaints, HOS, or general day-to-</p>		<p>Neighbourhoods</p> <p>31/12/24 Director of Neighbourhoods</p>	
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		<p>day business requirements. We also monitor our NC's attitudes and behaviours via our QA team and we would not be able to achieve that if calls were direct. We also cannot consider direct for our Resident Representatives; we do encourage contact via email and the NC should be regular monthly contact with the Resident Representative. We appreciate that the role of the Resident Representatives hasn't quite gone smoothly recently but we are working with our colleagues in eh RI&E team to relaunch this.</p>			
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		we also need to consider that the role of the NC has high turnover due to the nature of the role and the opportunities it generates once in post. with our new inspection regime now in place the date and time of the NC visits and completions will be able to be directly uploaded onto the new website pages when launched.			
11) Performance metrics for case handlers	Introduce performance metrics for case handlers such as response time, resolution time, and resident satisfaction scores. Tie these metrics to staff evaluations and incentives.	This is already in place internally; we agreed that it wouldn't be appropriate for residents to have access to these details. I explained that often, case handlers are not in direct control of response timelines	N/A – already embedded within our performance management framework.		

		because they are reliant on information from other areas of the business.			
12) Regularly monitoring of service charge throughout the year	Set up quarterly catch ups between the Service Charge team and all other departments who provide information relating to service charges as well as teams handling service charge enquires.	We have started work on this although there is more to do. Regular review of the more complex estates and sharing updates with residents is a key ambition.	YES	Ongoing – review through 2025/26 financial year Head of Finance Shared Services	
13) Proactive maintenance plan	Develop a proactive maintenance plan that is shared with residents. This plan should include regular inspections, planned repairs, and scheduled service reviews to minimise reactive maintenance.	Elements of this are already in progress. It's not directly a service charges matter and would be led by other areas of the business. Sau Response The new neighbourhood website will also have a platform for neighbourhood action plans which we will actively update based on the	YES subject to the views of relevant service leads	TBC Director of Neighbourhoods (estate inspections) Director of Asset Management (Planned Maintenance) Senior Building Services Manager (plant inspections)	

		information provided from around the business			
14) Contract management	<p>Be more proactive in monitoring contract performance addressing poor performance when required. Monitor services and repairs that are requested to ensure work has been completed and within reasonable time frames.</p> <p>Ensure procurement processes are followed when appointing new contractors.</p>	<p>We have established a new Contracts and Partnerships team to take on this work and escalate contractor issues more assertively.</p> <p>Key aspect here is following the rules on consultation with residents about costs which will be recharged, and seeking their input on services which are important to them. We will review our procurement guidelines to ensure this is fully incorporated</p>	<p>N/A – new arrangements recently put in place.</p> <p>YES</p>	31/3/25 Procurement Manager	
15) Independent resident-led Audit	Engage an independent auditor to periodically review service charge calculations, contractor performance, and the transparency of the financial process. Share the audit results with residents.	We discussed the cost-benefit relationship of audit work and agreed that this was not the way to go. Instead,	NO although aspects of this will feed into our		

		the new Neighbourhoods model needs to continue evolving with our Neighbourhood Coordinators being the residents' 'auditors' on their patch in terms of reviewing and validating costs and charges.	ongoing internal audit programme.		
16) Residents Group	<p>Establish a resident's group at each development to review invoice charges, auditing, management fees, and supporting information before issuing to residents.</p> <p>Provide clear guidelines on their roles and responsibilities, hold structured meetings, and communicate decisions or recommendations to all residents.</p>	<p>We are working to strengthen communication and consultation with residents as part of the annual service charge setting process. Residents who are particularly interested may also be able to support us with more detailed review of the numbers.</p> <p>We will establish mechanisms for interested residents at specific estates to</p>	<p>YES subject to demand – focus on known high profile estates first</p> <p>This will entail joint working between the Service Charges and NC teams</p>	31/3/25	Director of Finance & Director of Neighbourhoods

		become involved in the review of charges			
17) Develop pathways to allow residents to be able to get involved with things that matter to them.	<p>Group items under services (such as fire safety) to provide clarity to residents and assurance they are not being charged twice for the same items (such as fire equipment, fire other, fire repairs).</p> <p>Provide definitions of Estates, Blocks and Property as well as details of the number of properties within each estate. Provide explanations on the apportionment as well as an itemised breakdown of the "Provision of Use" category.</p>	<p>There is always scope to improve explanations and we will continue to look at this.</p> <p>We will work to develop this detail.</p>	<p>YES</p> <p>YES</p>	<p>28/2/25 Head of Finance Shared Services</p> <p>28/2/25 Head of Finance Shared Services</p>	
18) Cover for NCs when unavailable	Ensure cover for all patches if NCs are unavailable due to sickness absence, annual leave.	<p>This is a housing services issues, as a matter of course we should be ensuring adequate cover, and the team expects to do this when fully staffed. I will raise with the relevant Director .</p> <p>SAU response we endeavour to cover all patches where we can however, we have 65 patches and 65 NC's so this can</p>	yes		

		often be a concern if we have an increase in absences.			
19) Shared Ownership homes managed by third-party management companies	<p>Ensure PA staff or residents are present at the AGMs of third-party management companies to represent the views of all residents and clarify their role at the meeting.</p> <p>Consider negotiating with third party partners to agree that one post on their Board be allocated to a PA staff member with the relevant skills and experience to undertake the role.</p>	The new Contracts and Partnerships team will be looking at this. In principle we have already agreed internally that stronger representation for our residents on mixed tenure estates would be advantageous.	YES	TBC Head of Contracts and Partnerships	
20) Shared Owners with management agreement	<p>Provide residents with timely online access to invoices and contracts (such as for gardening, window cleaning, communal cleaning, and general maintenance) for their estate. Or available on request printable version</p> <p>Ensure all signed off accounts are available for residents to review.</p>	We have identified this as a key action and are starting to look at the technology we need to make it happen.	YES	Timescale TBC Executive Director of Resources	
21) Service charge statements (Budgets and Actuals)	Work much more closely and transparently with residents on statements to provide the financial information, explanations and clarity that residents want to see.	Links to previous recommendations and is something we will continue to work on.	N/A		

	Involve residents in the end-to-end service charges process to review invoices and other charges (such as management/admin fees) before issuing them to residents. This should significantly reduce enquiries and complaints and should reduce PA's response time frames.				
22) Provide support and guidance for Shared Owners around auditing information.	<p>Provide information in a clear and concise format, allowing shared owners to easily review and understand where their money is being spent. Include tips and how to guides to support residents to understand the invoices provided (if invoices have been requested by a resident).</p> <p>Provide Shared Owners with information about the auditing process in an accessible format.</p> <p>This information should be available (via the website for example) without residents having to request it.</p>	<p>Links to previous recommendations and is something we will continue to work on.</p> <p>Here we would need to know what kind of information residents are looking for.</p>	<p>N/A</p> <p>TBC</p>		
23) Accuracy of data	Each year, review and compare the current budget and actual statements with those from the previous year, and share these comparisons with the resident group	We have already implemented this within the team. For higher profile / risk estates this will be augmented with a senior manager review of the draft	YES	N/A – already in place	

		<p>accounts before they are issued.</p> <p>Findings and any issues can be fed into resident group liaison where these are established.</p>			
24) Accuracy of data	Ensure source data is accurate and Reliable historical data is retained for future reference.	Linked to the above recommendation	N/A		
25) Lessons learnt	<p>Establish a lesson learnt log that should incorporate improvements we have made to the service as a result of resident feedback.</p> <p>Where an error has been identified effecting one specific property, review other properties within that scheme and correct similar issues if identified.</p>	<p>Similar to the above – we have already reflected on the need to improve the learning culture so that mistakes aren't repeated. For each estate we are developing a key facts and information log which sets out the main aspects / issues and how they feed into the service charge. This will include images to help the team visualise how the numbers link to reality on the</p>	N/A		

		ground.			
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Monitoring and review process

The Resident Assembly will review the actions and ensure that they are reviewed within the specified time frames highlighted and agreed within the report. The review will be added to the RA forward plan. We will then re-visit the Resident surveys to consider if our recommendations and findings have improved Customer stratification regarding Service charges.

Next steps

- Approval by Executive Director of Finance ensuring that timeframes can be agreed and adhered to
- Agree action plan with Service Charge team
- Share report with Residents Assembly
- Share report with the wider business. (internet, Emails Shout outs)
- Educate wider business on the importance of empower residents in scrutinising our service. In turn highlighting the requirement set out in the white paper report.
- Share findings on PA Housing's website, newsletters and MyPA app)
- Share action plan once agreed with those involved within the review (Panel, residents and those who completed the survey)
- Revisit survey completed as part of the review in 12 months' time to compare results
- Review TSM satisfaction results to see if satisfaction around services charges has improved following implementation of the agreed recommendations
- Review call data from the previous year to check there is a reduction in calls relating to service charges following the implementation of the agreed recommendations
- Review complaint data before and after the implementation of the agreed recommendations from the SIP to ascertain if there has been a decrease in the number of stage 1 and stage 2 complaints in relation to service charges
- Consider launching a Service Improvement Panel to review services provided to residents in homes managed by third party management agents

- Establish a process to manage the agreed completion dates for all the actions agreed from the recommendations and report to the Residents Assembly on a monthly basis.

Statements from the SIP Panel Members

Tony Aslam BEM (SIP Lead)

“Being involved in a service charge group offers several benefits, especially for someone like me who is very passionate about community. By participating, I can contribute ideas and feedback that improve the standard of services provided by PA Housing, ensuring they meet the needs of the residents. I represent the concerns and priorities of fellow residents, giving them a voice in decision-making processes that affect their living environment. My involvement helps foster trust between residents and PA Housing management. By holding the service providers accountable, you ensure fair and efficient use of resources.”

Mary

“I joined the Service Improvement panel, to have a voice on getting fairer service charges for residents of P.A.H. The service charge that’s in place at the moment I find it unjust.”

Sandra

“My first experience of SC was in 2023-24 when I queried the costing of the communal electricity charge and servicing of the grounds maintenance. In agreement with the other tenants in my block, I was nominated spokesperson to streamline communications. After several months of no progress, I raised a level 1 complaint. The caseworker was helpful, but lack of internal communication prevented them from resolving the issue. After 7 months I wrote to Mike McDonagh who delegated it to Simon Hatchman, after which time both issues were quickly resolved. The SC Team reimbursed us, backdating the overpayments for the previous 2 years too, and we were financially compensated for the unreasonable delay. In addition, we were given permission to take on the ground’s maintenance of our communal gardens ourselves... they are looking great now, and we take pride in maintaining it!

I felt motivated to join the panel after meeting Simon and the head of the NC’s for my area, who were keen to get our feedback and encouraged us to get more involved. I’ve really enjoyed being on the panel, meeting and working with the SIP team who’ve all had similar experiences and want to make a positive difference. It’s been great to do something I wouldn’t normally have gotten involved in.”

Annie

“Because of all the repeated failings of PA I've experienced over the last 13 years around my service charges, I'm hoping that being involved in the SIP Panel will contribute to PA to making radically needed changes in how it deals with residents' service charges to help improve matters.”

Appendix 1 – Interview questions

Q1 – Does PA Housing make surplus income from SC's? Whether this be fixed or adjustable variable

Q 2 – How regularly are PA Housing audited, and where is this kept?

Q3 – Do we have a panel of residents who review the comms before they go out?)

Q4 – Where can I access invoices of services provided, and is this shared transparently?

Q5 – 3rd party MA, can SO's or Lease hold, have direct communication with the managing agent?

Q6 – How do residents challenge the data inputted into our systems and if the correct information is on the system.

Q7 – How many refunds were given last year

Q8 – Having the residents involved from the start of a journey.

Q9 – Is there one area of PA that takes responsibility for the over-looking of end to end SC?

Q10 – Do PA have a dedicated team reviewing SC's?

Appendix 2 – Financial Strategy

[Financial Strategy 2024-2029](#)

Appendix 3 – Understanding Rent and Service Charge

[Understanding rent and service charge queries](#)

Appendix 4 – Service Charge Policy

[Service Charge Policy - February 2024](#)

Appendix 5 – Video Simon H

[Rent & Service Charge, message from Simon Hatchman, Executive Director of Resources](#)

Appendix 6 -Complaints policy

[PA-Housing-Complaints-Policy](#)

Appendix 7 Understanding Service charge

[Service charge training](#)

Appendix 8

Team structure / amount of properties paying a Service charge

- Team Structure of the finance team – specifically Service charge
 - Payroll – **Tracey Fordham** (plus team of 3)
 - Rent Processing and Setting – **Jatin Parmar** (plus team of 7)
 - Rent compliance – **Samuel Jackson**
 - Accounts Payable – **Alpa Mistry** (plus team of 6, 1 vacancy)
 - Service Charges, split into 3 regions – Midlands, London and South East
 - 3 Managers – **Babasola Osonowo** +2 vacancies
 - 4 Accountants – Fatima Othman, Daniel Okello, Haq Nawaz + 1 vacancy
 - 2 Assistant Accountant – Monica Champaneri, Aisha Sheikh
 - 7 Officers – Adam Freeman, Faith Mwirigi, Kinjal Sinroja, Saida Alei, Aisleen Mulroe, 2 vacancies
 - 4 Case Handlers – Samantha Tracey, Kacey Ayres, Fatima Harun, Claire Wade
 - 1 Home ownership coordinator – acquired via the restructure, 1 vacant post

- Facts and Figures around tenures, do we have a breakdown of the number of different tenures which pay a SC ?
 - Figures below are from the 24/25 Rent Review
 - 15223 properties have a Service Charge
 - Made up of tenures below:

Row Labels	Count of F Total SC Check (SC + ins + mgt)
Affordable Tenure Supported/HOP	92
Freeholder	80

General Needs	9149
General Needs Allocated To Supported	2
GNeeds with Intensive Housing Management	31
Housing for Older People	2189
Improvement for Sale	59
Key Worker Shared Ownership	5
Key workers	94
Leasehold	518
LEASEHOLD HOME OWNER	44
Leasehold Schemes for Elderly	48
Market Rent Properties	14
RTB Freeholder	191
RTB Leaseholder	613
Shared Equity	97
Shared Ownership	1861
Supported Housing	83
Supported Housing Agency Bedspaces	17
Temporary Housing	35
Grand Total	15222

- Types of properties

Row Labels	Count of F Total SC Check (SC + ins + mgt)
Bedsit Property	434
Bungalow	364

Flat	9582
House	3466
LAND	1
Maisonette	1335
Room	36
Studio Apartment	3
Warden/Caretaker accommodation	1
Grand Total	15222

- By Service Charge type – the main ones are
 - F = fixed, these residents will pay the budgeted amount for the year and any under / over costs are absorbed by PA
 - V = variable, these residents pay the budgeted amount for the year and at the end of the financial year PA have 6 months (30 Sept) to produce the actual expenditure accounts. Here the resident will receive a set of accounts with an amount for them to pay or be refunded.
 - RTB = Right to buy
 - MR = market rate

Row Labels	Count of F Total SC Check (SC + ins + mgt)
F	10238
V	4934
RTB	38
MR	11
(blank)	1
Grand Total	15222

- Does every property within PA housing pay a service charge
 - Per Simon's response below, not all pay a service charge.

- The group also requested a copy of the different letters which are communicated to the different tenures (trying to understand why the different tenures receive different correspondence)
 - Different tenancy agreements and tenure types will have different legal wording and additional forms to ensure that the rent and service charge are legal. This drives the various letter types.
 - There are fewer letter types when issuing the rent review letters (Feb) as is relatively standard information (plus the legal forms etc). We have, as a business, made a concerted effort to put more explanations of "why" the costs are what they are over recent cycles.
 - In the year end statements, there is often a decision to be made on the recoverability of any deficits (i.e the actual costs are higher than the budgeted costs).
 - This depends on the method of budgeting used, i.e was it capped? Discounted? Etc
 - In the 22/23 budget PA is charging the full deficit to Leaseholders and not charging tenanted – strategic decision. This creates an extra letter template.

Appendix 9 stats on complaints

Month Year	Region For London South East Properties	REGION LONDON	REGION MIDLANDS
May 2022			1
Jun 2022	1	1	
Jul 2022	2	2	
Sep 2022	1		
Nov 2022	1		
Jan 2023			1
Feb 2023	1		1
Mar 2023	22	6	7
Apr 2023	1	22	7
May 2023	1	7	8
Jun 2023	2	9	12
Jul 2023	1	6	6
Aug 2023	2	6	1
Sep 2023	1	3	6
Oct 2023		4	4
Nov 2023	1	2	1
Dec 2023		4	3
Jan 2024		5	
Feb 2024	1	1	
Mar 2024	6	20	15
Apr 2024	2	9	16
May 2024	3	12	4
Jun 2024	2	6	5
Jul 2024		1	1

Information requested via the Insights team

Appendix 10

[Agenda and notes](#)

[2nd scoping meeting Scoping & Planning](#)

[scoping Meeting Scoping and planning](#)

[4 Scoping meeting](#)

[5 scoping meeting](#)

[6 scoping meeting 14 August](#)

[7 scoping meeting 20 August](#)

[8 scoping Meeting Report 03092024](#)

[Code of Conduct](#)

Appendix 11

Service charge letters all tenures

[SC letters all Tenurs](#)

Appendix 12

Job description SC team

[Job Descriptions SC team](#)

Appendix 14

[Regulatory standards for landlords - GOV.UK \(www.gov.uk\)](#)

Appendix 13

Evaluation questions following interviews – Results available on request

Appendix 15

[The charter for social housing residents: social housing white paper - GOV.UK \(www.gov.uk\)](http://www.gov.uk)

Appendix 17 Survey full results

[PA Housing - Residents Service Improvement Panel - Service Charge.xlsx \(sharepoint.com\)](#)