

# Housing Options Customer Access Project Recovery and Renewal

**Karen Swift, Divisional Director, Housing, Regeneration and  
Sustainability**

**Presentation to H&RSSC - November 2021**

## Project Purpose and Scope – Business Rationale

- The public and staff need to be kept safe during the period of the pandemic. Lessening the volume and regulating the flow of people attending Council offices is needed to enable appropriate social distancing in the public space.
- The Housing Options service has historically managed demand reactively through the crisis-oriented daily drop-in at Albert Jacobs House. Recovery and reinvention of the Service as a result of Covid provides the opportunity for a more stable and transformed service ready to relocate to the Town Hall.
- If it is to achieve a higher rate of prevention and reduce TA placements and associated costs, the Housing Options service will need to intervene earlier and in a more planned and proactive way with the homeless or those at risk of homelessness.
- If people can access help through other channels, including to self-help, whether on the web or over the phone or from alternative service settings, e.g. JCP, fewer people may need to attend for a face-to-face service to get help.
- An improved telephone service with enough staff with the right skills set coupled with automated call distribution (press button options when people phone) can enable more people to get assistance over the phone (for Lettings and Homelessness enquiries) and avoid people needing to visit Council offices because they cannot get through on the telephone.



## Project Purpose and Scope – Business rationale

- Content on the Council's website that is relevant and easier to find and navigate between pages could aid self-help.
- Interactive sections on the website that could screen demand, directing individuals to web resources where relevant and directing others who are homeless or threatened with homelessness to book appointments with the service online could enable people to get the help they need in a timely and appropriate way without needing to come into Council offices first or delaying getting help.
- Triaging those into the service who need casework through an online appointment booking system would enable the demand to be dealt with in a more planned way
- Minimising unplanned office presentations and undertaking appointments either virtually or in person upstream in partner service settings will entail more efficient use of casework time and increase time that can be spent to successfully prevent and relieve homelessness.
- There will continue to be those for whom an emergency office presentations will continue to be appropriate, e.g. DV. These groups will need a safe welcoming environment in Council offices with appropriate social distancing.

# Project Scope

## In Scope

- Telephony Improvements
- Web content and self-service
- Appointments
- Online offer

## Workstreams to be pursued concurrently to the Project

- IT Systems and data collection
- Increasing prevention and accommodation options
- B&B and TA reduction
- Service design improvements
- Casework admin and clearing backlog
- Homelessness & Rough Sleeping Strategy

## Benefits and savings:

Customers will have a range of ways to engage with us and can make their own appointments. The channel shift will also achieve cashable savings.

# CUSTOMER ACCESS PROJECT WORKSTREAMS

## TELEPHONES

- Improve customer experience – minimise hunt group call drop-off
- Call monitoring analysis
- Transform into ACD automated call triaging and distribution of calls (hmlss, lettings, housing options)

## WEB CONTENT AND SELF SERVICE

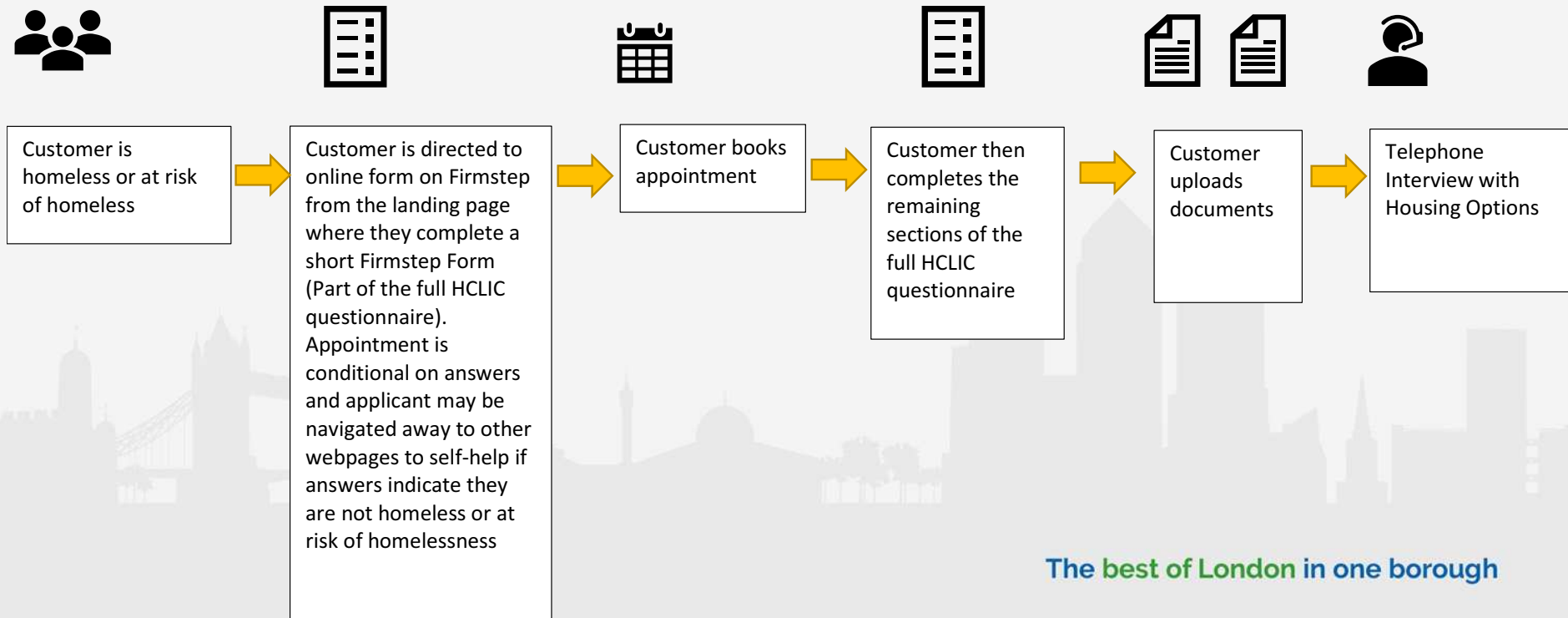
- Improved self help and information and advice on website
- Housing Options Online Triaging including self-booked appointments
- Improved functionality of Housing Online Registration Form

## APPOINTMENTS

- Use MS Teams/other solutions to conduct telephone/ video link appointments

# HOMELESS OR THREATENED WITH HOMELESSNESS ONLINE CUSTOMER JOURNEY

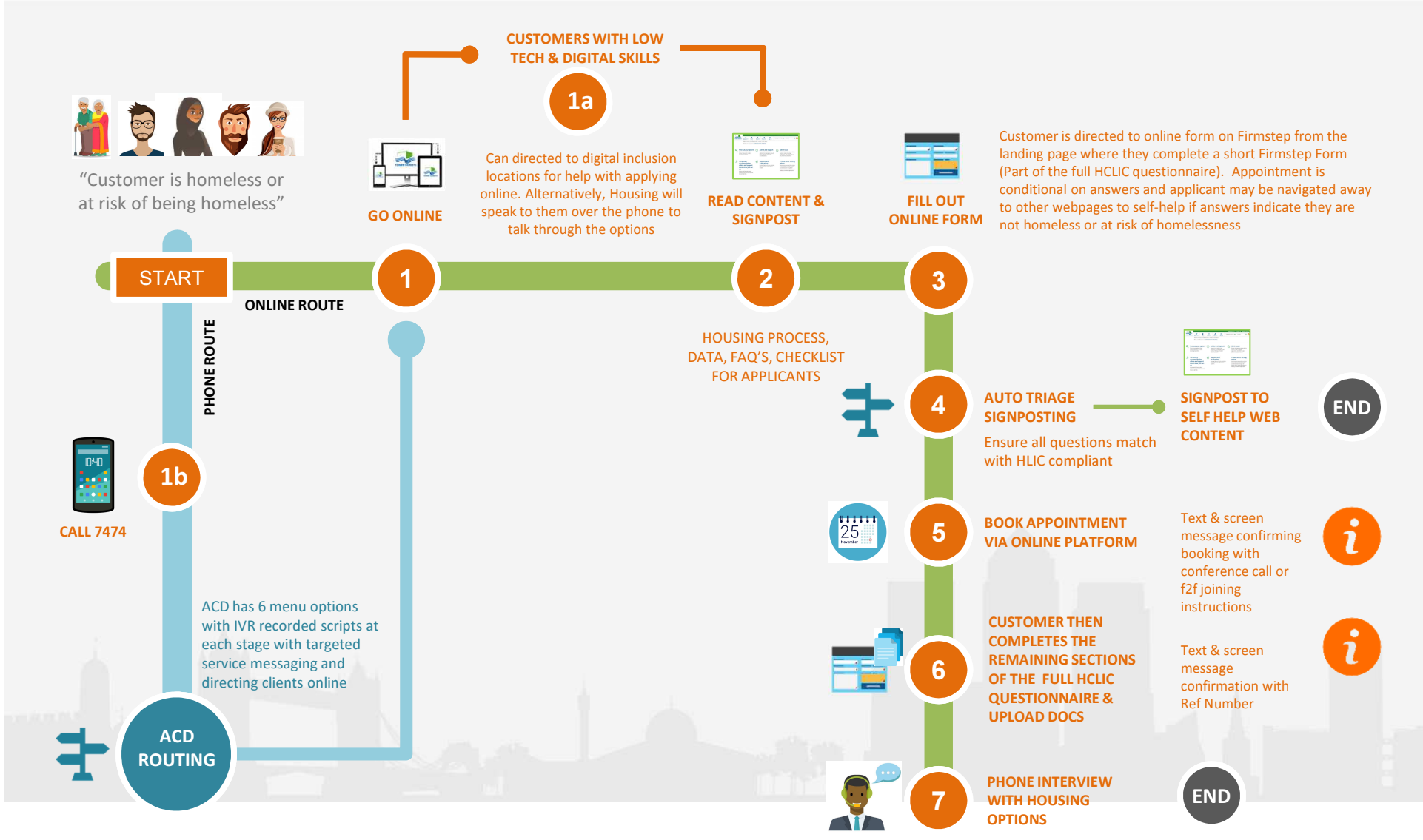
Before the customer gets to this part of the journey there will be a series of self-help information and guidance available on the Housing Options contents page which will direct customers to different options. If, however, they are homeless or at risk of homeless within 56 days they will be directed to complete an online form. Information will be provided to confirm what documents we would like to see before the appointment.



# HIGH LEVEL | TO BE CUSTOMER JOURNEY (NOT KNOWN TO US)



## PRESENTING AS HOMELESS OR AT RISK OF BEING HOMELESS



# Housing Option

## Persona 1 | Scenario HEALTH ISSUES



“I want to apply for my own flat”

Name: Iqbal Miah & Fatima Begum  
Age: 64 & 60  
Occupation: Retired  
Ethnicity: British Bangladeshi

Iqbal has health issues with cardiac problems and Fatima is not mobile as she would like to be, which restricts her movement. The small 3 bedroom flat has now occupied with the extended family. Their grown-up children currently live in their home, which is now overcrowded.

The youngest child causes problems for the elderly couple, which has put strain on their relationship. The couple's eldest child has recently had a newborn baby and now the house is overcrowded.

The couple and their children are not good with technology. The and want to move out somewhere suitable without any difficulties.

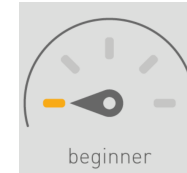
### DEVICES



Dumb Phone\*

\* A dumbphone is a mobile telephone that, unlike a smartphone, has little-to-no computing or internet capacity.

### TECH SAVVY



### Primary Goal

The couple wants to apply for accommodation in Tower Hamlets.

### How couple finds us

Housing Options will speak to the couple over the phone to talk through the options. When social distancing is no longer an issue, the couple would call the Housing Options and be offered an appointment in Ideas Stores and thereafter follow the customer journey as per slide 4.

### Pain points

We can't speak read, write or speak English and rely on our children to communicate for us. We will need help with translation.

### Why couple comes to us

The current home is overcrowded. The couple need space for their children.

### What the couple doesn't want

- Confusing information with complex terminology
- Referred to do something online
- No translation option

### Teams

Housing Option Team

POTENTIAL OUTCOME: SHOULD BE SIGNPOSTED TO HOUSING REGISTER



# Housing Option

## Persona 2 | Scenario FINANCIAL PRESSURE



“I can’t afford my revised rent”

Name: Khadija Farah  
 Age: 29  
 Occupation: Office Cleaner  
 Ethnicity: Somalin

Khadija has two children and is a single parent escaping a violent relationship. She works a few hours each week in a charity as a cleaner.

She uses her smart phone to shop online, pay bills and for social media. Khadija is currently working towards her qualifications and she aims to work in tourism.

She is currently renting a one bedroom flat privately and her landlord now wants her out. She in rent arrears and she is in debt with her bank.

### DEVICES



Laptop



Desktop

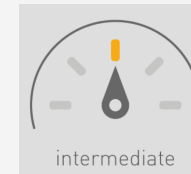


Smartphone



Tablet

### TECH SAVVY



### Primary Goal

Khadija wants an affordable place to stay.

### Why she comes to us

She can't afford the rent in her current flat and needs help.

### How she finds us

She can find the website via any of her devices and follow the customer journey as per slide 4

### What she doesn't want

- She doesn't want to keep going in or checking online for her progression
  - Dealing with multiple Housing Officers
  - Unnecessary information being provided

### Pain points

She needs to drop her kids off to school and can come to appointments mid-day only. She needs something affordable and not too far from the kids' school and her work.

### Teams

Housing Option Team

POTENTIAL OUTCOME: CAN BE SIGNPOSTED TO RENT NEGOTIATION UNTIL SETCION 21 IS SERVED

# Housing Option

## Persona 3 | Scenario OVERCROWDING



“I need to move out”

### DEVICES



Laptop



Desktop

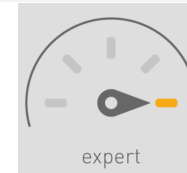


Smartphone



Tablet

### TECH SAVVY



expert

Name: Amy Kerry  
Age: 32  
Occupation: Secretary  
Ethnicity: British

Amy is currently living with her family with her partner. She is pregnant and is on maternity leave. Her current living space is overcrowded.

Amy wants a bigger space for her partner and baby. She is career driven and keen to return to work as soon as. She is a secretary at a local firm.

Amy is independent and brilliant at technology.

### Primary Goal

Amy wants to move into a bigger space for her family.

### Why she comes to us

Her current living space is small.

### How she finds us

Amy can find Tower Hamlets via her mobile device and follow the customer journey as per slide 4

### What she doesn't want

- Poor recommendation for accommodation
- Multiple appointments
- Having to deal with multiple Housing Officers

### Pain points

I can't attend to multiple appointments and can't go on regular viewings for accommodation due to having a newborn.

### Teams

Housing Option Team

POTENTIAL OUTCOME: HOUSING REGISTER UNLESS MAKING YOURSELF HOMELESS IN THE NEXT 56 DAYS

# Housing Option

## Persona 4 | Scenario MENTAL HEALTH



"I want to apply for housing"

Name: Abdul Miah  
Age: 27  
Occupation: Unemployed  
Ethnicity: Bangladeshi

Abdul is sofa surfing and has not lived with his family for many years. He suffers from depression and has learning difficulties; he is currently on medication.

Abdul doesn't have any close family or friends to talk to, hence is unable to get support.

Abdul doesn't have many qualifications and only has a 'dumb phone' phone with no web access.

Abdul gets a lot of help from the local mosque.

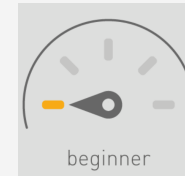
### DEVICES



Dumb Phone\*

\* A dumbphone is a mobile telephone that, unlike a smartphone, has little-to-no computing or internet capacity.

### TECH SAVVY



### Primary Goal

Abdul needs a safe place to stay.

### Why he comes to us

Abdul needs the council's help to find him a suitable place to stay.

### How he finds us

Housing will speak to them over the phone to talk through the options. When social distancing is no longer an issue, Abdul would call the Housing Options and be offered an appointment in Ideas Stores and thereafter follow the customer journey as per slide 4.

### What he doesn't want

- He doesn't want to keep asking for help
- He doesn't want to speak to multiple officers
- He doesn't want to be in a noisy environment

### Pain points

Does not like social environments and complicated actions and often doesn't like talking about his situation.

### Teams

Housing Option Team

POTENTIAL OUTCOME: HOMELESS YES/NO BUT TECHNICALLY NOT HOMELESS BUT CAN DO PREVENTION WORK, SIGNPOST TO BASED ON PRIORITY NEEDS

The best of London in one borough

# Housing Option

## Persona 5 | Scenario HOMELESS, REQUIRES EMERGENCY HOUSING



“I have nowhere to stay tonight”

Name Richard Taylor  
Age 33  
Occupation Unemployed  
Ethnicity White/British

Richard has had a history of rough sleeping. He recently has come out of prison and he's under probation service. He came from Yorkshire but spent most of his life in Tower Hamlets. He was in care as a child and suffered abuse as a child.

Richard is a substance user and spends most of his money on alcohol and drugs. He has low literacy and has serious anger management problems.

He has no devices to use besides an old phone. He's not good with technology and doesn't do anything online.

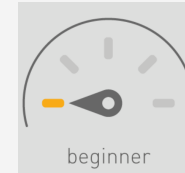
### DEVICES



Dumb Phone\*

\* A dumbphone is a mobile telephone that, unlike a smartphone, has little-to-no computing or internet capacity.

### TECH SAVVY



#### Primary Goal

Richard needs a place to stay tonight

#### Why he comes to us

He has no where to turn.

#### How he finds us

Richard was asked to come to the front desk. The Social Worker should complete a full referral for him and apply for him online. Social Services have a statutory 'duty to refer'.

#### What he doesn't want

He wants a stable place to stay and to deal with his medical condition.

#### Pain points

It's his first time using the service and will struggle to show basic documents.

#### Teams

Housing Option Team

POTENTIAL OUTCOME: HOMELESS APPLICATION REQUIRED

# Timeline

November

December

January

February

March

April

## REQUIREMENTS SIGN OFF:

- ACD
- Website content
- Self – help navigation form
- Online application form
- Housing Register form

## DESIGN:

- ACD – Telephony partner
- Website content - Digital
- Self -help navigation form - Digital
- Online application form – Digital + IT applications
- Housing Register form – IT applications

## DESIGN/TESTING

- ACD –design by recording partner
- Website content – Service, residents, partners testing
- Self-help navigation form – Service, residents, partners testing
- Online application form – Digital + IT applications design + Service, residents, partners testing
- Housing Register – IT applications design/ Service testing

**Mobilisation  
Handover  
Closure**



# Intermediate Housing Register



## What is it and why?

- Will deliver on the commitment made by the Council (current Housing Strategy) to develop and promote Affordable Housing within the Borough through the creation of an Intermediate Housing Register
- New Intermediate Housing policy provides guidance for residents, officers, registered providers and developers on eligibility and the prioritisation of applicants on the Intermediate Housing Register for the first three months of marketing any new Intermediate homes built within the Borough – funded in part or full by the GLA's Affordable Homes Fund.
- After the initial three months of marketing, eligibility will automatically cascade to the London-wide offer as specified by the GLA where other qualifying applicants may apply.

# Intermediate Housing Register



- New policy conforms with the GLA's Affordable Homes eligibility criterion.
- Income thresholds:
  - Household income of < than £60,000 per annum for intermediate rent homes
  - Household income of <than £90,000 per annum for shared ownership homes
- Council will set a minimum household income for all intermediate housing products. (£20,000 pa). However, each scheme will have its own valuation and costs. Applicants will be required to show that they are able to afford the property. (RPs and developers will screen for affordability).
- Applicants will be required to have sufficient deposit for the purchase (usually 5-10%) and will also need to have enough savings or to be able to access the costs of buying a home; for instance, to cover additional costs such as legal fees and Stamp Duty Land Tax.

# Intermediate Housing Register



## Priority Matrix for the first three months of marketing new Intermediate Homes

1. Existing social housing tenants (living in accommodation owned by the Council or a Registered Provider as registered).
  2. Tower Hamlets residents
  3. Non-Tower Hamlets' residents who have been working in the Borough for the past six months
- Applicants within each band will be accorded priority accordingly to the date of their registration or application for a particular housing product.
  - Set minimum household income of £20,000 pa. Each scheme will have its own valuation and costs. Applicants will be required to show that they have the financial means for the home to be affordable to them.
  - In the event of a 'tie' between applicants in one of the priority groups, the applicant/household who is on the lower income threshold of affordability should be prioritised.



# Intermediate Housing Register



## Benefits

- Maximise housing supply for those eligible (reducing pressure on supply in the Borough).
- Encourage and facilitate residents on low to medium incomes, who have the financial ability and the aspirations of home ownership, towards achieving their goal, via the intermediate housing route.
- Prioritise existing social tenants, working age sons and daughters living with parents , residents who are private renters, living with family or friends and others on low/middle incomes living and working in the borough.
- Will cover all schemes in the Borough for intermediate rent or shared ownership – although Council will procure IT system to register and prioritise applicants.
- No council administration involved - self administered by RP's and developers although Council will procure/develop an IT system to register and prioritise applicants – enabling direct and targeted marketing