

Gloucester City Homes



Mystery Shopping Evaluation

Income Management

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 7th January 2008 and 15th January 2008.

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

In summary, the Mystery Shop exercise found a mixed response. Good performance included: all calls were answered in the manner required and generally good advice was given on payment options, benefits and tax credits, repayment plans, the Council's Corporate Debt Scheme and the legal procedure. Those rent statements sent out were received within the Service Standard of five working days. One staff member "went the extra mile" by phoning the caller back with more information. Positive comments about staff included "helpful", "informative", "polite" and "professional".

Key weaknesses are: all but one staff member failed to discourage the use of a credit card to pay arrears. It is important to remind tenants that this can exacerbate a debt problem. There were two occasions when callers had difficulty getting through to staff although this could be due to staff shortage at these times. On two occasions staff would not give any advice even though the callers explained they had general questions. This is due to the staff not wanting to breach data protection so a training need here may be gaining an understanding of the Data Protection Act, i.e., that providing general advice does not contravene the Act. Two of the requests for rent statements were refused as they were due to be sent out "soon". However, these particular calls were made on the 7th and 9th of January whilst the rent statements were not due to be sent until week beginning 21st January. This wait may have been unacceptable should the caller have had an urgent reason for obtaining their statement.

None of the rent-free week calendars were sent out. Reasons given were that the caller should have already received this year's calendar or the following year's calendar had not yet been produced. It is acknowledged this question should have specified which year the calendar was for. However, the staff members ideally should have offered to send the current calendar when they were asked for one.

The areas of weakness identified will be actioned via staff awareness. This will be in the form of training sessions to be attended by customer services staff and co-ordinated and delivered by the Income Management team.

Results

Scenario 1 – Request for advice on low level rent arrears

When the mystery shopper contacted Gloucester City Homes, they explained a friend or relative has rent arrears of £70 and they would like advice on their behalf. The staff member was then asked a series of questions.

Results of enquiry: initial telephone technique

How quickly was the call answered?	After 1 ring	0		
	After 2 rings	2		
	After 3 rings	0		
	After 4 rings	0		
Did the staff member confirm you have got through to Gloucester City Homes?	Yes	2	No	0
Did the staff member give you their name?	Yes	2	No	0
Did the staff member ask if they can help you?	Yes	2	No	0
Was the staff member courteous?	Yes	2	No	0
Were you transferred to another team?	Yes	0	No	0
Tenant comments				
None				

Scenario 1 results continued on next page.

Results of enquiry: questions asked and staff responses

How can your friend/relative pay the arrears?	Direct debit 1 Telephone GCH 0 Online via the GCH website 0 Automated telephone payment service on 0845 155 600 0 Post office 0 City Council office 1 PayPoint locations 0 Through employer 0
Can they pay by credit card?	Yes 2 No 0 Yes but not encouraged as can lead to more debt 0
They're worried they can't pay all the arrears in one go. Is there any way around this?	Agree re-payment plan 1 No 1
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 1 Council 0 City Council's housing and council tax benefits calculator via GCH website 0 Dept for Work & Pensions 1 HM Revenue & Customs 0
They are generally struggling with budgeting and other debts. Where can they get advice on debt management?	GCH 1 Citizens Advice Bureau 1 Legal Advice Centre 0 Local Neighbourhood Project 0 National Debtline 0
They also have council tax arrears of around £200. Is there any help available with this?	No 2 City Council's Corporate Debt Scheme 0 Other: a) Contact Gloucester City Council
Request a rent-free week calendar for yourself.	Waiting time: n/a Other: a) We do not have a calendar at present b) The calendar has already been sent out
Request also a rent statement by post for yourself.	Waiting time: n/a Other: a) Statements will be sent out soon (x2)
Tenant comments	
a) Staff could be a little more understanding and more helpful.	

Scenario 2 – Request for advice on medium level rent arrears

When the mystery shopper contacted Gloucester City Homes, they explained a friend or relative has rent arrears of £220 and they would like advice on their behalf. The staff member was then asked a series of questions.

Results of enquiry: initial telephone technique

How quickly was the call answered?	After 1 ring	0		
	After 2 rings	0		
	After 3 rings	1		
	After 4 rings	1		
Did the staff member confirm you have got through to Gloucester City Homes?	Yes	2	No	0
Did the staff member give you their name?	Yes	2	No	0
Did the staff member ask if they can help you?	Yes	2	No	0
Was the staff member courteous?	Yes	2	No	0
Were you transferred to another team?	Yes	0	No	0
Tenant comments a) Staff polite and professional b) Staff member was unhelpful as they refused to answer my questions due to 'data protection' even though I asked for general advice. NB following responses therefore refer to only one conversation.				

Scenario 2 results continued on next page.

Results of enquiry: questions asked and staff responses

How can your friend/relative pay the arrears?	Direct debit 1 Telephone GCH 1 Online via the GCH website 1 Automated telephone payment service on 0845 155 600 0 Post office 1 City Council office 1 PayPoint locations 1 Through employer 0
Can they pay by credit card?	Yes 1 No 0 Yes but not encouraged as can lead to more debt 0
They're worried they can't pay all the arrears in one go. Is there any way around this?	Agree re-payment plan 1
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 1 Council 1 City Council's housing and council tax benefits calculator via GCH website 1 Dept for Work & Pensions 1 HM Revenue & Customs 0
They are generally struggling with budgeting and other debts. Where can they get advice on debt management?	GCH 1 Citizens Advice Bureau 1 Legal Advice Centre 0 Local Neighbourhood Project 0 National Debtline 1
They also have council tax arrears of around £200. Is there any help available with this?	No 1 City Council's Corporate Debt Scheme 0
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 1 If still no payment, apply to court for a warrant to evict 1
Where can they get legal advice?	Shelter 0 Legal advice centre 1
Request a rent-free week calendar for yourself.	Waiting time: n/a Other: a) Calendar not available yet
Request also a rent statement by post for yourself.	Waiting time: 4 days
Tenant comments: a) Staff member very helpful and informative.	

Scenario 3 – Request for advice on high level rent arrears

When the mystery shopper contacted Gloucester City Homes, they explained a friend or relative has rent arrears of £530 and they would like advice on their behalf. The staff member was then asked a series of questions.

Results of enquiry: initial telephone technique

How quickly was the call answered?	After 1 ring	0
	After 2 rings	1
	After 3 rings	0
	After 4 rings	0
	Answer phone	1
Did the staff member confirm you have got through to Gloucester City Homes?	Yes 2	No 0
Did the staff member give you their name?	Yes 2	No 0
Did the staff member ask if they can help you?	Yes 2	No 0
Was the staff member courteous?	Yes 2	No 0
Were you transferred to another team?	Yes 0	No 0

Tenant comments

- a) Got through to answer phone on first attempt (am)
- b) Lines busy 12.15pm; 12:30pm still busy and left message. GCH rang back 1.30pm.
- c) The first time I phoned I was told they cannot discuss someone else's finances. On the second attempt I spoke to a different staff member who answered the questions.

Scenario 3 results continued on next page.

Results of enquiry: questions asked and staff responses

How can your friend/relative pay the arrears?	Direct debit 1 Telephone GCH 2 Online via the GCH website 0 Automated telephone payment service on 0845 155 600 1 Post office 1 City Council office 1 PayPoint locations 1 Through employer 0
Can they pay by credit card?	Yes 1 No 0 - see a) Yes but not encouraged as can lead to more debt 1 Other: a) There is a 2.6% charge.
They're worried they can't pay all the arrears in one go. Is there any way around this?	Agree re-payment plan 2
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 1 Council 2 City Council's housing and council tax benefits calculator via GCH website 1 Dept for Work & Pensions 1 HM Revenue & Customs 0 Other: a) They would probably have to wait a while for benefits as they left work voluntarily.
They are generally struggling with budgeting and other debts. Where can they get advice on debt management?	GCH 0 Citizens Advice Bureau 1 Legal Advice Centre 1 Local Neighbourhood Project 2 National Debtline 0
They also have council tax arrears of around £200. Is there any help available with this?	No 1 City Council's Corporate Debt Scheme 1 Other: a) Advice from CAB, Legal Advice Centre, Neighbourhood Project
What is the legal action procedure if they do not pay their arrears?	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 0

	<p>Other:</p> <p>a) We do not really want to do this.</p> <p>b) Tenant needs to react quickly as may only have 2 months before further action.</p>
Where can they get legal advice?	<p>Shelter 0</p> <p>Legal advice centre 2</p> <p>Other:</p> <p>a) CAB</p>
Request a rent-free week calendar for yourself.	<p>Waiting time: n/a</p> <p>Other:</p> <p>a) Waiting for new calendar to be drawn up - will send when available.</p> <p>b) Not available yet for 07/08; free rent weeks up to April are on current calendar which was sent with Tenant Times.</p>
Request also a rent statement by post for yourself.	<p>Waiting time</p> <p>1 day: 2</p>
<p>Tenant comments:</p> <p>a) Staff member rang back with further information on the Council's Corporate Debt Scheme - she went the extra mile. Staff were very knowledgeable, helpful and polite. Well done to them.</p>	

Results Analysis

Scenario 1: Request for advice on low level rent arrears

Initial response: the Customer Services Officers (CSOs) answered the telephone in line with the Service Standards by responding within five rings, confirming the caller had got through to Gloucester City Homes, providing their name and asking how they could help.

Staff response to questions: the CSOs correctly advised the tenant is able to pay their arrears by Direct Debit and at the City Council although they did not mention the various other possible methods. Both CSOs confirmed the tenant could pay by credit card although they did not point out this could lead to more debt. Only one CSO said a re-payment plan may be possible if the tenant could not clear the arrears in one payment. The callers were correctly told advice for benefits and tax credits can be obtained from Gloucester City Homes and the Department for Work and Pensions although there were three sources not mentioned. Gloucester City Homes and the Citizens Advice Bureau (CAB) were given as places to get help with debt management although there are three other places that could have been included. The staff were right in saying the tenant would not be eligible for the Council's Corporate Debt Scheme as this only applies if rent arrears are more than £500.

Rent calendar and statement request: neither caller was sent the rent-free week calendar as requested. One was told it is not available and the other that it had been previously sent out. Furthermore, the rent statements were not posted because they were due to be sent out to all tenants "soon".

Other: one mystery shopper felt the staff member could have been "a little more understanding and more helpful".

Scenario 2 – Request for advice on medium level rent arrears

Initial response: both calls were responded to within the Service Standard and they were both answered in the manner required. One caller found the staff member "polite and professional". However, the other could not proceed with the enquiry because they were told this would breach "data protection", even though it was general advice sought after.

Staff response to questions: the CSO correctly advised the tenant is able to pay their arrears by Direct Debit, telephoning Gloucester City Homes, online, Post Office, City Council and PayPoint. Two further options could have been mentioned. The CSO confirmed the tenant could pay by credit card but, as above, they did not point out this could lead to more debt. The CSO rightly advised of the possibility of a re-payment plan and listed all but one source of advice for benefits and tax credits. Gloucester City Homes, the Citizens Advice Bureau and the National Debtline were given as places to get help with debt management although two others could also have been included. The staff member was right in saying the tenant would not be eligible for the Council's Corporate Debt Scheme and also correctly informed the caller of the legal procedure in the event of non-payment. The legal advice centre was given as a place to get legal help although Shelter could also have been mentioned.

Rent calendar and statement request: the caller was not sent the rent-free week calendar as they were told it was "not available yet". However, in contrast to the first scenario, the rent statement was sent out and received by the caller within the Service Standard of five working days.

Other: the mystery shopper found the CSO to be "very helpful and informative".

Scenario 3 – Request for advice on high level rent arrears

Initial response: both callers had difficulty getting through on the phone: one had success on the second occasion whilst the other got through to the answer phone twice and then left a message. A member of staff returned this call after one hour. When the callers did speak to someone, the staff spoke in the manner required. One of the mystery shoppers did not succeed in asking their questions the first time as they were told another tenant's finances could not be discussed. The caller tried again later and spoke to another staff member who did answer the questions.

Staff response to questions: the CSOs correctly advised the tenant is able to pay their arrears by Direct Debit, telephoning Gloucester City Homes, automated telephone service, Post Office, City Council and PayPoint. Two further options could have been mentioned. The CSOs confirmed the tenant could pay by credit card and one did well to discourage this as it may lead to more debt. The other staff member rightly informed the caller of a 2.6% charge for using a credit card. Both CSOs advised the possibility of a re-payment plan and listed all but one source of help for benefits and tax credits. Furthermore, one caller was told the tenant may have to wait before claiming benefits due to voluntarily leaving their employment.

The CAB, legal advice centre and Neighbourhood Projects were given as places to get help with debt management although two others could have been included. One staff member was right in saying the tenant would be eligible for the Council's Corporate Debt Scheme as they owe more than £500 rent arrears. The other advised the opposite but did give sources of advice on this matter, although this did not include the City Council themselves. Both mystery shoppers were correctly informed of the next legal steps if no payment was made although they did not explicitly say this could eventually lead to a warrant for eviction. One CSO expressed that "we do not really want to do this" and the other warned the tenant would need to act quickly as further action may be taken within two months. The legal advice centre and CAB were given as places to get legal help although Shelter could also have been mentioned.

Rent calendar and statement request: neither caller was sent the calendar as it was not yet available. One caller was informed, as above, that free rent weeks were detailed on the current calendar previously sent with Tenant Times. The rent statements were both received within the Service Standard of five working days.

Other: one mystery shopper was impressed when the CSO rang back to provide further information on the Council's Corporate Debt Scheme – "she went the extra mile". The shopper also said, "Staff were very knowledgeable, helpful and polite. Well done to them."

Strengths

- All telephone calls were answered in the manner required and four out of seven calls were answered within the Service Standard of five rings.
- Good advice was provided in Scenarios 2 and 3: most payment options were given; and all but one source of advice for benefits and tax credits was listed.
- One staff member rightly informed the caller of a 2.6% charge for using a credit card.
- All but one staff member said a repayment plan may be possible to help clear the arrears.
- One caller was correctly informed the tenant may have to wait before claiming benefits due to voluntarily leaving their employment.
- All but one staff member correctly advised of eligibility for the Corporate Debt Scheme.
- Accurate advice was provided regarding the legal procedure. One staff member expressed that “we do not really want to do this” and another warned the tenant would need to act quickly as further action may be taken within two months.
- The three rent statements sent out were all received within the Service Standard of five working days.
- One CSO rang the caller back to provide further information on the Corporate Debt Scheme.
- Positive comments about staff include: “very helpful and informative”; “polite and professional”; “she went the extra mile” and “Staff were very knowledgeable, helpful and polite. Well done to them.”

Weaknesses

Scenario 1: Request for advice on low level rent arrears

- Only two out of eight possible payment methods were given.
- Neither staff member discouraged the use of a credit card to pay the arrears.
- One staff member did not say about the possibility of a repayment plan.
- Three other sources of advice for benefits and tax credits could have been mentioned.
- Three other sources of help could have been given for debt management.
- Neither caller was sent the rent-free week calendar as requested.
- Neither caller was sent their rent statement as they were due to be sent out to all tenants “soon”.
- One caller felt the staff member could have been “a little more understanding and more helpful”.

Scenario 2: Request for advice on medium level rent arrears

- One caller could not proceed with the enquiry because they were told this would breach “data protection” even though it was general advice sought after.
- Two other possible payment options were not given.
- The use of a credit card to pay the arrears was not discouraged.
- Two other sources of help and advice could have been given for debt management.
- Shelter could have been mentioned for legal advice.
- The rent-free week calendar was not sent as it was “not available yet”.

Scenario 3: Request for advice on high level rent arrears

- Both callers had difficulty getting through to a member of staff. After leaving a message, one caller had to wait one hour before someone called them back.
- One caller did not succeed in asking their questions the first time as they were told another tenant's finances could not be discussed, despite the general nature of the query.
- Two other possible payment options were not given.
- One staff member did not discourage the use of a credit card.
- Two other sources of help and advice could have been given for debt management.
- Shelter could have been mentioned for legal advice.
- One staff member did not advise that the tenant could be eligible for the Corporate Debt Scheme.
- Neither caller was sent the rent-free week calendar as it was not yet available.

Conclusion

In summary, the Mystery Shop exercise found a mixed response. Good performance included: all calls were answered in the manner required and generally good advice was given on payment options, benefits and tax credits, repayment plans, the Council's Corporate Debt Scheme and the legal procedure. Those rent statements sent out were received within the Service Standard of five working days. One staff member "went the extra mile" by phoning the caller back with more information. Positive comments about staff included "helpful", "informative", "polite" and "professional".

Key weaknesses are: all but one staff member failed to discourage the use of a credit card to pay arrears. It is important to remind tenants that this can exacerbate a debt problem. There were two occasions when callers had difficulty getting through to staff although this could be due to staff shortage at these times. On two occasions staff would not give any advice even though the callers explained they had general questions. This is due to the staff not wanting to breach data protection so a training need here may be gaining an understanding of the Data Protection Act, i.e., that providing general advice does not contravene the Act. Two of the requests for rent statements were refused as they were due to be sent out "soon". However, these particular calls were made on the 7th and 9th of January whilst the rent statements were not due to be sent until week beginning 21st January. This wait may have been unacceptable should the caller have had an urgent reason for obtaining their statement.

None of the rent-free week calendars were sent out. Reasons given were that the caller should have already received this year's calendar or the following year's calendar had not yet been produced. It is acknowledged this question should have specified which year the calendar was for. However, staff ideally should have offered to send the current calendar when they were asked for one.

The areas of weakness identified will be actioned via staff awareness. This will be in the form of training sessions to be attended by customer services staff and co-ordinated and delivered by the Income Management team. Further details of actions to be taken can be found in the corresponding Reaction Report.