

**NORTH LINCOLNSHIRE COUNCIL**

**HOUSING AND STRATEGIC PLANNING  
CABINET MEMBER**

**UPDATE ON SERVICE QUESTIONNAIRES FOR THE LOANS SERVICE**

**1. OBJECT AND KEY POINTS IN THIS REPORT**

- 1.1 To provide an information update on feedback from recent service questionnaires on the loans service relating to the financial years 2009/2010 and 2010/2011.
- 1.2 The overall response received is satisfaction with both loans that are currently offered.

**2. BACKGROUND INFORMATION**

- 2.1 The Housing division has been offering loans since 2008 and is currently able to offer 2 types of loans to home owners through the work of the Loans Officer.
- 2.2 Houseproud is available to those that are over 60 years or disabled to repair or improve their home. Interest is paid on a monthly basis or can be rolled up.
- 2.3 The Home Appreciation Loan (HAL) is administered in partnership with the Regional Homes and Loans Service. It is available for homeowners to repair their property to decent homes standard. There are no monthly payments and the loan is repaid when the home is either sold or transferred into a different name.
- 2.4 A service questionnaire is sent out to the customer after every loan is completed.
- 2.5 Results have been received for last year (2009/2010) and for loans completed so far this year.
- 2.6 In total, for both years, 34 questionnaires were sent out to customers and 23 were returned, with 100% for this year.
- 2.7 The overall response from all was satisfaction with the service offered in both years. The only question that prompted some divergence of responses was: "When you received any information from the Loan Officer was it easy to understand?" In 2009/2010 89% said that the information was very easy

and 11% said fairly easy. For this year, the results are 55% said very easy and 45% said fairly easy. Looking at the results, this answer is not specifically related to one type of loan, but the results are consistent across both and there is no apparent reason for why this result has changed from last year to this.

2.8 Some of the positive comments that were given included, “It was excellent”, “Happy with all things”, “We were supported all the way with the arrangements” and “I think the whole idea is very good for anyone needing improvements but doesn’t have the capital”.

2.9 The returned questionnaires were very complimentary about the support and assistance given by the Loans Officer.

### **3. OPTIONS FOR CONSIDERATION**

3.1 There are no options for consideration within this report.

### **4. ANALYSIS OF OPTIONS**

4.1 There are no options for analysis within this report.

### **5. RESOURCE IMPLICATIONS (FINANCIAL, STAFFING, PROPERTY, IT)**

5.1 There are no resource implications within this report.

### **6. OTHER IMPLICATIONS (STATUTORY, ENVIRONMENTAL, DIVERSITY, SECTION 17 - CRIME AND DISORDER, RISK AND OTHER)**

6.1 Statutory Implications - None

6.2 Environmental Implications – None

6.3 Diversity Implications – Diversity monitoring sheets are now sent out with the service questionnaires. For the 2010 results so far, 33% were male and 67% female, 33% disabled and 40% over 65, 30% were 55 to 65 and 30% 54 or under. 89% were white British and 11% Bangladeshi.

6.4 Section 17 – Crime and Disorder Implications - None

6.5 Risk and other Implications - None

### **7. OUTCOMES OF CONSULTATION**

7.1 There has been no formal consultation in relation to this report.

### **8. RECOMMENDATIONS**

8.1 That the Cabinet Member notes the information provided.

- 8.2 That some additional work is undertaken to look specifically at the information sent by ourselves and the loan providers to ensure that it is fully understood and that any areas of confusion or misunderstanding can be eliminated.

#### SERVICE DIRECTOR NEIGHBOURHOOD AND ENVIRONMENT

The Angel  
Market Place  
BRIGG  
North Lincolnshire  
DN20 8LD  
Author: Liz Webster  
Date: 29 November 2010

**Background Papers used in the preparation of this report – N/a**