

Gloucester City Homes



Mystery Shopping Evaluation

Income
Management

January 2009

Introduction

Gloucester City Homes currently gains feedback from customers in various ways including satisfaction surveys, focus groups, resident groups, block and street representatives, compliments, comments and complaints. Mystery shopping enables us to identify where our service standards and procedures need to be developed.

On this occasion, we evaluated our income management advice given to our customers. We did this by testing the advice provided to customers when they contacted Gloucester City Homes.

Timing of Exercise

The mystery shop exercise was conducted between 8th January 2009 and 30th January 2009.

Executive Summary

Six trained tenant mystery shoppers carried out the mystery shop. There were three scenarios with two mystery shoppers completing each one:

- Scenario 1 – Request for advice on low level rent arrears
- Scenario 2 – Request for advice on medium level rent arrears
- Scenario 3 – Request for advice on high level rent arrears

Each mystery shopper was provided with the relevant extension number for the Income Management Team Duty Officer according to the day they made the call.

In summary, the Mystery Shop exercise found a generally good response in all areas:

- Service Standards were adhered to in regards to the answering of calls.
- Rent statements were delivered within the Service Standard of five days.
- Advice was generally accurate and perceived as helpful by the mystery shoppers.
- Excellent customer service was demonstrated by the offer of office or home appointments by the Income Management Officers to provide further help and advice.
- Comments made by the mystery shoppers were very positive.

Areas of weakness identified were the provision of advice in regards to:

- The availability of the City Council Corporate Debt Scheme.

Please refer to the corresponding Reaction Report for response to the two areas of weakness identified in this report.

Results

How the calls were answered

The table below summarizes how the mystery shoppers' calls were answered by members of staff.

How quickly was the call answered?	After 1 ring	1		
	After 2 rings	2		
	After 3 rings	1		
	After 4 rings	0		
	After 5 rings	1		
	>5 rings	1 (6 rings)		
Did the staff member confirm you have got through to Gloucester City Homes?	Yes	6	No	0
Did the staff member give you their name?	Yes	5	No	1
Did the staff member ask if they can help you?	Yes	6	No	0
Was the staff member courteous?	Yes	6	No	0
Comments				
a) No answer first time but got through the second time.				

Scenarios 1-3 – Request for advice on rent arrears

When the mystery shoppers contacted Gloucester City Homes, they explained that a friend or relative has rent arrears of £70 (Scenario 1), £220 (Scenario 2) or £530 (Scenario 3) and they would like advice on their behalf. The staff members were then asked a series of questions.

Results of enquiry

Mystery Shopper Questions	Staff Responses *
Scenarios 1-3 (maximum score 6)	
In what ways can your friend/relative pay the arrears?	Direct debit 4 Telephone GCH 4 Online via the GCH website 1 Automated telephone payment service on 0845 155 600 4 Post office 5 City Council office 5 PayPoint locations 1 Through employer 0
Can they pay by credit card?	Yes 4 Yes but not encouraged as can lead to more debt 3 Other: a) There is a charge
They're worried they can't pay all the arrears in one go. Is there any way around this?	Agree re-payment plan 5 Other: a) Office appointment offered to discuss
They have just left their employment and are not sure if they qualify for benefits or tax credits. Where can they get advice on this? (if asked, your friend/relative left work voluntarily)	GCH 3 Council 2 City Council's housing and council tax benefits calculator via GCH website 3 Dept for Work & Pensions 3 HM Revenue & Customs 0 Other: a) Coney Hill Community Project b) Law centre
They are generally struggling with budgeting and other debts. Where can they get advice on debt management?	GCH 4 Citizens Advice Bureau 6 Legal Advice Centre 1 Local Neighbourhood Project 2 National Debtline 0 Other:

	a) Knightstone floating support
They also have council tax arrears of around £200. Is there any help available with this?	City Council's Corporate Debt Scheme: Scenarios 1&2: 3 Scenario 3: 1 Other: a) Ring Income Management Officer for further advice. b) Encourage the person to make an appointment to see the Income Management Officer.
Request also a rent statement by post for yourself.	Waiting time (5/6 requested): 1 working day: 1 2 working days: 1 3 working days: 2 4 working days: 1
Scenarios 2 & 3 only (maximum score 4)	
What is the legal action procedure if they do not pay their arrears?	Notice Seeking Possession 1 If no payment, apply to court for possession order, suspended possession order or postponed possession order 2 If still no payment, apply to court for a warrant to evict 1
Where can they get legal advice?	Shelter 1 Legal advice centre 4 Other: a) CAB
Mystery shopper comments	
<p>a) "Pleasant manner, patient in response to questions, gave impression of wishing to be helpful - suggested I attend GCH with my relative to give her confidence."</p> <p>b) "The Officer offered a home visit or office appointment to give advice- 'any problems can be talked through'".</p> <p>c) "The lady was very helpful and could not have been more courteous."</p> <p>d) "Staff member was helpful and courteous."</p>	

* Maximum score for each answer is six (two mystery shops for each of the three scenarios)

Results Analysis

Strengths

How the calls were answered

- All calls except one were answered within the Service Standard of 5 rings.
- The calls were generally answered in the prescribed manner with the member of staff confirming the caller had come through to Gloucester City Homes, providing their name and asking how they could help.
- All members of staff were perceived as being courteous.

Response to questions

- The majority of methods of payment were provided.
- When asked about paying by credit card, staff members, on three out of four occasions, discouraged this due to the increase in debt.
- When advised that the individual cannot pay all the arrears at once, five of the six staff members correctly pointed out the possibility of agreeing a re-payment plan. The other response was also helpful by offering an appointment to discuss the issue.
- A good range of sources were provided to obtain advice on benefits and tax credits, including a local community project.
- A good range of sources were also provided to obtain advice on debt management, including a floating support service.
- Correct advice was provided in regards to potential legal action following non-payment.
- Correct advice was also provided in regards to sources of legal guidance.

Rent statement request

- All the rent statements were received by the mystery shoppers within the Service Standard of five working days.

Other strengths

- On several occasions, the caller was advised that the Income Management Officers were available to provide advice and support either at the office or at the tenant's home.

Mystery shopper comments

Positive comments made by the mystery shoppers include:

- "Pleasant manner, patient in response to questions, gave impression of wishing to be helpful - suggested I attend GCH with my relative to give her confidence."
- "The Officer offered a home visit or office appointment to give advice— 'any problems can be talked through'".
- "The lady was very helpful and could not have been more courteous."

- “Staff member was helpful and courteous.”

Weaknesses

Response to questions

- Incorrect advice was given regarding the City Council Corporate Debt Scheme. The Scheme, which enables tenants to agree a plan to repay Council tax, is only available to those tenants who have £500 or more rent arrears. However, on three occasions the callers were advised this option was available, even though the tenant owed £70 or £220 in rent arrears.

Conclusion

The Mystery Shop exercise found a generally good response in all areas. Service Standards were adhered to in regards to the answering of calls and timely delivery of rent statements. Advice was generally accurate and perceived as helpful by the mystery shoppers. Excellent customer service was demonstrated by the offer of office or home appointments by the Income Management Officers to provide further help and advice. In addition, comments made by the mystery shoppers were very positive. Please refer to the corresponding Reaction Report for response to the one area of weakness identified in this report.

Philip Amos
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10 February 2009