

# **Mystery Shopping – Wave 15 Report**

## **Leaseholder Services**

### **Introduction**

In late 2015 the Leaseholder Service managers responded to the offer of mystery shopping services from the resident involvement and scrutiny team by requesting that their service area be mystery shopped. The main aim was to monitor the performance of the Leaseholder Services team and to see whether the officers were helpful to customers and knowledgeable in their service area and would give out the correct information when queries were made.

### **Methodology**

The Leaseholder Service manager commissioned Croydon council's resident involvement & scrutiny team to recruit residents to carry out a mystery shopping exercise of Leaseholder Services. Advertisements for Mystery Shoppers were posted to Croydon's job website for new recruits as well as using mystery shoppers already recruited from previous shopping exercises. In total 14 residents expressed an interest in being involved in the exercise. 13 attended one of two training sessions organised at the end of January and beginning of February 2016.

Scenarios for the mystery shopping exercise were developed with the Leaseholder Services managers, who also attended the second training session. Mystery shoppers were given an introduction to the Leaseholder service, a full demonstration of and chance to practice a mystery shop, as well as instructions on how to complete the forms both manually and online using the Survey Monkey application. Shoppers were given packs containing all the relevant contact information and scenarios.

Mystery Shoppers were asked to record their findings on the service they received. This should include the time taken to answer calls, whether the officer gave their name and service area, if they were polite and courteous or rude or disinterested, if they were treated with respect and whether officers used language or jargon that they did not understand. Shoppers were also asked to note whether they heard a recorded message, if their call was transferred and how they felt they were treated during the course of the conversation.

Mystery shoppers were asked to make their phone calls over a 4 week period and to spread their calls out over this period doing some in the morning and some in the afternoon. To assist in carrying out the mystery shopping, participants were given model answers to each scenarios and the mystery shoppers were asked to check how the officer responded against these answers.

23 shops were completed by 3 mystery shoppers and 2 members of staff. The exercise was conducted between March 2016 and January 2017.

## Summary of findings

Overall the responses to the shops were positive, however, there are a number of suggestions on how the responses to the calls could have been improved. The majority of calls (21 out of 23) were answered promptly within 5 rings. The corporate recorded message was reported in 17 of the shops. Officers would usually answer and greet the in the appropriate manner giving their department name but would not always ask 'How may I help you? Officers gave their name 61% of the time and often only when asked. Although a high percentage of the shoppers reported that the officers were polite and courteous, only 61% felt that the officer was quick and efficient in dealing with their query, with 13% feeling that the officer was rude and disinterested. Despite this, most callers reported that staff came across as being professional, treated them with respect and as a valued customer and did their best to deal with their query without transferring the call. Another positive was that none of the officers used jargon or language that was difficult to understand during their conversation. The majority of shoppers understood what was said to them during the conversation and were left feeling confident that they would call the council again based on how they were treated during their call.

### Management's comments/action

- Carole to remind all staff to use the appropriate greeting
- Carole to remind all officers that it is possible that customers may not hear the officers give their name, especially when officers speak at speed.
- Training to be given on corporate response

## The Detail

### Scenario 1

This scenario relates to service charges when buying a flat in a block with communal services such as heating, caretaking, etc.

'My daughter is considering buying a flat in - **choose one of the following:** Rodney Close/Hood Close/Renown or Vanguard Close and I have heard the service charges costs are very high in that area. Could give me some indication of the cost of the charges?

Model answers:

*The officer may say that they are not able to discuss personal information but could give you a general idea of the costs.*

- The officer should say the costs are higher than typical as there is a communal heating charge
- The officer should list the charges included as: caretaking, repairs and maintenance, energy, horticultural, communal heating, and management and admin.
- The officer should give you an example of the costs for last year.

### **Responses**

There were 2 shops of this scenario. In both cases, officers did not give out all of the relevant information.

*“The officer was quick to answer me but I thought not that efficient as they never gave or tried to give out some figures or that the charges included items such as caretaking, repairs, maintenance, communal heating, energy, horticulture and management and admin.”*

*“The member of staff advised me to contact a solicitor, then said that if I was making an initial enquiry, I should contact the estate agents who would provide this information. Also stated that it was not as simple as just giving me a figure as it could be between £200 and £1000. Stated that Croydon Council had no formal legal requirements to provide this information, that I could be anybody and could do anything with this information. One of the things they stated was to post it online!!! The officer did not mention points 1 to 3 on the sheet and did not state that the amounts of £200 to £1000 were last year’s charges”*

### **Management’s comments/action**

This scenario relates to a specific area, so we would only expect the officer who manages this area to provide a comprehensive reply. Handcroft Road is the only estate with communal heating so other officers would not be expected to provide the full response. In such real life cases, they would refer the issue to the responsible officer.

The detailed reply is correct to advise that it is not a legal requirement for the Council to provide this information. This was recently learnt at a LEASE training conference attended by team members.

## Scenario 2

This scenario is about the procedure of selling a flat.

'I am a leaseholder living in New Addington and am thinking about selling my flat and would like some general advice about what I have to do?'

Model answers

*The officer may ask for your address and just say you don't want to give this at this time.*

- Advise to engage a solicitor for the sale
- Solicitor will write to us requesting our pre –assignment pack at a cost of £167.75. A response should be given within 10 working days
- Make sure all accounts are paid up to date

### Responses

There were 3 shops of this scenario. In all cases, the caller was advised to appoint a solicitor to handle the sale and that information regarding the sale would be supplied in a pre-assignment pack that would cost £167.75. Only once was it mentioned that a response would be given within 10 days and that accounts should be paid up to date.

*"Property advertised on the open market – Once you have a buyer, appoint a solicitor – They will contact Croydon Leaseholder Services requesting pre-assignment pack @ £167.75. Should be within 10 days – All accounts must be paid up"*

*"I asked for some information regarding selling a flat and the officer was professional when answering but didn't want to talk or answer all my questions, I felt the officer was trying to be quick and only mentioned that all the information would come in the package that costs £167.75 and if I wanted could be sent to me, they also mentioned that I would have to employ a solicitor who would deal with this."*

*"Advised solicitor would need to be instructed – informed of cost - £167.75 for pre-assignment pack. Advised that the team does not really get involved with the process – it was led by the solicitors"*

### Management's comments/action

The key message was consistently given – to appoint a solicitor and that all necessary information will be provided in the information pack. They also stated the

cost of the pre-assignment pack. The team is a very busy one, so would want to deal quickly with a general question.

**Action:** Manager to remind team of the importance of the impression they give to customers if they are seen to be hurrying them to end the conversation.

**Action:** Manager to remind team of the response turnaround time of 10 days.

### Scenario 3

This scenario is about the procedure for subletting a property.

'I have been told that as a leaseholder I can sublet my property. Is this true and can you give me some general information on what I would need to do?'

Model answers

*The officer may ask for your address and just say you don't want to give this at this time.*

- Answer yes.
- Must mention not as a House in Multiple Occupation (HMO)
- Need to be sent a sublet registration form
- There is a charge for subletting of £32
- Croydon has a new licensing scheme where all landlords have to register.

### Responses

There were 4 shops of this scenario. This scenario had the most shops. The responses were a varied combination of the model answers, however, no shopper was given all of the relevant information.

*"The officer seemed upset with my questions and told me I could only get the information if an address was given and the information packs were sent. When I refused to give an address, they basically refused to talk. I found really rude."*

*"...The staff member mentioned it could not be a HMO and went on to explain what that was. They offered to send the registration form to me to have a look at it, even if I didn't go through with the subletting. The staff member did not mention points 4 and 5 on the scenario sheet regarding the £32 charge and the registration scheme"*

*“Yes I can sublet. I would have to fill in a subletting form which costs £32. All up to date information can be obtained from leaseholder services. Croydon has a new licensing scheme where all landlords have to register”*

*“Advised that once I know who my tenant is I should send the details IN. Go online and download registration form. £32 charge. Insurance company need to be informed of sublet. Need to register with licensing scheme”*

#### **Management’s comments/action**

Level of detail in responses are acceptable and no further training needed.

**Action:** Manager to discuss scenarios with the team

#### **Scenario 4**

This scenario is about getting general information regarding buying a flat. Only one shopper chose this scenario.

“I am thinking about applying to buy my home. My neighbour recently came to an evening meeting and collected an information pack and heard a talk about the leasehold costs. Could you give me a general idea of what was covered in this talk and what are leasehold service charges?”

#### **Model answers**

*The officer may ask for your address and just say you don’t want to give this at this time. They should not immediately try and pass you to the Right to Buy team.*

- Should explain what service charge are – costs for caretaking, communal repairs, grounds maintenance, management
- To say that it depends on your lease and these vary
- Leaseholder is responsible for inside the property and Croydon as the landlord is responsible for the external structure.
- When to expect the bills
- Some idea of the level of costs

## Responses

There was only one shop of this scenario. The caller was not given many of the prescribed answers:

*“Advised I would be responsible for interior works. Major works would be consultation led for anything more than £250. Service charges were once a year in arrears. Advised to write in for permission to do any works other than decorating. Advised of block repairs and replacements which are invoiced in June for period April to March of the previous financial year”*

## Management’s comments/action

**Action:** Management to ask Leaseholder SIG whether they think a Leaseholder Information Day would be useful to offer to all leaseholders, to include more information on their lease responsibilities, insurance, etc.

**Action:** Manager to remind officers to provide fuller answers on the breakdown of leaseholder responsibilities. By spending more time with prospective leaseholders, officers can explain expectations and set the scene early to prevent further issues and complaints in the future.

**Action:** Management to ask Leaseholder SIG whether they would have carried on with the purchase of the property if they had known the leaseholder responsibilities.

## Scenario 5

This scenario relates to payment plans for service charge bills.

“My mum has just rung me in a panic over a major works bill she received this morning. She says its well over £3000 and has no idea how she is going to pay for her contribution towards the new entry phone. Can you give me some idea of her options for payment?”

Model answers:

*The officer may ask the address or account details and just say you don't want to give this at this time. Say you have not seen the invoice and have just received the call from your mother who is very distressed.*

- Offer instalment plan to pay over 24 months
- Add to the mortgage
- If on benefit or pensioner to seek advice eg Citizen's Advice or pension credit
- Financial difficulty then offer to send an income and expenditure form to complete to extend the 24 month payment term
- Go through the payment options eg Direct Debit, Standing Order, Paypoint, On-line, Telephone

### **Responses**

There were 2 shops of this scenario. Officers, although deemed polite and professional, failed to give out key bits of information and neglected to communicate the range of payment options and methods.

*"The officer was polite and professional. The only problem on this occasion was that the officer was too quick to give more information and limited themselves only on the payment plan that was by instalment. But I could not add on mortgage"*

*"Offered 24 month instalment plan. Did not suggest adding to the mortgage. Did not suggest CAB if a pensioner. Did not offer income and expenditure form. Advised of payment options – DD and SO only"*

### **Management's comments/action**

Officers need address to look at the account  
Training reminders

**Action:** These issues will be addressed through staff 1-2-1's and team meetings, advising the best way forward if the officer is unsure of the information to give. There will also be general discussion in team meetings.

It is recognised that independent advice is available and that staff should do more to promote this with leaseholders.

### **Scenario 6**

This scenario looks at how leaseholders report and deal with nuisance neighbours



“A neighbour of mine is making a lot of noise. They live above me and constantly (**choose one of the following** - walk across the wooden floor at all hours of the night, or have loud music on all night) this is causing me lots of stress what can I do about it?”

#### Model answers

*The officer may ask for your address and just say you don't want to give this at this time. They should not immediately try and pass you to the tenancy team.*

- Ask if you have spoken to the person yourself.
- Leasehold team look after the costs of your property however this kind of issue would usually be referred to our tenancy team.
- Offer to send an email to the tenancy team on their behalf in order to investigate, alternatively for you to email us directly and we will forward to the tenancy team.
- Could raise issue via 'my account'

#### Responses

There were 2 shops of this scenario. In both instances the caller was told that the tenancy team deal with nuisance issues and there was an offer to transfer the call. Both callers were advised to put the concern in writing, officers also suggesting emailing either tenancy or leaseholder services team.

*“Was told the team only deal with leasehold transactions – this type of query would normally be referred to tenancy to look into. Person I spoke to offered to transfer the call to tenancy services or advised me to write in to either team”*

*“Advised to send an email to tenancy team as they deal with noise nuisance. /told they deal with leaseholder issues too. Asked whether I had access to emails and additional questions to clarify the issue. Did not ask address”*

#### Management's comments/action

Promote My Account to report issues online. One council encouraging reporting online through My Account.

**Action:** Remind officers to promote “My Account” as this can be used to report a problem through and track the progress.

## Scenario 7

The scenario looks at queries on My Account

“I have set up a ‘my account’ as my neighbour who is a tenant says she can check on her rent accounts. This seems like a really good idea but when I set mine up I could not see the service charge accounts. Am I doing something wrong?”

Model answers

- An explanation should be given that Council tenants can see their accounts but leaseholders cannot.
- There are other things you can access on ‘my account’ but at the moment service charge details is not one of them.
- We are looking into this for the future.

### Responses

There were 2 shops of this scenario. In both cases officers were able to tell callers that as leaseholders they would not be able to see their accounts on My Account.

*“The staff member explained that leaseholders aren’t able to see their accounts and double checked that I was a leaseholder and not a tenant. She apologised that the service charges were not available on ‘my account’. When I asked if Croydon council were going to set it up in the future, she said that they were looking into it”*

*“The council is in the process of setting up leaseholders accounts (service charges). One can email or call for the details”*

### Management’s comments/actions

Recognition of apology - said we are looking into it.

Update officers on the progress of setting up “My Account” for leaseholders.

**Action:** Remind officers to promote “My Account” as this can be used to report problem through and track their progress

## Scenario 8

The scenario looks at getting information regarding making an insurance claim following a water leak.

“I need to make an insurance claim on behalf of my elderly father due to a leak from **choose one of the following** - washing machine/the flat above/water pipe. Can you give me the contact details for making a claim? Out of interest can he take out his own building insurance, he says he is not allowed to?”

Model answers

*The officer may ask for your address and just say you don't want to give this at this time.*

- The insurer for building insurance is Zurich.
- The contact details are The claims team - Tel: 0800 0261841
- Have to insure through the Croydon for the building insurance as a lease requirement.

## Responses

There were 4 shops of this scenario. Officers did not appear to be well informed of the procedure that leaseholders should follow and in half of the calls had to ask another member of staff the details. Three of the four callers were given a number for Zurich that was different to the one given in the scenario.

*“I don't know the procedures. However gave me a number to call Zurich (0800 0261841)”*

*“Given insurer's name – Zurich and contact details. Number different to the one stated. Informed unable to go via another insurer as this is stated in the terms of the lease”*

*“Went off to look for the number for several minutes and did not put the call on hold. Told company name Zurich. Number given 0800 0159329. Told I could only take out contents insurance”*

*“The staff member answered the call with ‘Leaseholder team how may I help?’ After going through scenario, they called out to a colleague to ask if they had the telephone number for Zurich. I was put on hold. When the staff member came back to me they asked if they could call me back, but I said that I had to go out. They gave me the number 0800 234567 saying I could try that number. I then asked if my father could take out his own insurance if he found one cheaper but she explained this was not possible as the insurance has to be taken out with Croydon Council as part of the leaseholder's requirements”*

### **Management's comments/action**

Different numbers – has changed recently – insurance team to attend SIG and also arrange for them to attend team meeting after issues are raised from the SIG.

Insurance is an area the team do not feel confident in providing advice to the customer.

**Action:** Arrange for insurance team to attend team meeting and provide an update on the procedure for insurance claims, etc.

### **Scenario 9**

This scenario relates to how leaseholders make a complaint to the council about their service charges.

“I am very disappointed in how the leasehold team have dealt with my mother regarding her recent major works bill. I do not want to give you any details but want to make a formal complaint. I have told her not to pay the bill and if necessary we will sort it in court. Please tell me how to make a complaint and what is the legal process for disputing leasehold charges?”

Model answers:

- Put full details of the dispute in writing to us at [hsg-servicecharges.gov.uk](https://hsg-servicecharges.gov.uk) saying you want to raise a formal complaint. Alternatively you can write a letter addressed to the Leaseholder Service Charges team, Floor 3, Zone C, Bernard Weatherill House, 8 Mint Walk, Croydon, CR0 1EA
- You can also register the complaint via our website at [Croydon.gov.uk](https://Croydon.gov.uk)
- You can set up a 'my account' and log your complaint.
- Once we receive your complaint it will be dealt with as a stage one complaint where you would expect to receive a complete response within 20 working days. If you are not happy with this response and can provide substantial new details it will be referred and dealt with as a stage 2 complaint.
- As a leaseholder your mother has the option to take a case to the First Tier Tribunal. Should explain how to do this.

## Responses

There were 3 shops of this scenario. Callers were not given a comprehensive process to make the complaint. They were only advised to go online to report the complaint. Callers had to prompt for other ways of complaining.

*“Speak to the manager who is at lunch and will be back at 1.45pm – I then asked ‘Can you tell me anything else?’ – ‘No!’”*

*“Only gave me email address. Asked whether I was a leaseholder. Advised to go online to report. I had to prompt for other ways to complain and was advised that in writing was the best way. No mention of website, my account, stages one/two, 20 days, first tier, tribunal or lease”*

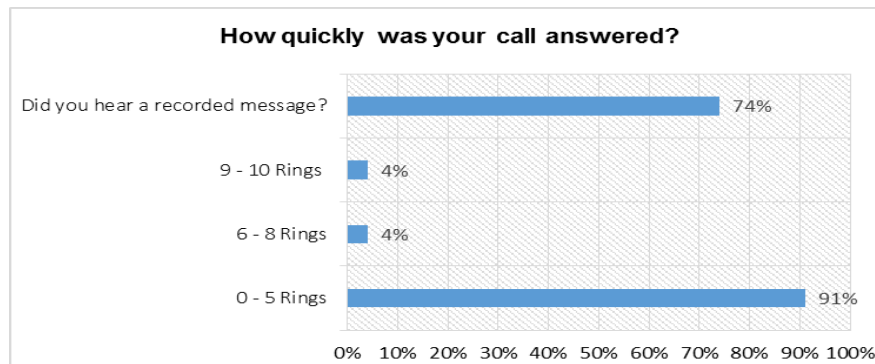
## Management’s comments/action

Remind team of complaints process – online, needs to be more detailed

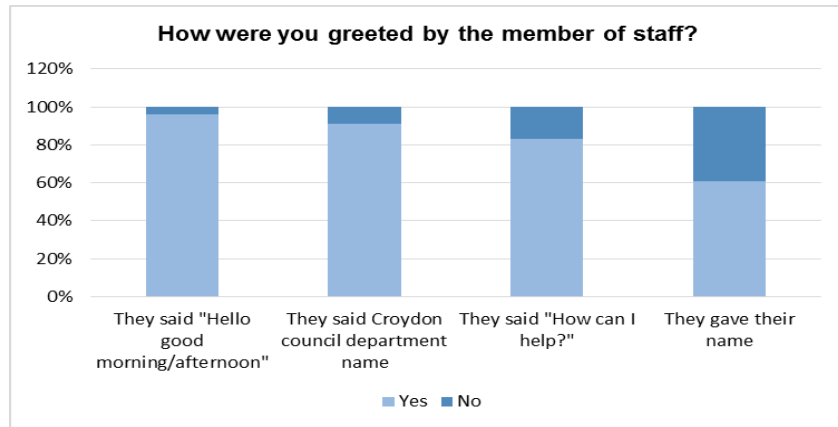
Ask SIG what they consider a complaint is for this meeting

**Action:** Provide further training for the team on how a customer can make an official complaint through the council’s complaints procedure.

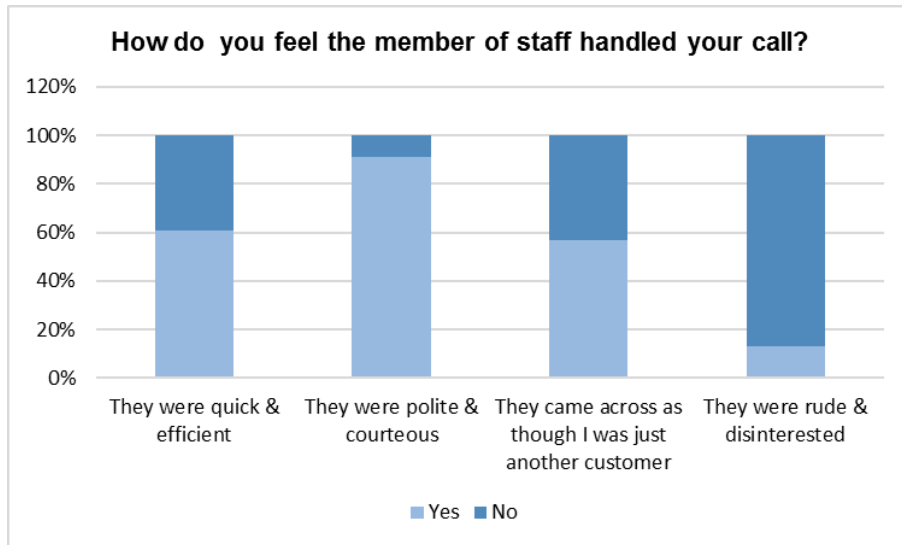
## Customer service graphs



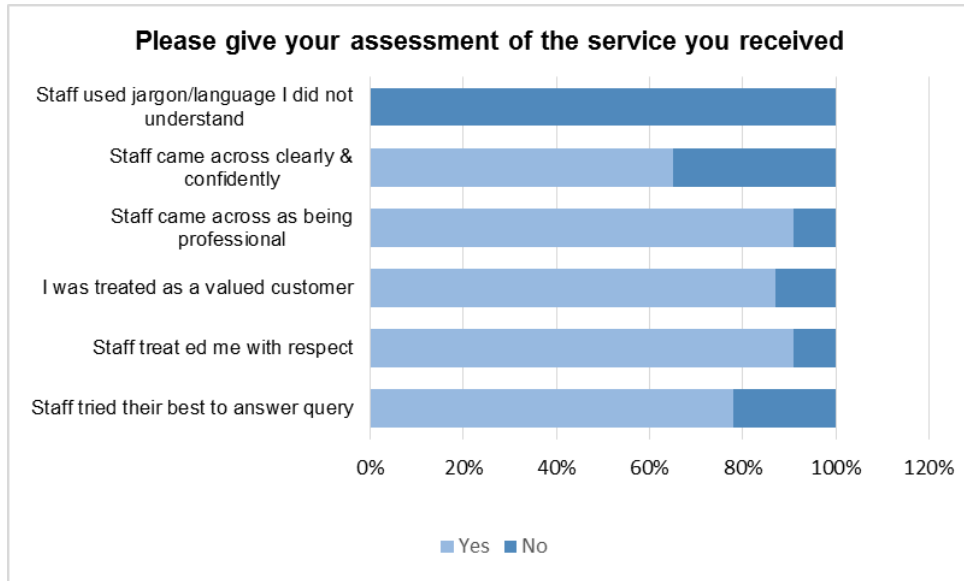
Answer choices	Responses	
0 - 5 Rings	91%	21
6 - 8 Rings	4%	1
9 - 10 Rings	4%	1
Did you hear a recorded message? (Tick if Yes)	74%	17
<b>Total Respondents</b>	<b>23</b>	



Answer choices	Yes	No
They said "Hello good morning/afternoon"	96%	4%
They said Croydon council department name	91%	9%
They said "How can I help?"	83%	17%
They gave their name	61%	39%

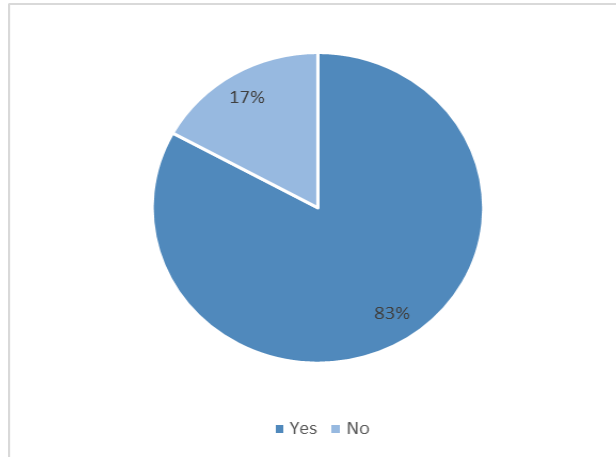


Select Yes or No for each option	Yes	No
They were quick & efficient	61%	39%
They were polite & courteous	91%	9%
They came across as though I was just another customer	57%	43%
They were rude & disinterested	13%	87%

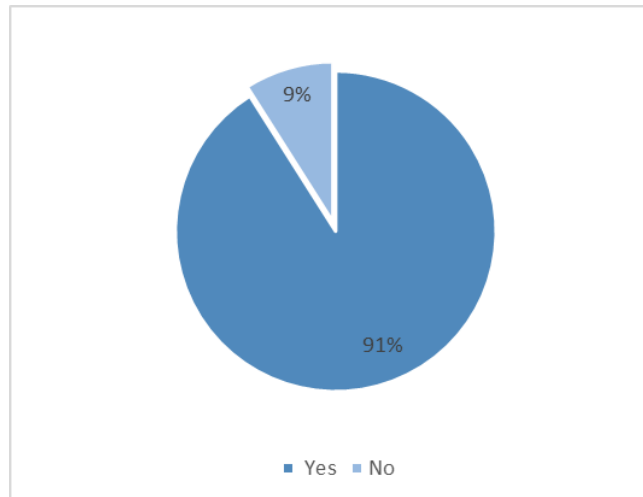


Select Yes or No for each option	Yes	No
Staff tried their best to answer query	78%	22%
Staff treated me with respect	91%	9%
I was treated as a valued customer	87%	13%
Staff came across as being professional	91%	9%
Staff came across clearly & confidently	65%	35%
Staff used jargon/language I did not understand	0%	100%

**Considering the way you were treated and the information given, would you feel confident calling the council again?**



**Did you understand the information you were given?**



## **Customer service – Headline results**

### **Positives**

- In 100% of calls staff did not use jargon or language that the caller did not understand
- 96% of callers were greeted with “Hello good morning/afternoon”
- In 91% of calls the officer said Croydon Council/Department name
- In 91% of callers felt they were treated with politeness & courtesy
- 91% of callers felt they were treated with respect
- In 91% of calls officers came across as being professional
- 91% of calls were answered within 0 to 5 rings



- In 90% of calls the caller understood the information they were given
- 87% of callers felt they were treated as a valued customer
- In 86% of cases the caller would feel confident in calling the Council again
- In 83% of calls the officer said “How can I help?”
- 81% of calls were answered within 0 to 5 rings
- 78% of callers felt that staff tried their best to answer their query
- 73% of callers heard a recorded message
- None of the calls were transferred, the member of staff attempted to answer their query directly
- In 65% of calls officers came across clearly and confidently
- 61% of callers felt that officers were quick and efficient
- In 61% of calls officers gave their name

### **Less positive**

- 57% of callers felt they were treated as though they were just another customer
- 13% of callers felt that staff were rude and disinterested
- 4% of calls were answered within 6 to 8 rings
- 4% of calls 9 to 10 rings
- 17% of callers did not feel confident calling the council again, given the way they were treated
- 9% of callers did not understand the information they were given
- There were a couple of instances where staff were not able to answer the callers questions and consequently were transferred to a manager

### **Positive Customer service – detail responses**

*“I don’t think it (the call) could have been improved. The staff member was clear, very polite, asked if there was anything else she could help me with and added thank you for calling at the end of the conversation. NB I tried to call Croydon council at 3.37pm on extension 62230. Each time I tried this extension, the answer service was played.”*

### **Have you any other comments on how the response to your call could have been improved:**

- *“The only improvement I’d say would be to give more detailed information as the guide says”.*
- *“Yes it could have been improved by anyone else taking the call. The member of staff was the rudest, most arrogant person I have spoken to in many years. I felt humiliated by the end of the call and did not push for their*

*name. If I speak to them again I will take the name no matter what they say to me. I found them offensive and if I was a member of the public I would not want to phone the council again, even as a mystery shopper. I am not looking forward to it."*

- *"I would say take more time to talk would be great as a customer I would feel more welcomed than I felt on this occasion. I believe that the officer knew everything, but failed to give it all because they seemed on hurry."*
- *"Officer could have given name without me asking for it at the end of the call."*
- *"The officer was totally rude. They should have been more professional and willing to speak or inform customers of anything."*
- *"The staff member did not identify themselves. They did not mention points 4 and 5 on the sheet. Apart from that they came across as warm and friendly and more than willing to help me."*
- *"Not told property is not allowed to be an HMO. Could have given name."*
- *"Took 10 rings to answer the call."*
- *"I would have expected that by saying the problem, the officer would give more details without waiting for my questions."*
- *"Could have given more options to pay and mention independent advice."*
- *"Could have provided me with contact details for writing in and could have stated their name when answering call."*
- *"Could have offered to send email to Tenancy on my behalf."*
- *"Officer did not come over or display confidence in their response."*
- *"Staff members should be aware of the information provided and on this occasion staff showed a lack of knowledge and had to ask the manager."*
- *"Training on the procedures – Scenario 8"*
- *"Could have given their name"*
- *"Perhaps put on hold while looking for the number. Answers could be less monosyllabic."*
- *"Improved knowledge on Scenario 9"*
- *"Apart from staff member not giving their name, they were very polite and helpful. They did state the insurance company name was Zurich and*

*although not sure of the number, said it was in the booklet and wanted to call me back once they had the right number, wasn't 100% sure of the number they gave me. Staff member did explain point 3 on the belief that insurance must be taken o but with Croydon council."*

- *"More attention to detail particularly regarding the options to complain and the complaints procedure. Not even asked about the nature of the complaint or offered any attempt at apology."*

#### **Management's comment/action**

It was good to hear that 100% of staff used language that the customer could understand and there was no jargon used. It is noted that there was a common trend of the officer not providing their name and this will be addressed at our team meeting where a reminder will be given on the corporate style for answering the phone.

Extra training will be given on how the insurance works and reporting a complaint.

It was very disappointing to read that an officer was rude/arrogant to an extent that the customer would not wish to phone the council again. To address this case, management would need further information.

**Action:** The results of the mystery shopping exercise will be shared with the team and at our team meeting we will discuss the results and areas where improvements need to be made.

Additional training will be provided in the two areas identified above.

#### **Conclusion**

Findings to be discussed at the SIG meeting.