



# Setting up House

How Technology Helps Social Housing  
Providers Overcome their Challenges

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# How Technology Helps Social Housing Providers Overcome their Challenges

These are challenging times for housing associations. The introduction of legislation such as the Welfare Reform and Work Bill, the Bedroom Tax and Universal Credit has put huge pressure on their finances and those of their tenants. That in turn has placed a premium on effective communication between the two groups in order to openly discuss the problems and find efficient ways of resolving them. Get this right and social housing providers will drive up customer satisfaction and ensure a regular inflow of rental income. As this article demonstrates, the latest customer experience and interaction management technology will be key in making this happen.

The recent introduction of the Housing Benefit size criteria - also known as the 'bedroom tax' seriously impacted tenants, who saw their housing benefit limited by the Government, if the council decided they had a spare bedroom. But as public sector cuts continue to bite, housing associations have also felt the pinch.

A recent blog from Cavan Doyle, product manager at information services company, Experian, highlights the problems with the Welfare Reform and Work Bill. This bill will decrease rents in social housing in England by 1% a year for the next four years from 2016, which is in turn expected to reduce average rents in the social housing sector by around 12% by 2020 (based on current forecasts).

This is a financial blow to associations, compounded by the complex challenges set in train by Universal Credit. Whereas previously, rent was paid directly to the landlord, today, it is the responsibility of the individual tenant to pay their rent directly, which means housing associations now have to ask tenants for money rather than receiving it by default.

These changes put the relationship between social housing provider and tenant under increasing pressure - and that's especially true of Universal Credit. Many social housing tenants already find it difficult to pay rent on time - but the onus is now on associations to start chasing them for payments.

Rent arrears are likely to rise, leading to an increase in contact centre staff and the volume of associated resources providers need to put in place to deal with the issues.



# Opening up New Channels

At the same time, the pressure tenants are under is already leading to an increase in the volume of calls flooding into contact centres and a growing push for face-to-face meetings to discuss problems. It's a situation that is unsustainable financially for most housing associations. They need to find a more efficient approach that maintains channels of communications but that also enables the association to keep their tenants happy.

One of the ways they can do this is by broadening the range of communications, and in particular, self-serve channels that they offer tenants. Enghouse Interactive customer, Broadacres Housing, understands that giving customers choice, convenience and control in the way that they contact you is vital.

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***"We were aware that customers were choosing various channels to contact us and this trend has been accelerating over time. New digital communications methods like email and social media are becoming more popular and increasingly rivalling the more traditional use of fixed line telephony."***

*Rebecca Welburn,  
Communications Manager, Broadacres*

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Another Enghouse Interactive customer, emh Group, which provides homes, care and support services in the East Midlands, has also been putting in place a multichannel capability. Inbound and outbound voice calls and emails are all widely used and texting is also used extensively to communicate updates, relevant news or details about upcoming events.

It is certainly true that following the introduction of Universal Credit, in particular, outbound texts can be invaluable in alerting residents as to when their next rent payments are due. It is also fair to say though that ultimately, most housing associations appreciate that good practice in this area often comes down to offering as wide range of communications channels as possible so that tenants can interact in a way they are comfortable with.

It is this flexibility that lies at the heart of Enghouse Interactive's own contact centre solution, the Enghouse Interactive Communications Center (EICC), for example, which can help make sure that housing associations can engage proactively with tenants and react quickly to inbound calls and requests through a range of different channels.

## Encourage Self-Service

In line with this openness to tenant preferences, housing associations should, where possible, be encouraging their customers to self-serve through everything from intelligent voice-based IVR to mobile apps to online forums. Using a blend of speech recognition and touch tone techniques, the best IVR systems can expedite both simple and complex requests quickly and cost-effectively without using up any agent time. In the social housing context, they can be linked to online payment portals to facilitate payment over the Internet rather than over the phone, if that is the tenant's preferred option. With growing numbers of customers now in possession of mobile internet-capable devices rather than traditional PCs and laptops, social housing providers also need to consider offering mobile IVR applications.

But a word of caution here - associations need to be cautious of moving too far down the self-service route. The Government has been pushing the Digital by Default message for some years and Universal Credit is reportedly the first Digital by Default service (the Government is aiming for 80% of applications for the benefit to be made online by 2017).



However, recent figures indicate that some 4.1 million UK adults who reside in social housing have never been online. In May 2014, the National Housing Federation commissioned Ipsos MORI to survey tenants. 40% of respondents did not have internet access and 51% of those who did felt that they would not be confident applying for benefits online.

Given these challenges, it's clear that housing associations need to offer their tenants a choice of interaction methods. They need to encourage those customers who are digitally-savvy to communicate online and through self-service methods but they also need to put resource behind traditional voice-based communications for tenants who are more familiar with this approach.

# Building a Connected Organisation

Of course, in order to ensure they can deliver all of this multichannel capability, social housing providers need to have the right infrastructure in place. At the front end, that means they need to provide contact centre agents with a consistent user interface capable of handling all aspects of omnichannel communication, while ensuring they have visibility into all their interactions.

Having the tools they need on a single desktop means that agents can manage all customer interactions as if they were the same. There is no need to switch to a different interface for call handling, emails or webchat, for example. It's easy for agents to use. The whole process is more streamlined and efficient, and agent productivity is raised as a result.

This kind of approach does however, also need to provide a connection with the back office to ensure customer queries are resolved efficiently. Associations need to provide one simple contact centre number and back that up with streamlined (contact centre) routing to subject matter experts, that are equipped with the knowledge to deal with queries no matter what means of contact has been used. The presence capabilities of unified communications technologies like Skype for Business can be critical here, in enabling these cross-organisation connections to bring in expert resource on demand.

Delivering seamless cross-organisation connectivity is also important when it comes to bringing in CRM systems to improve productivity and reduce call times and costs. Ultimately, it's another example of the benefits that closer integration of technology can bring to housing associations. The setup of the customer-facing technology infrastructure at emh Group is a case in point. Here, the Enghouse Interactive Communications Center (EICC) features complete computer telephony integration (CTI) to the CRM solution that the group has in place. Agents using EICC can view relevant pop-ups of information about the caller's previous contact history during the call-handling process.

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*"It's a compelling example of how our contact centre technology, with the Enghouse Interactive EICC solution at its heart, can be key in bringing benefits to housing association tenants. You don't want your staff to have to use multiple applications - it's confusing for them and inefficient. Use CTI integration to reduce the number of screens and applications your advisors need to use and you'll see productivity and efficiency benefits."*

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*David Morris, head of customer service,  
emh homes (part of emh group)*

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# Focus on Quality to Deliver Results

However efficient and effective the systems and solutions that have been put in place, housing associations will not be able to deliver the kind of customer interaction required without closely monitoring agent performance.

Part of this is about collecting relevant information and turning it into intelligence to help inform the future customer engagement process. As David Morris and his colleague, Helen Bradford, head of ICT at emh group put it in a recent article. "It's a good idea to develop a dedicated customer experience team that can act as a central intelligence hub and manage all types of feedback coming into the organisation, like compliments, complaints, or general feedback through surveys. With a customer experience team, you can use the captured information to learn lessons from your mistakes and make sure you don't repeat them. Having a central resource in place, also makes it easier for you to put in place an escalation process in the event that issues or problems require urgent attention or need rapid resolution."

Delivering quality must, however, also be about measuring agent performance both in terms of ensuring compliance with industry regulation but also for tracking and maintaining the quality of agent interactions.

Historically, much of this analysis has been done after the fact. The introduction of real-time speech analytics has changed all this and brought some specific benefits for housing associations. The game changer is the ability to deliver instant feedback to agents and improve the quality of the experience for tenants there and then.

In the current environment, the use of soft evaluators, effectively assessing the emotion in any interaction, is also invaluable. With debt levels on the rise and the new Universal Credit arrangements adding to the pressure on tenants, housing associations can benefit from using soft evaluators, when chasing payments, to identify which questions cause stress levels to soar most and to ensure that the association treats the customer fairly and is always sensitive to their needs.

Implementing all of the above solutions has the potential to bring significant benefits to housing associations across the UK but providers are increasingly seeing a benefit from moving away from a purely on-premise-based approach to one more focused on the cloud. Its typically more cost-effective, enabling hard-pressed associations to move from a rigid capex model to a more flexible opex one but crucially also it gives associations the opportunity to scale as their business needs fluctuate not least in order to support the kind of 24x7 service that customers increasingly demand and bring home workers on board as and when required.

# Positive Future Ahead

Housing associations across the UK are under intense pressure to balance their need to cut costs and drive operational efficiencies with the requirement to keep levels of customer satisfaction high. It's a difficult balance to achieve, with welfare reform bringing added complexity and the long-term economic outlook uncertain. As this article demonstrates, technology can be brought to bear in delivering a best practice approach for associations that enables them to overcome the challenges; build more positive relations with tenants and face the future with confidence.



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