mhs homes group | Customer Scrutiny Panel

Homeownership service review

August 2026

Who are the Customer Scrutiny Panel?

The Customer Scrutiny Panel (CSP) is a group of mhs/Heart of Medway customers who independently look at how services are delivered from a customer point of view. We ask questions, listen to customers and staff, look at evidence, and make recommendations about how services can improve to the Executive Team and Board.

Why did we review Homeownership?

We wanted to understand what it is like to be a homeowner, what has improved since we last reviewed the service a few years ago, and where customers still need to see change. This review took place between April and July 2026 and covered shared owners and leaseholders.

We did not rely on one source of information. We conducted our own customer survey and examined results and focus group feedback, spoke to staff across different services, reviewed policies and performance information, and joined site visits to see how services work in practice.

What did we find?

There has been real progress, particularly in the last few months. We found stronger leadership, a more stable and proactive Homeownership Team, better customer engagement and positive examples of staff taking ownership and helping customers. The move towards named Homeownership Officers working with particular areas is also a positive development. However, the experience is not yet consistently good for every homeowner. Many of the issues that matter most to homeowners involve more than the Homeownership Team, namely repairs, estate services, service charges, major works , development and after care services involve several other parts of mhs. Customers should experience one mhs and should not have to work out which department/service is responsible before an issue can be resolved.

What you told us

Value

Homeowners want to understand what they are paying for, how service charges are calculated and whether services they are charged for have actually been delivered. Clearer information and stronger checks are needed to build confidence in value for money.

Repairs

Communal repairs and repeat problems can be frustrating, particularly when customers have to chase several times. Customers need clear ownership of issues, realistic timescales and better follow through until the problem is resolved

Communication

Customers value helpful staff, but they want more proactive updates. An acknowledgement is not enough if there is a long period without information. Customers should know what is happening, who is responsible and when they will hear next.

Trust

Trust grows when mhs/Heart of Medway does what it says it will do, explains decisions clearly and shows customers that their feedback has led to action. Customers want to see the difference their feedback makes.

We also found that experiences can be different.

Additional survey analysis showed that different groups of homeowners can have different experiences. Shared owners were slightly more satisfied overall than leaseholders, but they were less positive about service charge value for money.

A notable finding was that customers who bought a new build home directly reported lower satisfaction across several areas than customers who bought on the open market or bought an mhs resale. This does not prove that buying a new build causes dissatisfaction, but it does mean mhs/Heart of Medway should look more closely at the journey from purchase and handover, through aftercare into the ongoing Homeownership Service.

We also think information about shared ownership should be positive about the opportunity to enter and participate in homeownership while being equally clear about the full financial responsibilities. Customers should understand that costs such as rent, mortgage payments, service charges, sinking funds and major works can change over time.

What are we asking mhs to improve?

Our detailed report contains 10 recommendations. In customer terms, they are making sure mhs/Heart of Medway:

- Make service charges clearer and can show that charges reflect services actually delivered
- Checks chargeable cleaning, grounds maintenance and other estate services more consistently
- Take clearer ownership of communal repairs and complex cases through to resolution
- Work better across teams so customers experience one mhs
- Give homeowners clear and consistent information before purchase and throughout their ownership journey
- Improve Homeownership systems, data and performance information so problems can be identified earlier
- Protect and properly resource the named patch-based Homeownership Officer approach
- Use complaints, surveys and day to day transactional feedback to make visible improvements and tell customers “You said-We did”
- Improve digital services for homeowners while keeping a choice of ways to contact mhs, and make sure the service has the skills,

knowledge and management capacity needed to sustain improvement

Positive news confirmed during the review

During the review, the CSP asked whether homeowners had the same access to wider support as other mhs customers, particularly support with anti-social behaviour (ASB) and financial difficulties. We were advised that both ASB support and financial support can be accessed by homeowners. We welcome this clarification. The next step is to make sure that this offer is clearly explained in policies, staff guidance and customer information so homeowners know what help is available and how to access it.

What happens next

The CSP has produced a service plan alongside the full report, mhs management will be asked to respond to the recommendations, identify who is responsible for each action, set target dates and show how success will be measured

The CSP will use the same plan to monitor progress. We will not only look at whether actions have been completed. We will also look for evidence that the experience of homeowners is improving.

What will success look like?

For the CSP, success means homeowners:

- Understand what they are paying for and have confidence in their charges
- Can see that communal and estate services are being delivered
- Know who owns an issue when something goes wrong
- Receive clear and proactive communication
- Can access appropriate support when they need it
- See that mhs listens to feedback and acts on it, and
- Feel recognised and valued as mhs customers

The real measure of success will be whether homeowners can see and feel the difference the improvements make.

Thank you to everyone who completed the survey, joined the focus group/s spoke to the CSP or helped us understand how the service works. Your experiences and feedback have shaped the recommendations in this review