

Argyle Housing

2021 Tenant Satisfaction Survey Report

PREPARED BY COMMUNITY HOUSING INDUSTRY ASSOCIATION NSW (CHIA NSW)

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Contents

Section 1: Introduction	3
Section 2: Methodology	4
Section 3: Executive Summary	7
Section 4: Performance Overview	10
Section 5: Comparative Analyses	12
Section 6: Strengths, Weaknesses, Opportunities, Risk	17
Section 7: Best and Worst Performing Areas	19
Section 8: Housing Services	21
Section 9: Advocacy	23
Section 10: Complaints and Appeals	24
Section 11: Repairs and Maintenance	25
Section 12: Planned Maintenance	27
Section 13: Neighbourhood and Quality of Life	28
Section 14: Contact and Communication	30
Section 15: Engagement	32
Section 16: Wellbeing	33
Section 17: Tenants' Priorities	35
Section 18: Analysis by Region	37
Section 19: Analysis by Program	40
Section 20: Key Indicators by Demographics	43
Section 21: Comments	49
Section 22: Respondent Profile	51
Section 23: Response Rate	52

Section 1: Introduction

CHIA NSW is the industry peak body for community housing providers in New South Wales. We also provide services to many community housing providers around Australia. Our independence, our knowledge of the industry, and our commitment to tenant engagement means we deliver an impartial and in-depth analysis of the information provided to us by tenants. CHIA NSW has developed its tenant satisfaction survey to include a range of good practices. CHIA NSW also manages the most comprehensive tenant satisfaction benchmarking service in Australia.

Using CHIA NSW brings significant benefits, including an impartial and independent data collection and analysis service, access to best practice questions, and entry into CHIA NSW's tenant satisfaction benchmarking group.

This report provides the findings of the independent tenant satisfaction survey conducted by the Community Housing Industry Association (CHIA) NSW on behalf of Argyle Housing in 2021.

The aims of this survey are to:

- Establish levels of tenant satisfaction with services in line with the National Regulatory System for Community Housing (NRSCH).
- Benchmark performance levels against CHIA NSW's tenant satisfaction benchmarking group.
- Inform future service delivery improvements.

Section 2: Methodology

The core questions used in this survey were developed following an extensive year-long consultation between CHIA NSW and various levels of the community housing sector, including housing peak bodies, community housing providers, and community housing tenants. The survey methodology used by CHIA NSW, including selected response scales and options, was informed by HouseMark's best practice customer satisfaction framework for the UK housing sector (Survey of Tenants and Residents; STAR), Guidelines laid out by the National Regulatory System for Community Housing (NRSCH) were also closely considered in the design of the survey. Including additional questions requested by Argyle Housing to obtain insights for their strategic decision-making, the survey captured information in the following categories and service areas:

1. About you/Demographics
2. Housing services
3. Advocacy
4. Complaints and appeals
5. Repairs and maintenance
6. Planned maintenance
7. Neighbourhood and quality of life
8. Contact and communication
9. Engagement
10. Wellbeing
11. Tenants' priorities

A census approach was used, and all 2,436 households managed by Argyle Housing were invited to participate in the survey.

Fieldwork (when tenants are asked to complete the survey) commenced on 31st March and ended on 7th May 2021¹. Paper questionnaires were posted to all households along with a prepaid return envelope and cover letter. The cover letter also contained information providing tenants with the option to complete the survey online.

¹ An additional week (3rd to 7th May 2021) was allowed for making contact with tenants who were affected by a type error in the paper questionnaire. These tenants were invited to complete an online survey comprising of the sub-set of questions skipped as a result of the type error.

To facilitate survey participation among tenants, Argyle Housing:

- Allocated Housing Officers to administer the survey via a tablet during housing visits
- Provided prize draws: 1st prize - \$1500 voucher, 2nd prize - \$500 voucher, 3rd prize (x 7 across office locations) - \$100 gift vouchers
- Sent SMS prompts on 7 April and 21 April

By the closing date of 7th May, CHIA NSW received a total of 1635 responses of which 1620 were valid ², representing an overall valid response rate of 67%. This is well above both the NRSCH threshold (25%) and the CHIA NSW's benchmark average (35%).

In this report, combined satisfaction rates are derived by adding the percentage of responses in the 'fairly satisfied' and 'very satisfied' categories. Combined *dissatisfaction* rates can be understood as the sum of the percentage of responses in the 'fairly dissatisfied' and 'very dissatisfied' categories.

Please note that percentages may not add to 100% due to rounding.

Statistical reliability

The margin of error is the range of accuracy for a question. The confidence level tells you how sure we are of this result. For this survey, the margin of error for a response receiving a score of 50% is +/- 1.41 with a 95% confidence level.

To elaborate on what a margin of error of +/- 1.41 implies: if 50% of tenants pick 'yes' to a yes/no question, we can be 95% confident that if the question had been asked to all tenants, between 48.59% (50 - 1.41) and 51.41% (50 + 1.41) would have picked that answer (assuming a representative sample completed the survey). By way of example, if 90% of tenants pick 'yes' to a yes/no question, then margin of error would be smaller at +/- 0.85.

This means that when analysing the results using a base of all tenants, Argyle Housing can have a high degree of confidence that the views of the interviewed sample are representative of the bigger tenant population.

Of note, the margin of error differs for each question; it is dependent on the number of responses received, as well as the spread (variability) of responses for each question. Further, where sub-group

² CHIA NSW has adopted the NRSCH definition of a valid response based on guidance in NRSCH (2014) *Registration Return Guide* (1.4.3: Numbers of surveys returned).

numbers are small (comprise of few tenants), the margin of error is larger and results should be interpreted with more caution.

Statistical significance

Statistical significance is the likelihood that a relationship between two or more variables is caused by something other than chance.

Data in this survey has been tested for statistical significance using the z-test at the 95% confidence interval. Undertaking the z-test confirms that the occurrence of a particular effect (such as changes in satisfaction between survey years) did not occur by chance alone. In other words, if a result is statistically significant, we can be 95% sure that this has not happened by chance.

Any statistically significant differences or changes in satisfaction levels will be identified within the report.

Section 3: Executive Summary

Section Overview

This section provides the headline findings for Argyle Housing's 2021 tenant satisfaction survey.

Overall Summary

Overall, this is a very positive set of results. Argyle Housing tenants indicate high levels of satisfaction for the majority of indicators. In comparison to the NRSCH thresholds, Argyle Housing comfortably outperformed the thresholds for all indicators: Overall satisfaction by 10% points, condition of home by 8% points, and repairs and maintenance by 7% points.

Argyle Housing's results are also very favourable when compared to CHIA NSW's benchmark indicator set. Highlights include response rate (32% points above), the proportion of tenants knowing how to lodge a complaint or appeal (both 8% points above), and tenants' satisfaction with their ability to influence Argyle Housing's decision making (7% points above). Only two of seventeen measured indicators were below benchmark, and only very slightly – condition of home (1% point below) and neighbourhood satisfaction (2% points below). Argyle Housing's tenants reported lower slightly lower Personal Well-Being Index scores compared to CHIA NSW benchmarks (Section 14), although it should be noted that it is challenging for housing providers to directly impact tenants' satisfaction with various aspects of their life beyond accommodation.

When comparing 2021 data to data from 2019, results are generally on an increasing trend, with many indicators recording a statistically significant improvement. The 9% point increase in tenants' satisfaction with the condition of their home is especially impressive, as are increases in the proportion of tenants being aware of repair response times (+ 7% points), knowing how to lodge an appeal (+7% points), and understanding how their rent is calculated (+6% points). Further, tenants' satisfaction with their ability to influence Argyle Housing's decision-making is also up by 6% points. Where decreases in indicators were observed, the magnitude was only small – satisfaction with complaints handling was the indicator that recorded the largest decrease since 2019, and this was only a 3% point fall (not statistically significant). These results suggests that Argyle Housing's results have largely either improved or remained stable between 2019 and 2021.

Recommendations

Overall, this is a very strong set of results. Where indicators were below CHIA NSW benchmarks (only two instances), the distance was minimal (maximum of 2% below). Further, only one benchmarked indicator recorded a decrease since 2019, and the extent of this decrease was also minimal (down 3% points). As such, Argyle Housing's primary goal moving forward would be to maintain current high levels of satisfaction across indicators. Strategies that Argyle Housing may find useful to this end include having a closer look at indicators below benchmark or on a decreasing trend – specifically, to allow for targeted approaches to be developed, it may be useful to have a closer look at Regions³ which may be driving these results.

- **Condition of home:** This is one of two indicators that were below the CHIA NSW benchmark in Argyle Housing's 2021 survey results (1% point below), with 83% of tenants satisfied. When looking at satisfaction rates by Region (Section 18), the distance between Argyle's results and the CHIA NSW benchmark (84%) increases when Bowral tenants are considered in isolation (78% satisfied). It may be worth looking into this differential between Bowral tenants and tenants from other regions, although it should also be noted that this indicator has recorded an impressive 9% point increase since 2019 (the largest increase recorded between 2019 and 2021). These results highlight the success of Argyle Housing's efforts to improve tenants' satisfaction with the condition of their property, and suggest that processes implemented over the past two years should be sustained.
- **Neighbourhood:** This is the second of two indicators that were below the CHIA NSW benchmark in Argyle Housing's survey results this year (2% points below). Changing tenants' perceptions of their local area is a complex challenge, as this may involve changes to system-level processes that community housing providers have limited influence over. Argyle Housing has done well in this regard, recording a 3% point increase in neighbourhood satisfaction since 2019. When looking at satisfaction rates by Region (Section 18), the distance between Argyle's results and the CHIA NSW benchmark (84%) increases when Ainslie tenants are considered in isolation (78% satisfied). A useful starting point may be to explore the Comments Toolkit (supplied with this report) filtered by Ainslie tenants, to better understand lower levels of satisfaction among these tenants with their local area.
- **Complaints handling:** This indicator remains 3% points above the CHIA NSW benchmark, but is the only indicator to have recorded a decrease since 2019 (down 3% points). As shown in the Data Tables supplied with this report (pages 15-16), the proportion of tenants who had

³ No notable differences in results for indicators discussed in this section were observed between Programs.

made a complaint in the past 12 months was higher in the ACT - Conder/CG region, and high dissatisfaction rates with complaints handling were also recorded in this region (57% dissatisfied). Reviewing the complaints handling process in this region/office site may help to improve Argyle Housing's overall complaints handling score, and sustain Argyle Housing's above-benchmark position in future surveys.

Section 4: Performance Overview

NRSCH thresholds

Overall Satisfaction	Condition of Home	Repairs & Maintenance
85%	83%	82%
Above NRSCH Threshold of 75%	Above NRSCH Threshold of 75%	Above NRSCH Threshold of 75%

Key Indicator set; Direction of travel

↑9	Property condition	↑3	Neighbourhood
↑7	Response rate	↑2	Repair quality
↑7	Appeal knowledge	↑2	Information provision
↑6	Influencing decision-making	↑2	Tenant rights upheld
↑5	Quality of life	↑2	Tenant involvement
↑4	Repairs and maintenance	↑2	Listening and acting on tenants' views
↑4	Value for money for rent	↑2	Complaints knowledge
↑3	Communications	↓3	Complaints handling
↑3	Overall satisfaction		

Key Indicator set; Comparison to benchmark

+32	Response rate	+3	Value for money for rent
+8	Complaints knowledge	+3	Repair quality
+8	Appeal knowledge	+3	Information provision
+7	Influencing decision-making	+1	Tenant rights upheld
+5	Communications	+1	Overall satisfaction
+4	Listening and acting on tenants' views	-	Quality of life
+4	Tenant involvement	-1	Property condition

+4 Repairs and maintenance

-2 Neighbourhood

+3 Complaints handling

Section 5: Comparative Analyses

Comparisons to CHIA NSW's benchmarking group

CHIA NSW's tenant satisfaction benchmarking group is an expanding reference group with 40 community housing providers currently participating. There are currently 26 sets of data from NSW based CHPs and 14 sets of data from national or interstate CHPs – 1 each from ACT and Queensland; 2 from Western Australia, 4 from Victoria, and 2 national CHPs; and 4 from South Australia. The CHPs in the benchmarking group are generally larger organisations with 24 tier one CHPs, 14 tier two CHPs, and 2 tier three CHPs included. CHIA NSW's benchmarking tool allows comparisons by tier.

The data shown in the benchmarking comparison is based on the most recent twelve-monthly⁴ update of data, dating from July 2014 to November 2020. Half (50% or 20 out of 40) of the providers currently participating in the benchmarking group have conducted their survey within 12 months of the most recent benchmarking release (November 2019).

Overall, Argyle compares very well to the CHIA NSW benchmarks. As well as exceeding the response rate benchmark by 32% points, awareness of how to complain or appeal were very high (both exceeding the benchmarks by 8% points), as was satisfaction with the ability to influence decision making (+7% points) and satisfaction with communications (+5% points). The worst performing indicator when compared to the benchmark is satisfaction with the neighbourhood as a place to live, which fell just 2% points short of the benchmark.

Indicator	Current CHIA NSW benchmark	Argyle	Difference
Response rate	35%	67%	+32
Complaints knowledge	71%	79%	+8
Appeal knowledge	48%	56%	+8
Influencing decision-making	60%	67%	+7
Communications	83%	88%	+5
Listening and acting on tenants' views	72%	76%	+4

⁴CHIA NSW typically releases benchmarking updates twice a year. However, due to the COVID-19 pandemic, a number of CHPs decided to postpone their 2020 surveys until later in the year or till 2021. Given few data sets had been updated at the May 2020 timepoint, 2020'S tenant satisfaction benchmarking update was consolidated in a single November 2020 end-of-year session.

Tenant involvement	75%	79%	+4
Repairs and maintenance	78%	82%	+4
Complaints handling	50%	53%	+3
Value for money for rent	83%	86%	+3
Repair quality	79%	82%	+3
Information provision	85%	88%	+3
Tenant rights upheld	83%	84%	+1
Overall satisfaction	84%	85%	+1
Quality of life	73%	73%	-
Property condition	84%	83%	-1
Neighbourhood	84%	82%	-2

Historical comparisons

The table below summarises the differences for key indicators year-on-year. There are statistically significant increases for eight indicators, including: satisfaction with condition of home; awareness of repair response times; knowledge of how to make a complaint, and ability to influence decision making. No indicators recorded a statistically significant decrease.

Indicator	A. 2017	B. 2019	C. 2021	Difference (2021-2019)
Satisfaction with condition of home	83%	74%	83%	↑9*
Response rate	43%	60%	67%	↑7
Aware of response times	50%	60%	67%	↑7*
Appeal knowledge	45%	49%	56%	↑7*
Understand how rent is calculated	72%	70%	76%	↑6*
Ability to influence decision making	59%	61%	67%	↑6*
Life has improved since living in an Argyle property	62%	68%	73%	↑5*
Satisfaction with repairs and maintenance services	75%	78%	82%	↑4*
Value for money for rent	85%	82%	86%	↑4*
Satisfaction with neighbourhood as a place to live	82%	79%	82%	↑3
Overall satisfaction with Argyle	86%	82%	85%	↑3
Satisfaction with communication	84%	85%	88%	↑3
Aware of rights and responsibilities	-	78%	81%	↑3
Repairs: Call answered in a timely manner	-	84%	86%	↑2
Repairs: Quality of repair	72%	80%	82%	↑2
Listening to views and acting on them	71%	74%	76%	↑2
Complaint knowledge	75%	77%	79%	↑2
Rights as a tenant are upheld	85%	82%	84%	↑2
Satisfaction with information provision	86%	86%	88%	↑2
Tenant involvement	78%	77%	79%	↑2

Repairs: Contractor called to make appointment	-	78%	79%	↑1
Repairs: Staff advised how long it would take	-	70%	70%	-
Repairs: Emergency repair service	-	86%	85%	↓1
Repairs: Staff helpful	-	90%	89%	↓1
Repairs: Contractor displayed good manners	-	92%	90%	↓2
Repairs: Contractor cleaned up after	-	87%	85%	↓2
Repairs: Work completed successfully	-	85%	83%	↓2
Complaint handling	44%	56%	53%	↓3
<i>* Statistically significant change</i>				

NRSCH Thresholds

The NRSCH sets a 75% threshold for overall satisfaction, satisfaction with condition of home, and satisfaction with repairs and maintenance. The table below provides a summary of overall combined satisfaction⁵ with these key service areas, and a comparison of Argyle Housing's 2021 results to NRSCH thresholds.

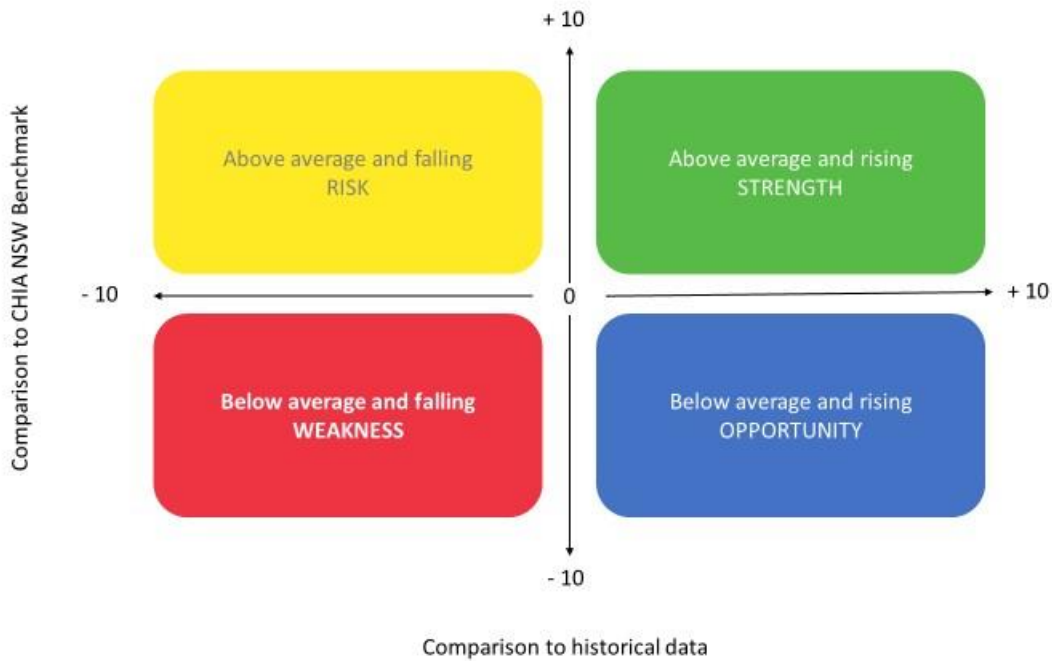
Indicator	Argyle	NRSCH Threshold	Difference
Housing services	85%	75%	+10
Repairs	82%	75%	+7
Condition of home	83%	75%	+8

⁵ The combined satisfaction rate is calculated by adding the percentage of responses in the 'fairly satisfied' and 'very satisfied' categories

Section 6: Strengths, Weaknesses, Opportunities, Risk

SWOR Matrix

The chart on the next page plots the change in satisfaction for Argyle Housing (2019 vs 2021) and the relative differences versus the CHIA NSW benchmark (Argyle Housing vs the benchmark) for key service areas. This analysis helps to identify which areas are most in need of attention. The areas that are both below the benchmark and falling year-on-year are identified as the areas of greatest concern. These appear in the 'weakness' quadrant. Areas above the benchmark and which are rising year-on-year can be considered 'strengths'.

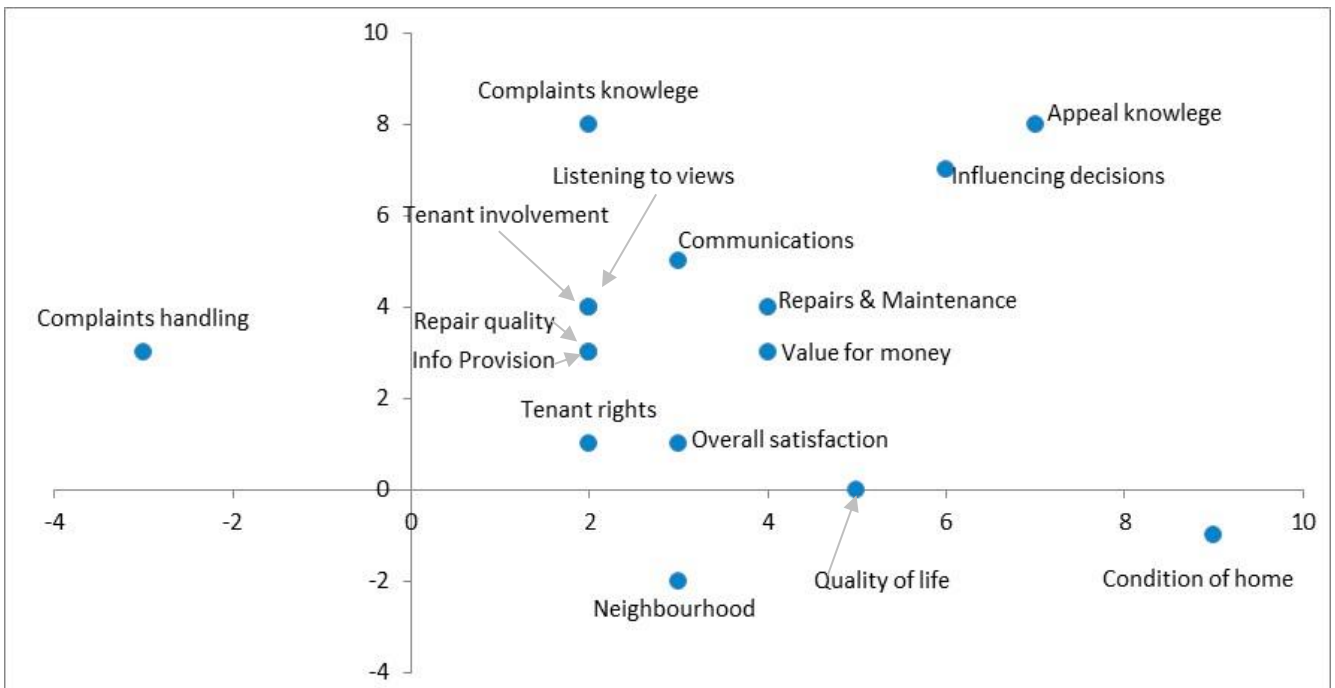


The SWOR chart shows that the main area of concern is complaints handling (at risk of falling below the benchmark and decreased since 2019).

Neighbourhood and condition of home are both identified as 'opportunities' (below benchmark but risen since 2019).

Quality of life improvement is matched with the CHIA NSW benchmark and on an increasing trend since 2019.

All other service areas are classified as 'strengths' (above benchmark and improved since 2019).

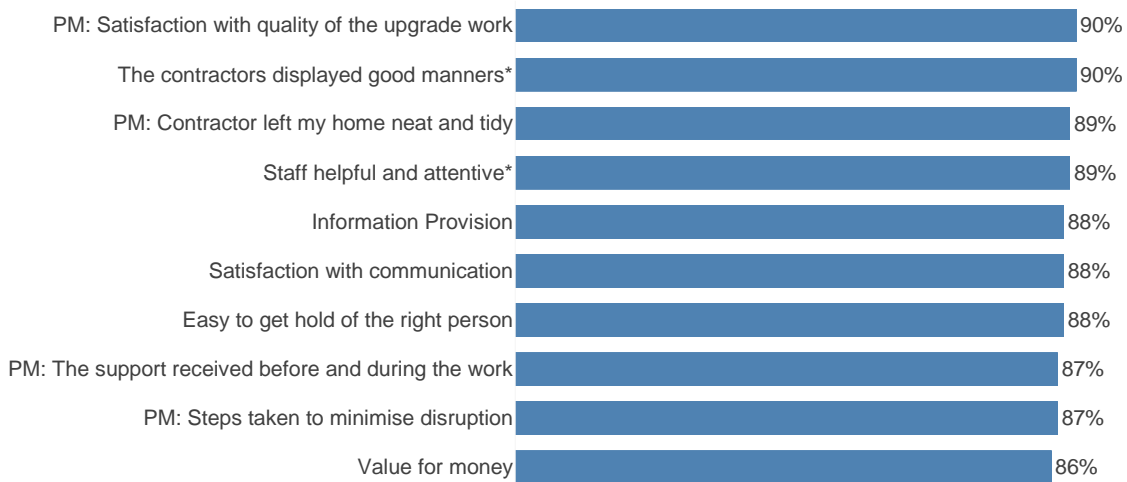


Section 7: Best and Worst Performing Areas

The two charts below list the indicators with the highest levels of satisfaction and dissatisfaction.

The highest positive scores were for satisfaction with the quality of planned upgrades (90% satisfied), and with the manners of the repairs and maintenance contractors (90% satisfied).

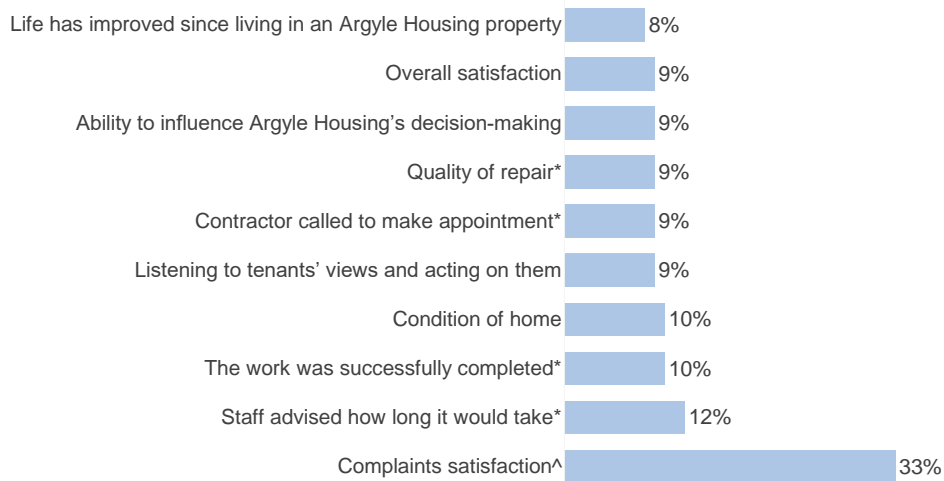
Top scoring items (% Positive)



* Only those who booked a repair
PM="Planned Maintenance"

The highest negative score was recorded for complaints handling (33% dissatisfied).

Low scoring items (% Negative)



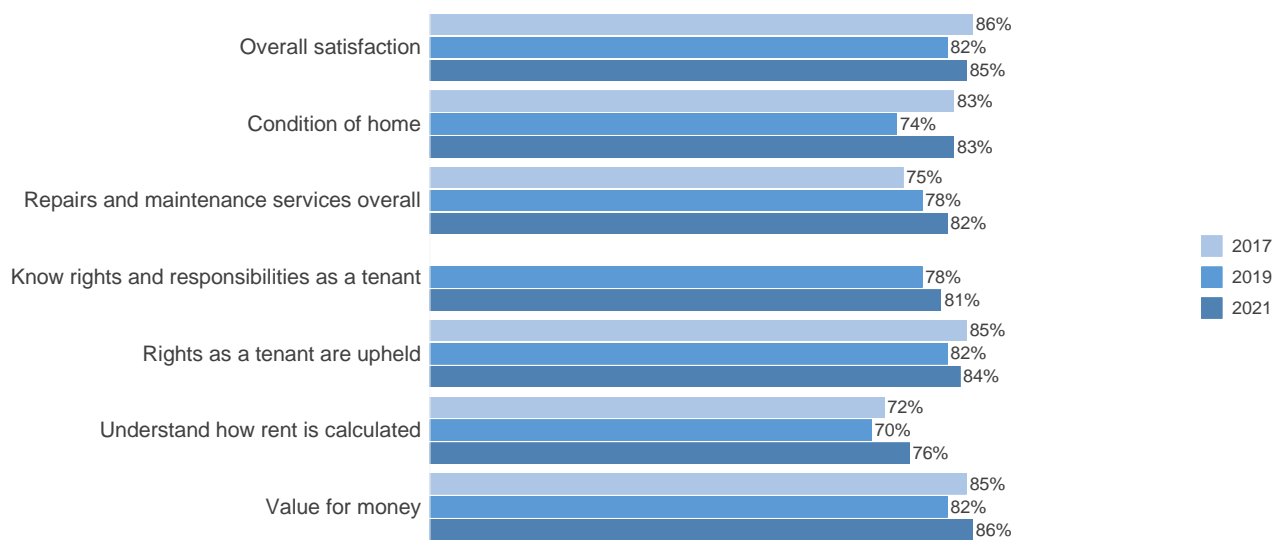
* Those who reported a repair
^ Those who made a complaint

Section 8: Housing Services

Housing services are the core business of every community housing provider. This section reports on the NRSCH's key indicators: overall satisfaction with housing services, satisfaction with repairs and maintenance, and satisfaction with condition of home. It also examines various aspects of the housing management service: tenants' satisfaction that their rights are upheld, tenants' understanding of how their rent is calculated, and tenants' satisfaction with value for money for the rent they pay.

- Overall satisfaction with housing services has recorded a 3% point increase since 2019. At 85%, this indicator sits comfortably above the NRSCH threshold of 75% and is 1% point above the CHIA NSW benchmark.
- Satisfaction with the condition of the home recorded a statistically significant increase of 9% points – the largest increase since 2019 recorded in this survey. The figure of 83% is now just 1% point short of the CHIA NSW benchmark and comfortably above the NRSCH threshold of 75%.
- Eighty-two percent (82%) of tenants reported they were satisfied with the repairs and maintenance service provided by Argyle Housing. This places Argyle Housing 4% points above the CHIA NSW benchmark, and comfortably above the NRSCH threshold of 75%. Results in relation to more detailed aspects of repairs and maintenance are presented in Sections 11 and 12.
- Eighty-one percent (81%) of tenants are aware of their rights and responsibilities as a tenant, and 84% are satisfied that their rights as a tenant are upheld. The 2% point increase from 2019 brings the latter indicator back above the CHIA NSW benchmark of 83%.
- Seventy-six percent (76%) of tenants understand how their rent is calculated, and 86% were satisfied with the value for money for the rent they pay. The latter indicator has recorded a 4% point increase since 2019 (statistically significant), placing Argyle Housing at 3% points above the CHIA NSW benchmark.

Housing Services

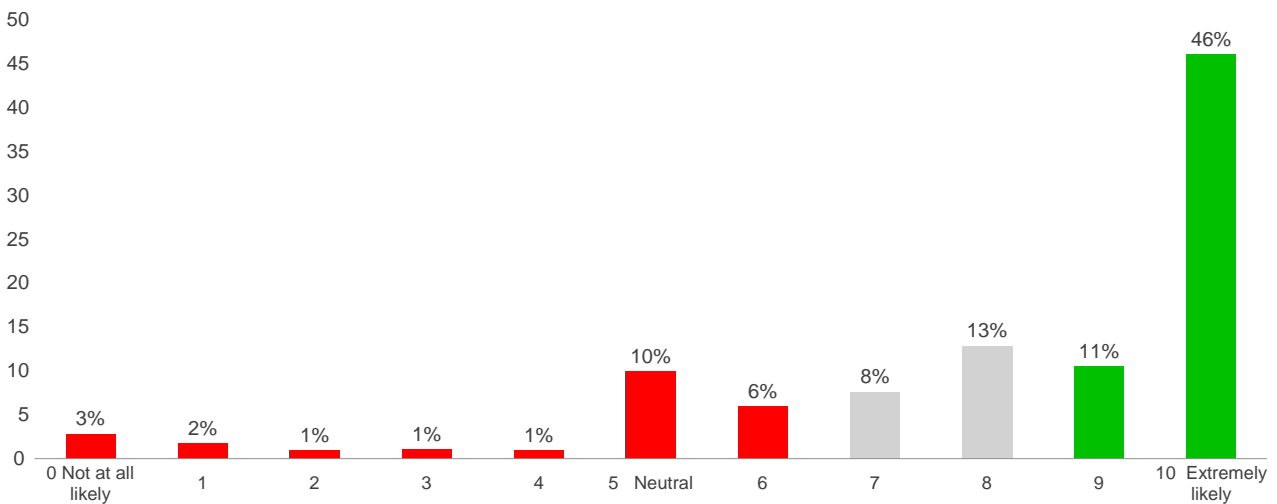


Section 9: Advocacy

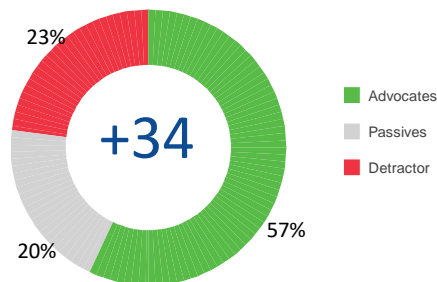
A question was included to measure customer advocacy – that is, how likely tenants are to recommend Argyle Housing as a housing provider to friends and family. The question uses an 11-point scale where respondents are asked to give a likelihood rating between 0 and 10.

Based on the [Net Promoter Score](#) methodology, those scoring a 9 or a 10 are categorised as ‘Advocates’, those scoring a 7 or 8 are ‘Passives’, and all others are classed as ‘Detractors’. Using this method of classification, 57% of Argyle Housing’s tenants can be categorised as Advocates, while 35% are Detractors.

How likely or unlikely would you be to recommend Argyle Housing to family and friends?



Net Promoter Score



The methodology goes further to create a ‘Net Promoter Score’, this is the value obtained by subtracting the proportion of Detractors from the proportion of Advocates.

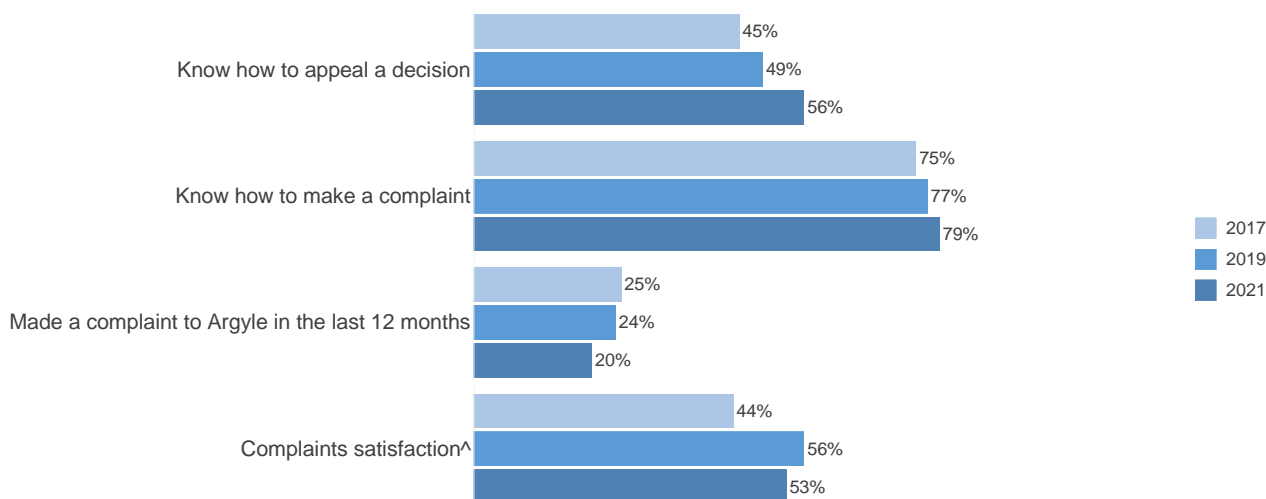
Using this calculation, Argyle has an NPS score of +34.

Section 10: Complaints and Appeals

Community housing tenants have the right to appeal certain decisions made by community housing landlords. In order to ensure that tenants' rights are upheld, and that procedural fairness and natural justice is maintained, it is essential that the appeals process is clear, fair, effective and well publicised. It is also important that tenants feel they can complain effectively if they perceive that an aspect of service is not operating properly.

- Seventy-nine percent (79%) of tenants reported knowing how to make a complaint to Argyle Housing. A lower proportion, (56%), reported knowing how to appeal a decision made by Argyle Housing. Aside from the response rate, these are the joint best scoring indicators in comparison to the average of other community housing providers (both indicators are 8% points above the CHIA NSW benchmark).
- One in five tenants (20%) had made a complaint to Argyle in the last 12 months. These tenants were asked to rate their satisfaction with the complaints handling service, and 53% were satisfied with the way their complaint was handled. This indicator has recorded a 3% decrease since 2019, but remains above the CHIA NSW benchmark of 50%.

Complaints and Appeals



^ Those who made a complaint

Section 11: Repairs and Maintenance

Community housing tenants have a right to live in well-maintained properties. International research suggests that repairs and maintenance is an important driver of overall tenant satisfaction⁶, as does the NRSCH consider satisfaction with repairs and maintenance services as a key performance indicator.

- Two thirds of tenants (67%) are aware of response times, an increase of 7% points compared to 2019.
- Sixty-nine percent (69%) of tenants reported they had reported a repair to Argyle in the last 12 months. Of these tenants, 50% reported the repair through their Tenancy Officer, 34% through the Local Office and 13% with the Maintenance Team.
- Tenants who had reported a repair in the last 12 months were asked about the service that they received.
 - 82% reported they were satisfied with the quality of the repair, a 2% increase from 2019 and 3% points above the CHIA NSW benchmark.
 - Individual aspects of the repairs and maintenance service were also highly rated, for example:
 - 90% reported that the contractors displayed good manners
 - 89% reported that staff were helpful
 - 85% reported that they were satisfied with the way that contractors cleaned up after themselves.
 - The lowest scoring aspect was for satisfaction with being told how long the repair would take (70%).
 - Compared to 2019, there were no statistically significant changes in these scores.

⁶ Hood and Smedley (2009) *How to develop and monitor local performance measures*, House Mark

- Around one in five tenants (19%) reported that they had used the out-of-hours emergency repair service. Of these tenants, 85% were satisfied with the emergency repairs service they received.

Repairs and Maintenance Services



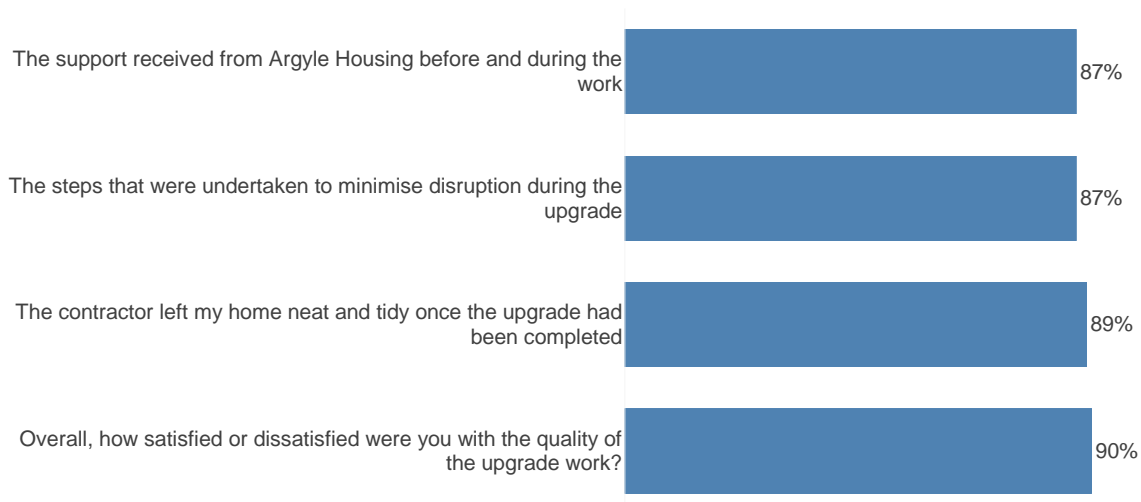
[^] Those who used the emergency repairs service

Section 12: Planned Maintenance

A new set of questions in relation to planned maintenance was introduced in Argyle Housing's 2021 survey. Around one in five tenants (19%) have had upgrade work carried out on their property in the last two years. High levels of satisfaction with the work were reported:

- 87% were satisfied with the support that they received before and during the work.
- 87% were satisfied with the steps taken to minimise disruption during the work.
- 89% were satisfied that the contractor left their home neat and tidy.
- 90% were satisfied with the quality of the repair work.

Planned Maintenance

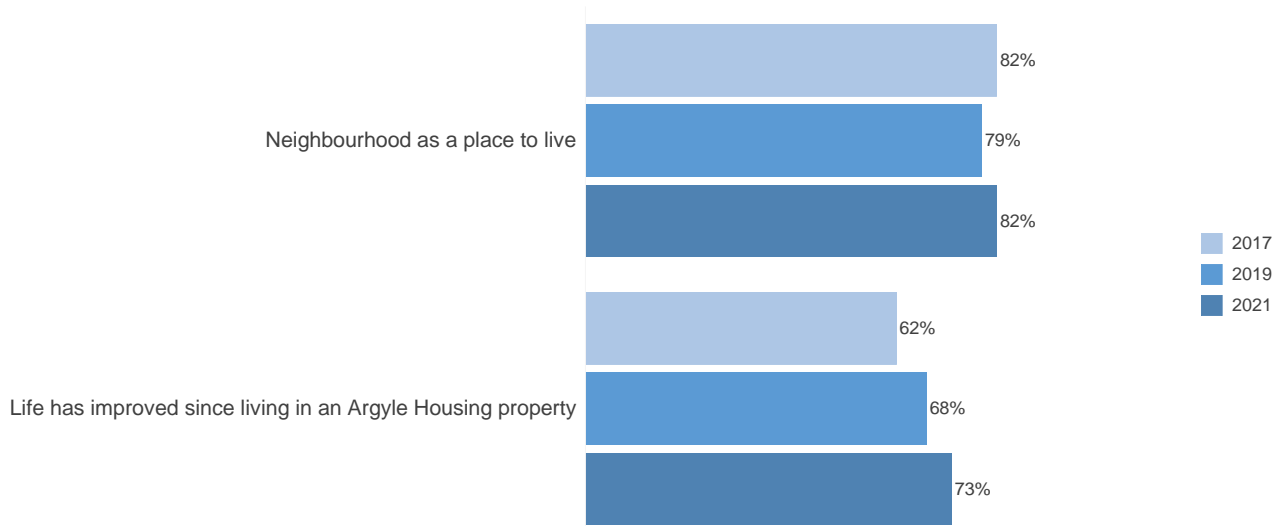


Section 13: Neighbourhood and Quality of Life

Around 8 in 10 tenants (82%) were satisfied with their neighbourhood as a place to live (3% point increase from 2019 and 2% points below the CHIA NSW benchmark).

Tenants were asked how much, if at all, their life has improved since living in an Argyle property. Seventy-three percent (73%) reported that their life had improved, a 5% point increase from 2019 and on par with the CHIA NSW benchmark of 73%.

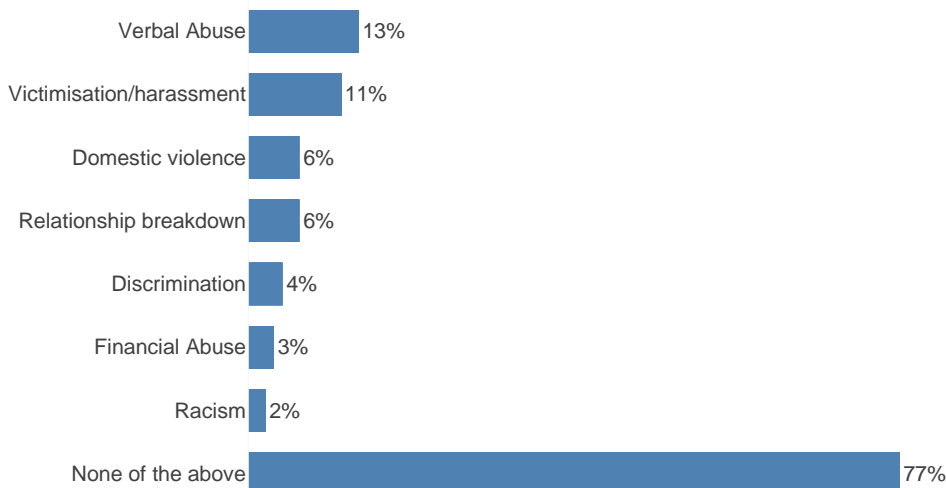
Neighbourhood and Quality of Life



For the first time in Argyle Housing's 2021 survey, tenants were presented with a list of potential issues or problems, and asked to indicate which, if any, they have been exposed to since being a tenant of Argyle Housing. 77% of tenants reported not having experienced any of the listed issues.

The issues reported by the highest proportion of tenants are verbal abuse (13%) and victimisation/harassment (11%).

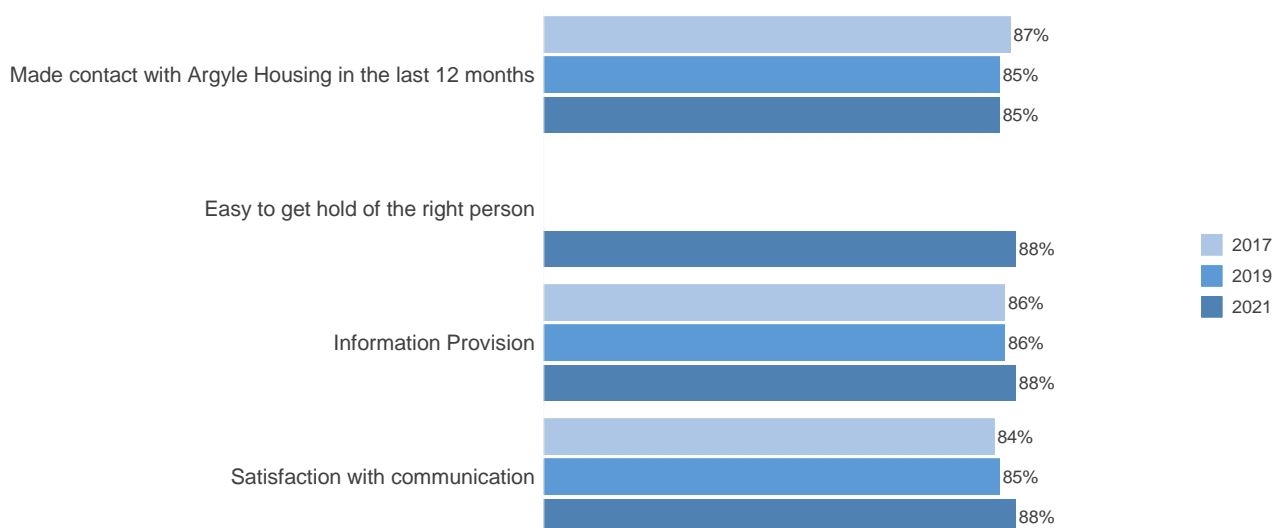
Negative experiences since being a tenant



Section 14: Contact and Communication

- Eighty-five percent (85%) of tenants reported that they had made contact with Argyle in the last 12 months. 88% of these tenants reported that it was easy to get hold of the right person.
- Eighty-eight percent (88%) of tenants were satisfied with the way Argyle Housing provides them with information (3% points above the CHIA NSW benchmark).
- Eighty-eight percent (88%) were satisfied with communication with Argyle Housing (5% points above the CHIA NSW benchmark).

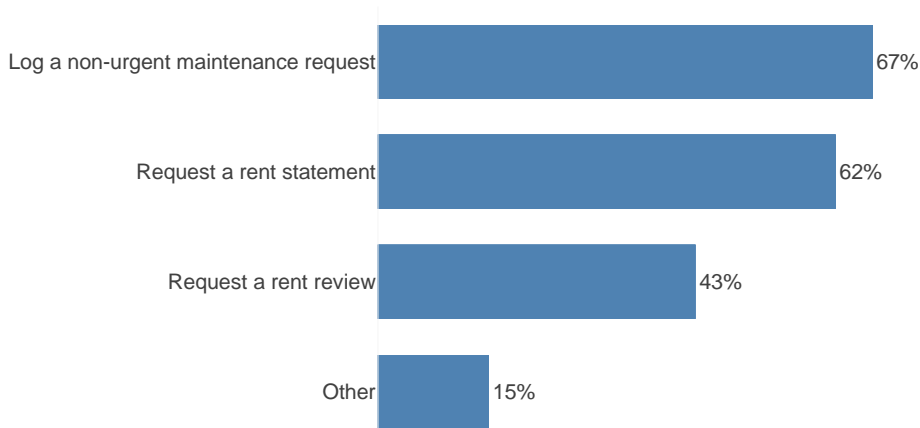
Customer Contact



As a newly introduced question in Argyle Housing's 2021 survey, tenants were asked about how they would utilise a tenant portal should it become available.

- Two thirds of tenants (67%) indicated they would use the portal to log a non-urgent maintenance request.
- 62% indicated they would request a rent statement via the portal.
- 43% would request a rent review.

If Argyle Housing had a tenant portal via the website, what services would you like to have access to?



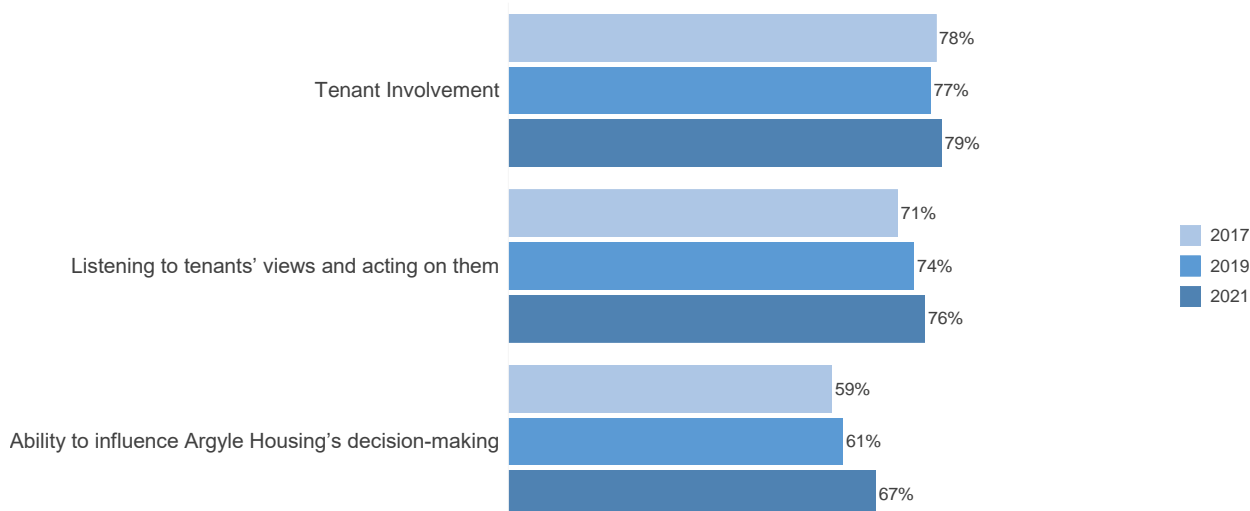
Section 15: Engagement

The questions in this section asked tenants' to indicate their satisfaction with different levels of engagement, starting with the way that tenants are involved, through to their ability to influence the Argyle Housing's decision making. These escalating levels of tenant participation are sometimes understood as the 'ladder of participation', and there is a tendency for satisfaction levels to decrease as 'steps' on the ladder of participation increase. However, when using this model, the higher 'rungs' of the ladder are not necessarily superior, and each rung has its own value in terms of tenant engagement.

All scores were above the CHIA NSW benchmark figures:

- Satisfaction with tenant involvement was recorded at 79%, a 2% point increase from 2019 and 4% points above the CHIA NSW benchmark.
- Tenants' satisfaction that their views are listened to and acted upon has also increased by 2% points since 2019. At 76%, this indicator is now 4% points above the CHIA NSW benchmark.
- Tenants' satisfaction with their ability to influence Argyle Housing's decision-making increased by a statistically significant 6% points since 2019. At 67%, this indicator is now 7% points above the CHIA NSW benchmark.

Engagement

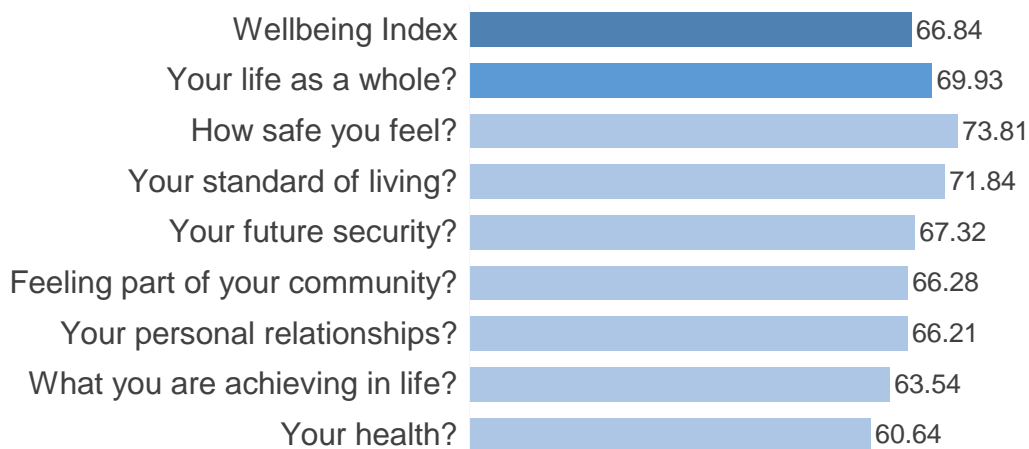


Section 16: Wellbeing

Tenants were asked to respond to several 11-point rating scale questions. When grouped together, these questions make up the 'Personal Wellbeing Index' (PWI). However, these questions can also be considered independently to give a perspective on various aspects of well-being including sense of personal safety, life satisfaction, and health. These questions are scored on a scale of 0 to 100, where 100 is the highest rating.

The chart below shows the results to the individual questions, as well as the overall Personal Wellbeing Index score (averaged across items). The question 'How satisfied are you with your life as a whole?' is not included in the Personal Wellbeing Index calculation, and is used as a data validity check (please see the [PWI manual](#) for more information).

Personal Wellbeing Index



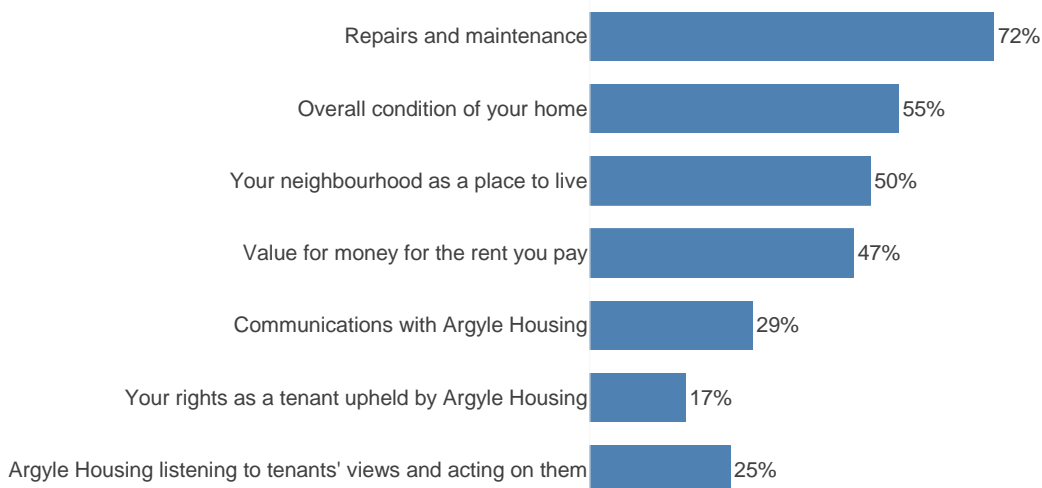
The table below compares Argyle Housing tenants' scores to CHIA NSW benchmarks for PWI indicators. All indicators are below benchmark, but the gaps are narrow.

Indicator	CHIA NSW Benchmark	Argyle	Difference
(PWI) Future Security	67.93	67.32	-0.61
Personal Wellbeing Index	67.53	66.84	-0.69
(PWI) Personal Safety	74.67	73.81	-0.86
(PWI) Personal Relationships	67.15	66.21	-0.94
Life as a whole	71.07	69.93	-1.14
(PWI) Community Connectedness	67.79	66.28	-1.51
(PWI) Achieving in Life	65.22	63.54	-1.68
(PWI) Personal Health	62.81	60.64	-2.17
(PWI) Standard of Living	74.25	71.84	-2.41

Section 17: Tenants' Priorities

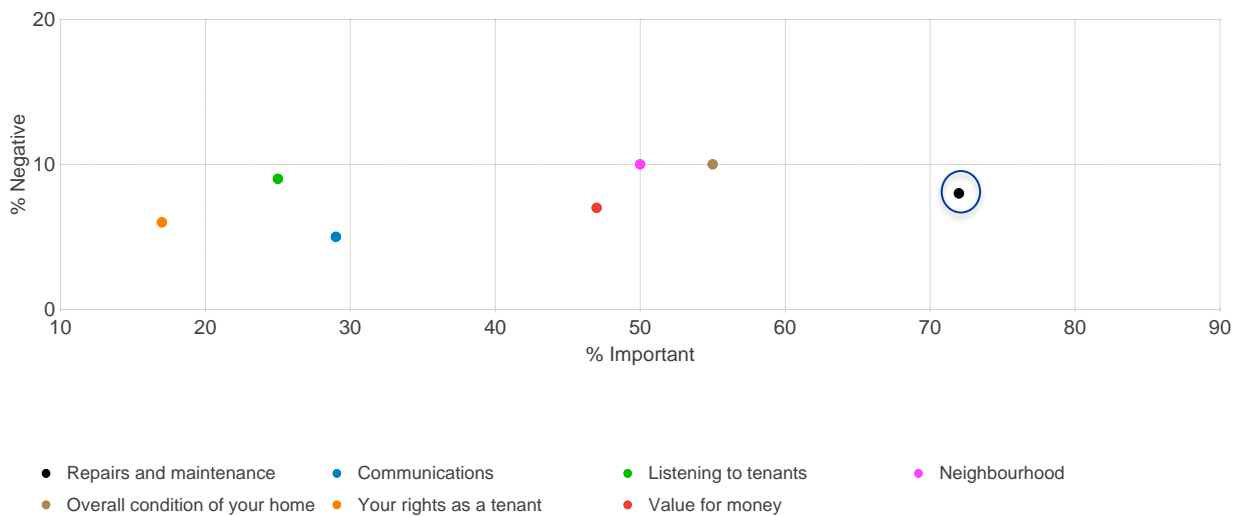
Tenants indicated their three most important priorities from a list of seven options. Repairs and maintenance was the main priority, (72%), followed by condition of home (55%), and neighbourhood as a place to live (50%).

Priorities



These priorities, when mapped against levels of dissatisfaction, allow for identifying areas that are both important and where performance is less satisfactory. The analysis shows that the area with the highest level of importance (repairs and maintenance) also received low rates of 'dissatisfied' responses, a positive outcome for Argyle Housing.

Importance / Performance



Section 18: Analysis by Region

This section analyses satisfaction with service delivery by region. Data has been significance-tested using the z-test at the 95% confidence interval. Significant differences are identified using uppercase characters in cells in the table on the next page.

There were several variations when comparing results by region for key indicators. In broad terms:

- ACT - Conder/CG tenants showed middling levels of satisfaction for most variables, but there was evidence of lower levels of dissatisfaction for some aspects of the repairs service, information provision and engagement. They were also less satisfied with Argyle Housing's complaints' handling service compared to tenants from Griffith, although please note small base sizes for complainants (so it is unclear if responses are representative of the wider sample).
- Ainslie tenants reported lower levels of satisfaction for many aspects of the repairs and maintenance service, especially relating to the setting of appointments. However, awareness of how to make a complaint or lodge an appeal, as well as other aspects of communication rated highly.
- Bowral tenants were among the least satisfied; they recorded a low overall level of satisfaction with Argyle, mixed ratings of the repairs service, and low levels of satisfaction with consultation and engagement.
- Despite having low levels of awareness of how to make a complaint or lodge an appeal, Campbelltown tenants were among the most satisfied for many of the other variables.
- Griffith tenants were the most satisfied with Argyle Housing overall. They reported very high levels of satisfaction with several aspects of Argyle Housing's services, with communication and consultation a particular highlight.
- Qbyn/Yass/Young tenants reported high levels of satisfaction throughout, with the only exception being satisfaction with the neighbourhood as a place to live.
- Wagga Wagga tenants reported mixed levels of satisfaction. They were the least satisfied with Argyle overall and returned low levels of satisfaction with information provision and communication, however they rated several aspects of the repairs and maintenance service highly.

Indicator	Total	A. ACT - Conder / CG	B. Ainslie	C. Bowral	D. Campbelltown	E. Griffith	F. Qbyn/ Yass/ Young	G. Wagga Wagga
Overall satisfaction	85% (1620)	84% (57)	84% (107)	82% (420) EF	86% (333)	91% (103) CG	89% (310) CG	81% (290) EF
Rights as a tenant are upheld	84% (1526)	84% (57)	88% (107) C	79% (411) BEF	83% (329)	89% (102) C	85% (305) C	86% (215)
Value for money for rent	86% (1514)	91% (57)	87% (105)	84% (409)	86% (327)	83% (103)	89% (299)	89% (214)
Appeals knowledge	56% (1522)	53% (57) F	68% (106) CDG	46% (410) BEFG	51% (331) BEF	65% (103) CD	70% (302) ACDG	55% (213) BCF
Complaints knowledge	79% (1518)	77% (57)	88% (105) CG	71% (408) BDEF	79% (330) CF	82% (103) C	87% (304) CDG	77% (214) BF
Complaints satisfaction*	53% (285)	36% (14) E	60% (20)	52% (97)	60% (58)	78% (9) A	50% (48)	46% (39)
Repairs: Call answered in timely manner	86% (1026)	81% (31)	74% (43) CF	88% (298) B	86% (245)	82% (71)	86% (220) B	86% (118)
Repairs: Staff helpful and attentive	89% (1032)	90% (31)	84% (43)	91% (297)	88% (246)	86% (71)	92% (224)	87% (120)
Repairs: Advised length of repair	70% (1009)	61% (31) F	56% (43) DF	64% (289) DF	74% (238) BCF	69% (71) F	81% (220) ABCDE G	66% (117) F
Repairs: Contractor made appointment	79% (1014)	68% (31) BC	31% (42) ACDEF G	87% (291) ABEFG	81% (243) B	77% (71) BC	79% (219) BC	74% (118) BC
Repairs: Contractor identified themselves	86% (1012)	83% (30)	65% (43) CDEFG	88% (292) B	89% (241) B	86% (69) B	87% (217) B	84% (120) B
Repairs: Contractor showed up on time	83% (1007)	87% (31) B	52% (42) ACDEF G	85% (292) B	86% (240) B	79% (70) B	86% (217) B	81% (116) B

Repairs: Contractor displayed good manners	90% (101 1)	93% (30) B	74% (42) ACDEF G	91% (292) B	91% (241) B	87% (70)	92% (217) B	88% (119) B
Repairs: Contractors cleaned up after themselves	85% (100 7)	93% (30) B	71% (42) ADFG	83% (289) F	85% (241) BF	86% (70)	91% (214) BCD	86% (121) B
Repairs: Work successfully completed	83% (100 9)	73% (30) F	74% (42) F	81% (291) F	85% (239)	76% (71) F	88% (214) ABCE	86% (122)
Repairs: Quality of repair	82% (105 1)	78% (32)	79% (43)	83% (295)	82% (251)	79% (71)	85% (232)	81% (127)
Repairs and maintenance overall	82% (150 4)	79% (57)	83% (106)	79% (405) F	81% (327)	80% (103)	85% (295) C	83% (211)
Condition of home	83% (151 0)	91% (57) C	80% (105)	78% (409) AFG	83% (330)	86% (103)	86% (294) C	86% (212) C
Neighbourhood as a place to live	82% (130 9)	96% (55) BCDFG	78% (100) AE	80% (331) AE	81% (261) A	90% (97) BCG	84% (269) A	80% (197) AE
Contact: Easy to get hold of right person	88% (118 2)	72% (43) BCDEF	93% (70) AG	86% (321) AF	90% (255) AG	94% (82) AG	92% (246) ACG	81% (165) BDEF
Information provision	88% (139 7)	80% (56) DEF	88% (102)	86% (369) DE	91% (289) ACG	95% (98) ACG	91% (277) AG	84% (206) DEF
Communication	88% (139 5)	75% (56) BCDEF	92% (102) A	87% (371) A	90% (287) A	92% (98) A	90% (278) A	86% (203)
Tenant involvement	79% (140 3)	82% (55)	80% (101)	78% (381) E	81% (290)	88% (98) CG	80% (271)	74% (207) E
Listening to views and acting on them	76% (139 5)	66% (56) BEF	81% (101) AC	70% (378) BEF	77% (286)	86% (98) AC	80% (271) AC	77% (206)
Influencing decision making	67% (134 9)	52% (56) BDEFG	71% (101) AC	57% (359) BDEFG	71% (270) AC	75% (97) AC	72% (264) AC	71% (202) AC
Life has improved since living in an Argyle property	73% (129 2)	85% (52) C	76% (80)	68% (366) ADF	76% (277) C	71% (92)	77% (237) C	71% (188)

*note the small base size for this indicator. It is possible that other statistically significant differences may not have been detected due to small sub-groups.

Section 19: Analysis by Program

This section analyses satisfaction with service delivery by program. Data has been significance-tested using the z-test at the 95% confidence interval. Significant differences are identified using uppercase characters in cells in the table below.

Several statistically significant differences were observed between programs. Key findings include:

- Tenants living in Capital properties were the most satisfied overall.
- Fee For Service tenants recorded lower satisfaction results for a number of variables, including tenants' satisfaction that their rights are upheld.
- ACT – Conder/CG and Ainslie tenants were less satisfied with some aspects of the repairs and maintenance service.
- Capital Owned tenants reported high levels of satisfaction with the repairs service, but lower levels of satisfaction with some other aspects, including those relating to information provision.
- Mixed responses were also observed across indicators for Leasehold tenants.

Indicator	Total	A. ACT – Conder / CG / Ainslie	B. Capital	C. Capital Owned	D. Fee For Service	E. Leasehol d
Overall satisfaction	85% (1620)	83% (125)	86% (765)	81% (293) E	80% (155) E	89% (282) CD
Rights as a tenant are upheld	84% (1526)	87% (125) D	84% (739) D	84% (248)	77% (152) AB	84% (262)
Value for money for rent	86% (1514)	87% (123)	85% (737)	87% (244)	86% (148)	89% (262)
Appeals knowledge	56% (1522)	65% (124) DE	58% (740) E	56% (246)	51% (150) A	50% (262) AB
Complaints knowledge	79% (1518)	85% (123) E	80% (740) E	78% (246)	82% (150) E	71% (259) ABD
Complaints satisfaction*	53% (285)	54% (26)	54% (143)	55% (49)	50% (34)	48% (33)
Repairs: Call answered in timely manner	86% (1026)	73% (51) BE	89% (563) AD	84% (160)	77% (98) B	86% (154) A

Repairs: Staff helpful and attentive	89% (1032)	84% (51)	91% (570) D	88% (160)	82% (98) B	90% (153)
Repairs: Advised length of repair	70% (1009)	55% (51) B	76% (560) ADE	69% (155)	63% (94) B	60% (149) B
Repairs: Contractor made appointment	79% (1014)	34% (50) BCDE	83% (563) A	79% (157) A	76% (94) A	77% (150) A
Repairs: Contractor identified themselves	86% (1012)	69% (51) BCE	89% (560) ADE	87% (158) A	82% (95) B	82% (148) AB
Repairs: Contractor showed up on time	83% (1007)	56% (50) BCDE	87% (561) AD	85% (157) A	78% (92) AB	81% (147) A
Repairs: Contractor displayed good manners	90% (1011)	76% (50) BC	93% (563) ADE	90% (156) A	84% (95) B	87% (147) B
Repairs: Contractors cleaned up after themselves	85% (1007)	74% (50) B	87% (562) A	83% (157)	82% (91)	84% (147)
Repairs: Work successfully completed	83% (1009)	72% (50) BC	85% (557) AD	84% (161) A	76% (92) B	83% (149)
Repairs: Quality of repair	82% (1051)	79% (52)	84% (575)	86% (163)	78% (102)	79% (159)
Repairs and maintenance overall	82% (1504)	83% (124)	84% (738) DE	81% (246)	74% (143) B	78% (253) B
Condition of home	83% (1510)	81% (123)	81% (734) C	88% (246) B	86% (145)	85% (262)
Neighbourhood as a place to live	82% (1309)	81% (118)	80% (626) E	83% (223)	83% (123)	87% (219) B
Contact: Easy to get hold of right person	88% (1182)	89% (84)	91% (590) CD	81% (199) B	83% (114) B	87% (195)
Information provision	88% (1397)	86% (119)	91% (674) CD	85% (238) B	85% (132) B	88% (234)
Communication	88% (1395)	88% (119)	90% (673)	86% (236)	85% (133)	88% (234)
Tenant involvement	79% (1403)	81% (118)	81% (676)	79% (238)	75% (132)	76% (239)
Listening to views and acting on them	76% (1395)	80% (118)	77% (671)	73% (239)	71% (131)	78% (236)

Influencing decision making	67% (1349)	70% (118)	67% (644)	66% (233)	61% (123)	70% (231)
Life has improved since living in an Argyle property	73% (1292)	78% (93)	69% (629) C	77% (228) B	77% (122)	76% (220)

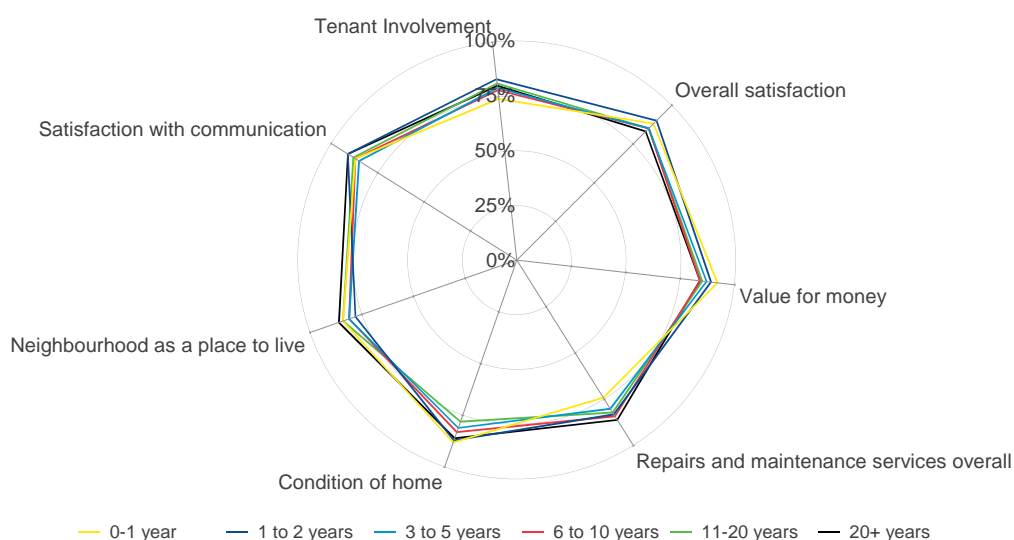
**note the small base size for this indicator. It is possible statistically significant differences may not have been detected due to small sub-groups.*

Section 20: Key Indicators by Demographics

Summary of Differences by Length of Tenancy

There were a number of statistically significant differences when comparing the length of tenancy, however there is no identifiable theme. The data is shown in the chart and table below.

Differences by Length of Tenancy



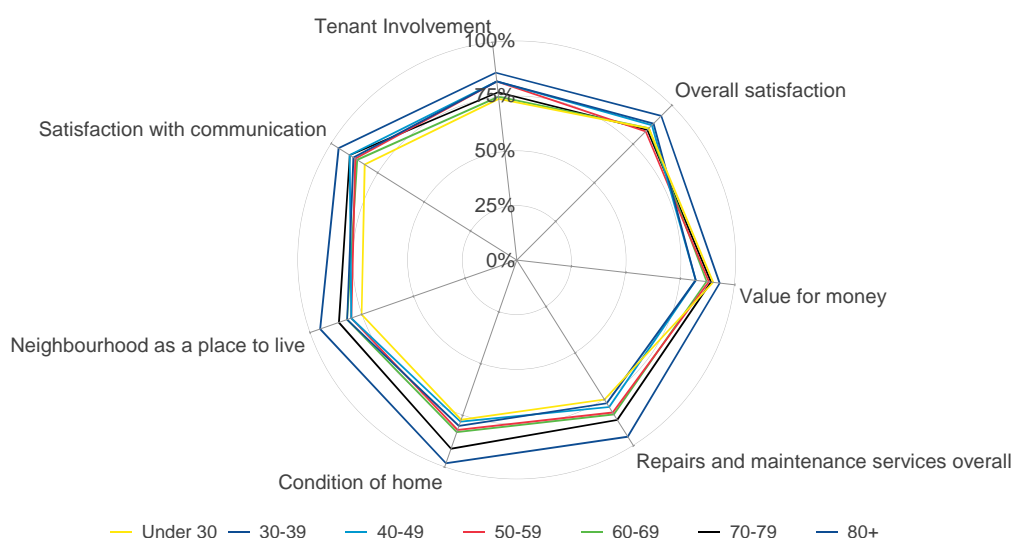
Indicator	Total	A. 0-1 year	B. 1-2 years	C. 3-5 years	D. 6-10 years	E. 11-20 years	F. 20+ years
Overall satisfaction	85% (1620)	88% (171)	90% (226) F	85% (315)	85% (325)	85% (317)	83% (185) B
Value for money	86% (1514)	92% (166) DEF	89% (222)	87% (304)	84% (320) A	85% (312) A	84% (177) A
Repairs and maintenance	82% (1504)	74% (162) BDF	83% (222) A	80% (302)	84% (317) A	82 (306)	86% (181) A
Condition of home	83% (1510)	88% (161) CE	87% (222) CE	81% (304) AB	83% (320)	78% (309) ABF	86% (184) E
Neighbourhood	82% (1309)	84% (142)	78% (196)	81% (277)	81% (271)	84% (258)	86% (152)

Communication	88% (1395)	87% (151)	91% (207)	85% (288)	87% (295)	88% (278)	91% (164)
Tenant involvement	79% (1403)	74% (152) B	83% (218) A	79% (291)	78% (298)	81% (278)	80% (163)

Summary of Differences by Age Group

There were many variations when comparing different age groups. The overall pattern is one where older tenants tended to be more positive than younger tenants, as is shown below.

Differences by Age Group



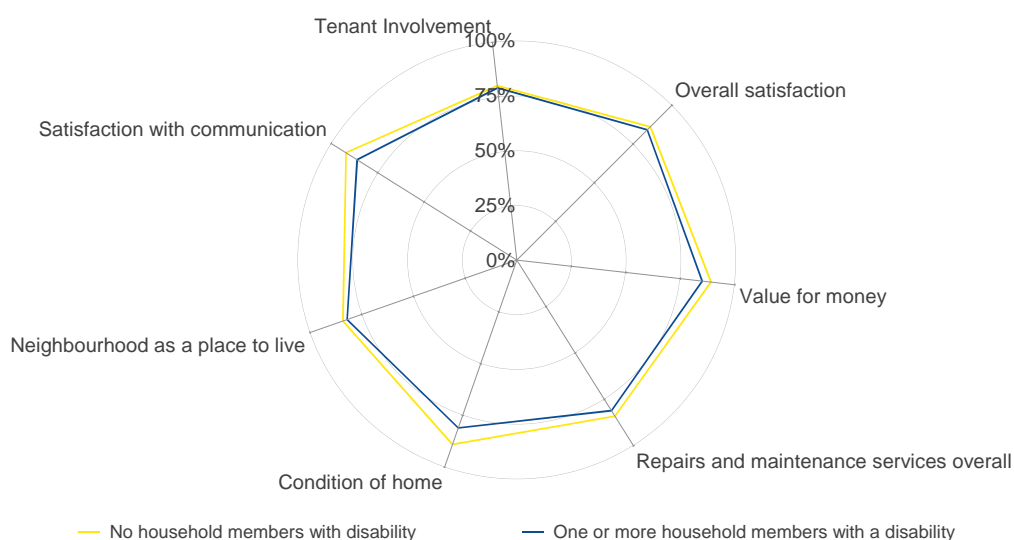
Indicator	Total	A. Under 30	B. 30-39	C. 40-49	D. 50-59	E. 60-69	F. 70-79	G. 80+
Overall satisfaction	85% (1620)	85% (135)	88% (186)	87% (260)	83% (308) G	85% (310) G	84% (243) G	93% (86) DEF
Value for money	86% (1514)	90% (130) B	82% (179) AFG	82% (251) G	88% (304)	87% (308)	89% (236) B	93% (82) BC
Repairs and maintenance	82% (1504)	75% (130) EFG	77% (177) FG	79% (254) G	82% (299) G	83% (305) AG	86% (236) ABG	95% (77) ABCD EF
Condition of home	83% (1510)	77% (130) FG	80% (179) FG	78% (250) FG	82% (304) FG	83% (302) FG	91% (242) ABCD E	98% (80) ABCD E

Neighbourhood	82% (1309)	75% (117) FG	82% (165) G	80% (222) G	80% (261) G	82% (256) G	86% (201) AG	95% (66) ABCD EF
Communication	88% (1395)	82% (121) CFG	88% (171)	90% (237) A	87% (278) G	86% (279) G	90% (216) A	96% (74) ADE
Tenant involvement	79% (1403)	74% (123) G	82% (175)	82% (237)	82% (277) E	75% (277) DG	77% (222)	86% (73) AE

Summary of Differences by Disability

Households with no members with a disability were more satisfied with the condition of their home, and with communication, compared to households with at least one member living with a disability.

Differences by Household Members with a Disability

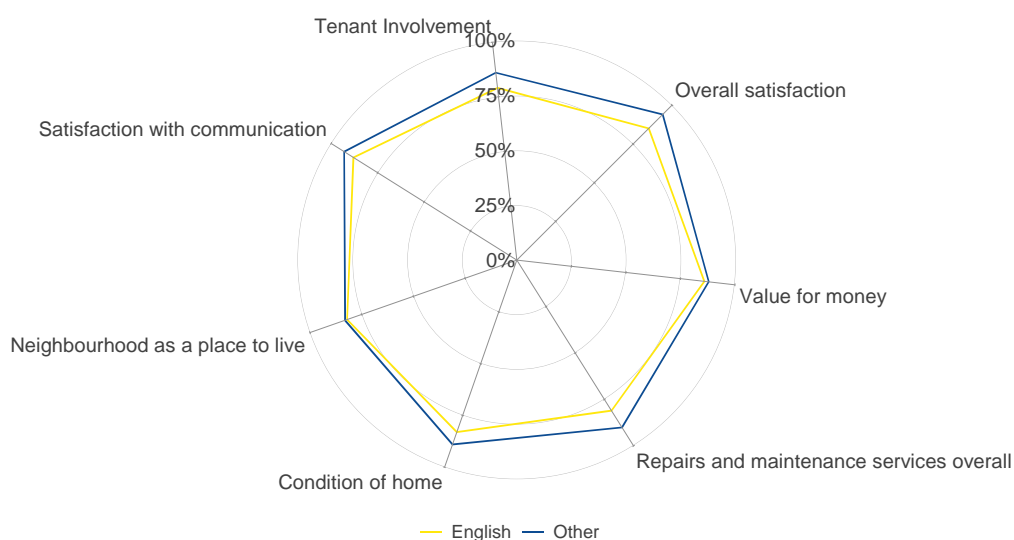


Indicator	Total	A. No Household members with a disability	B. One or more household members with a disability
Overall satisfaction	85% (1620)	86% (542)	84% (1078)
Value for money	86% (1514)	89% (461)	85% (1053)
Repairs and maintenance	82% (1504)	84% (457)	81% (1047)
Condition of home	83% (1510)	89% (462) B	81% (1048) A
Neighbourhood	82% (1309)	84% (394)	82% (915)
Communication	88% (1395)	92% (428) B	86% (967) A
Tenant involvement	79% (1403)	80% (424)	79% (979)

Summary of Differences by Language

Those who speak English as their first language were less satisfied with Argyle overall than those who did not (85% vs 94%). There were no other significant differences.

Differences by Language



Indicator	Total	A. English	B. Other
Overall satisfaction	85% (1620)	85% (1422) B	94% (79) A
Value for money	86% (1514)	86% (1388)	88% (78)
Repairs and maintenance	82% (1504)	81% (1375)	90% (78)
Condition of home	83% (1510)	83% (1381)	89% (79)
Neighbourhood	82% (1309)	82% (1193)	83% (70)
Communication	88% (1395)	88% (1271)	93% (74)
Tenant involvement	79% (1403)	79% (1285)	86% (69)

Section 21: Comments

Section overview

This section looks at the comments made by tenants.

All comments are supplied separately in the Excel Comments Toolkit. This toolkit allows Argyle Housing to filter and analyse in more depth all the comments received. All comments were coded to one primary service area and by type of comment (be it negative, neutral or positive).

In total, 433 comments were received. 199 comments (46%) were positive, 195 comments (45%) were negative, and 39 (9%) were neutral. The table on the next page summarises the counts of negative, neutral, and positive comments by topic/service area.

Positive comments

The highest proportion of positive comments (101 of 199) were received in relation to the Argyle Housing generally, or tenants expressing gratitude to Argyle Housing in general. Highlights include:

“Treated as humans and not just tenants we love Argyle”

“Doing a good job and thankful for everything.”

“I seriously cannot credit Argyle housing enough. They went above and beyond to keep my will to live alive. Not only did they save my life, they gave me one with such a brighter future. Thank you so much”

Negative comments

The highest proportions of negative comments were in relation to time taken for repairs (27 of 195) and property condition (25 of 195). Examples include:

“I am still waiting on maintenance / improvement to the property that was reported and approved in 2019. Not having this done has made life pretty miserable here over the last two summers”

“Repairs take a long time to get done. Always staff will say they are looking into repairs but nothing happens.”

“Replacement of window has not been replaced. I've had to contact police twice for the advent no to give again to Argyle. It's been broken for 2 years roughly now. My house is at a risk of break in.”

Counts of negative, neutral, and positive comments by service area/topic

Service area/topic of comment	Negative	Neutral	Positive	Total
Argyle -communication	11		4	15
Argyle generally	7	1	101	109
Argyle services	2	5	21	28
Housing services- customer service	22	3	38	63
Housing services- inspections	4			4
Housing services- rent	6			6
Housing services- staff	1		22	23
Housing services- transfers	8	5	2	15
Neighbour issues/disputes	5			5
Neighbourhood- anti-social behaviour	23			23
Neighbourhood- area/amenities	6	2	3	11
Neighbourhood- bins/recycling	1			1
Other	7	9		16
Repairs - contractors			1	1
Repairs - cost/tenant responsibilities	1			1
Repairs - heating	4			4
Repairs - modifications	2	1		3
Repairs -condition of property	25	4	2	31
Repairs -contact/communication	10		2	12
Repairs -contractors	5	2	1	8
Repairs -inspections	1			1
Repairs- quality of home	2	1		3
Repairs- quality of repairs	11	2		13
Repairs- time			1	1
Repairs-time	27			27
Tenant engagement	4	4	1	9
Total	195	39	199	433

Section 22: Respondent Profile

The table below shows the breakdown of respondent profiles by different grouping variables.

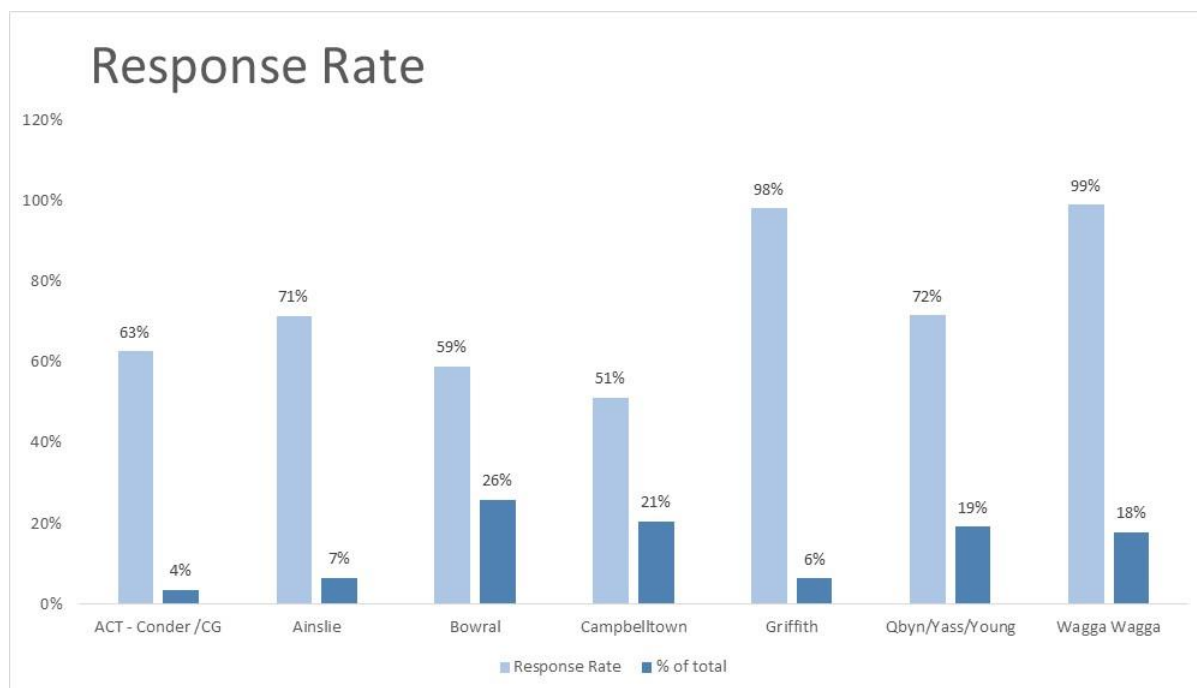
Description	Subgroup	Proportion
Region	ACT – Conder / CG	4%
	Ainslie	7%
	Bowral	26%
	Campbelltown	21%
	Griffith	6%
	Qbyn / Yass / Young	19%
	Wagga Wagga	18%
Program	ACT- Conder / CG / Ainslie	8%
	Capital	47%
	Capital Owned	18%
	Fee For Service	10%
	Leasehold	17%
Length of tenancy	Less than 1 year	11%
	1-2 years	15%
	3-5 years	20%
	6-10 years	21%
	11-20 years	21%
	20+ years	12%
Main language	English	95%
	Other	5%
Age Group	Under 30	9%
	30-39	12%
	40-49	17%
	50-59	20%
	60-69	20%
	70-79	16%
	80+	6%
Disability	No disabled household members	33%
	One or more disabled household members	67%

Section 23: Response Rate

The NRSCH sets standards which define whether a returned tenant survey should be counted as valid. The NRSCH states that if a returned survey does not include a response to the overall satisfaction question it should not be counted as a valid response⁷. Using this definition, CHIA NSW received a total of 1620 valid questionnaires. This gives an excellent overall response rate of 67%, well above both the NRSCH threshold (25%) and CHIA NSW's industry average of 35%.

The chart below shows the proportion of responses by different regions. The percentage of the responses in the survey coming from each region is in dark blue, showing that ACT – Conder/CG accounted for just 4% of responses, (the smallest region) compared to Bowral which accounted for 26% of responses (the largest region). The individual response rate for each region is in light blue. This illustrates the variation in response rates from the seven regions, with the highest response rates from the Wagga Wagga (99%) and Griffith (98%). The lowest response rate was from Campbelltown (51%).

Response rate by region



⁷ CHIA NSW has adopted the NRSCH definition of a valid response based on guidance in NRSCH (2014) *Registration Return Guide* (1.4.3: Numbers of surveys returned)

Response by medium

The majority (59%) of all valid surveys were returned online. 41% of valid surveys were completed using paper questionnaires.

Medium	Valid	% of total responses
Paper	665	41%
Web	955	59%
Grand Total	1620	100%
