Report on Customer Journey Mapping survey of Homeowners
Carried out August – November 2013

To understand how homeowners feel about the service they receive from Thames Valley (TVHA) a Customer Journey Mapping survey was undertaken. It was considered that this would highlight trends and identify specific ‘touch’ points that triggered emotional responses, whether positive or negative. In understanding this Thames Valley would be able to see where it needs to improve its service to its residents.

Practicalities

To gain insight into homeowner’s perceptions of our service it was necessary to break them down into three distinct groups – those who lived in properties managed by a management company, those who had bought their homes within the last 18 months and those who had lived in their homes for more than two years. Once these three groups had been identified the points at which they were likely to have experienced an emotional reaction to the service provided by TVH could be established.

Over 200 ‘un-involved’ homeowners were randomly selected and invited to participate in the survey, which would involve a one-on-one interview lasting about an hour, for which they would be given £30 worth of Love2Shop vouchers. Five residents were required for each of the groups – 15 interviews in total. In the end it was hard to recruit a fifth resident for the ‘more than two years’ group so only four interviews are recorded. Each interview took place in the resident’s home at a time of their convenience.

Methodology

In each interview residents were asked what experience they had had with TVH over the past 18 months, for example had they reported a repair or contacted their property manager? Each experience is called a ‘journey.’ An interaction or an emotional response within this journey is called a ‘touch point.’ Touch points ranged from a minimum of two up to a maximum of seven per journey. During the interviews residents were asked how the felt at each touch point – what was the experience like for them? These emotional responses are represented by five self explanatory categorisations;

1.very negative  2.negative  3.neutral  4.positive  5.very positive

Here is an example of a typical journey and how it is recorded:

<table>
<thead>
<tr>
<th>1st touch point</th>
<th>2nd touch point</th>
<th>3rd touch point</th>
<th>4th touch point</th>
<th>5th touch point</th>
</tr>
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<tbody>
<tr>
<td>Lock on front door was broken for a while and was annoyed property manager hadn’t reported it</td>
<td>Called the general number to report the repair. Call handler was pleasant and efficient. Felt confident it would be fixed</td>
<td>Expected the door to be fixed within two days, but still wasn’t fixed by end of the week. Called again. Told contractor was on his way.</td>
<td>Came back from work – door was fixed. Felt satisfied with work done.</td>
<td>Two days later door broke again. It was the weekend and the block was not secure for two days. Was really cross.</td>
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</table>

Emotional response - 2. negative  Emotional response - 4. positive  Emotional response - 3.neutral  Emotional response - 4. positive  Emotional response - 1.very negative
Once the journey is broken down into its numerical elements it can then be plotted on a graph as follows:

This particular journey had a negative conclusion. Each journey's conclusion is categorised as to whether it was negative, positive or neutral to understand the lasting emotional response.

The twelve lines of enquiry were:

<table>
<thead>
<tr>
<th>Buying</th>
<th>Prior to purchase</th>
<th>Selling</th>
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<tbody>
<tr>
<td>Cyclical decorations</td>
<td>Property Manager</td>
<td>Service Charge</td>
</tr>
<tr>
<td>Estates Services</td>
<td>Repairs</td>
<td>Thames Valley as a Landlord</td>
</tr>
<tr>
<td>Management Company</td>
<td>Revenues</td>
<td>website</td>
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It is very important to note that each journey is the individual residents' perception of their journey. It is NOT an empirical record of the actual sequence of events. It is intended to capture how they feel about their interactions with TVH and how these feelings have coloured their satisfaction with us as a service provider.
Overall findings

The 14 interviews produced 48 individual journeys – an average of 3.5 journeys per resident. There was a total of 216 individual touch points.

The chart shows the percentage of overall positive to negative touch points – this includes <18 months, >2 years and management companies. The vast majority of touch points were negative/very negative (52%), only 15% were positive/very positive, the rest (35%) were neutral. Overall there were 18 positive outcomes, 24 negative and eight neutral.

The breakdown of overall individual service areas is as follows.

Clearly Property Managers and Service Charges had the most negative touch points over all. Out of nine Service Charge journeys five had a negative resolution, three neutral and one positive. The nine Property Manager journeys however had four negative, four positive and one neutral resolution.

Typical comments from these journeys are -

“I found it all very frustrating. Having to chase all the time. No follow up and no management”
Buying and Estates Services had the most positive touch points. Obviously buying is, on the whole, a positive experience. Out of these eight journeys there were four positive resolutions to journeys and four negative.

Typical comments from these journeys are -

“Got a call couple days later to say all accepted. And it was all go ahead from there. Then all went really quickly. Mostly done over the phone and emails.”

“Moving process quick, as previous resident wanted to move out & there was no chain. Didn’t find the process stressful. Whole process took about 2 months.”

Some individual journeys were a complete rollercoaster of highs and lows. This shows a resident buying a house.

A more typical journey would look like this. This shows a resident receiving their Service Charge statement and communication about the expenditure.

The following pages look in detail at the findings of the three groups and then at the main service areas.
> 2 years – findings

Overall leaseholders of more than two years had more positive and less negative touch points (41%/22 count negative/very negative, 20%/11 count positive/very positive) - with repairs and estate services scoring well. They also had the highest neutral touch points. There was also a higher proportion of positive resolutions – out of 12 journeys seven were positive, three negative and two neutral. Their journeys were more level than the other two categories with many journeys ranging 1-3 or 3 – 4 for example.

A typical type of journey would be -

3. Issue of cars dumped in car park by residents

3. Reported via website ‘abandoned cars’ link. Also reported second car by calling through. Call centre said would pass it through to PM to deal with.

4. Cars eventually went. Took a while but assumed this was part of the checking process.

4. Feel confident to report in the same way again. Staff on phone seemed knowledgeable. No further correspondence

However the following journey also typifies many of the stories from this group

1. Feel powerless to influence the payments

2. Have contacted TVH in past re s/c but never really got any where.

2. Residents in the block not reporting issues because they know they’ll be charged for it - eg clearing leaking guttering

2. Cant see where the costs are going. Don’t feel there’s much gardening. Comparison with friends living in bigger, better places but paying less

2. Currently paying extra £76 to cover repairs of undercroft repeatedly damaged by cars

2. Feel that paying a lot for s/c. Dread receiving the s/c bill each time

journey starts here

journey ends here
18 months - findings

Leaseholders <18 months had the greatest number of negative/very negative touch points (62%/51 count) but only 14%/12 count positive/very positive. Out of 83 touch points 22 (26%) were with their property manager, and only one of these touch points was positive. Out of 18 journeys, buying their property recorded the most positive/very positive touch points - nine out of 28 (32%). Six journeys had a positive resolution, nine a negative and three were neutral.

Although many of these residents were very competent about using the online buying process, many of them expressed frustration about the communication and voiced confusion about certain aspects of the process. There was also a degree of naivety

Two conflicting outcomes of the buying process are highlighted here. The first example starts on a high, but ends negatively.

The second example sees the process almost reversed. It is worth noting this will be recorded as a negative outcome, as the final touch point was scored less than the preceding touch point.

2. When get notice ‘so confusing I don’t understand it’
2. The frustrating thing about shared ownerships is that we’re paying for the previous year when we weren’t here’
2. ‘we don’t query charges - we don’t know how to. If we had examples we could understand what we could query’
2. We could do with a meeting once a year to explain stuff’

1. I went in with high expectations and they were met at first but gradually lowered due to relationship breakdown
1. I wouldn’t recommend shared ownership as I’d like to buy 100% but too many fees and TVH are a ‘third person’ involved so more issues/hoops
1. Had to chase TVH to get things moving/check up. I kept doing my own checks to see if it was still on the market
2. Had to chase TVH to get things moving/check up. I kept doing my own checks to see if it was still on the market
3. Seller contacted TVH & then TVH contacted them as they’d registered
3. Contacted sellers direct, arranged viewing with them and liked it
3. Seller contacted TVH & then TVH contacted them as they’d registered
2. Only issue was they were caught in a chain which held them.Previous res was a smoker so flat needed complete redecorating (could TVH get old res to decorate before moving)
3. All fairly straightforward. Didn’t hear anything from TVHA once they’d moved. The previous resident gave them her info pack

journey starts here

journey ends here

journey starts here

journey ends here
Experience of property managers from this group elicited the following journeys and summaries

- Feel frustrated that there’s nothing that can be done. Fed up with UKPC who aren’t enforcing and TVH for not pushing UKPC.
- Communication - slow.
- protracted process of getting a fix and getting VFM.

Touch points for this category are shown in the following graph. As new purchasers residents had little or no experience of some of the lines of enquiry.
Management company - findings

Residents living in properties with a management company recorded 18 journeys, of these 12 (66%) ended negatively, 5 (27%) positively and one (6%) neutrally. There were 101 touch points, of these 57% (57 count) were negative and 9% (9 count) were positive/very positive. They recorded the highest number of very negative touch points at 19/19%, these were mainly issues with their management company or service charges. One resident had a particularly bad experience when trying to sell her flat – which has skewed the results somewhat.

44% (8 count) of journeys were with the management company, two thirds of which ended negatively. Some residents were confident about going to the management company directly and knew what they were responsible for.

<table>
<thead>
<tr>
<th>Number</th>
<th>Description</th>
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</thead>
<tbody>
<tr>
<td>3.</td>
<td>Res went to management company to report issues with outside space (construction work)</td>
</tr>
<tr>
<td>3.</td>
<td>Management company said not their responsibility (Thames Water responsible for the construction) - but the residents wouldn’t be paying for it anyway</td>
</tr>
<tr>
<td>3.</td>
<td>Res wouldn’t have reported it to TVH as aware that not their responsibility</td>
</tr>
<tr>
<td>2.</td>
<td>Issue with solar panels</td>
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<tr>
<td>2.</td>
<td>First contacted TVH a few years ago - but has required endless sorting</td>
</tr>
<tr>
<td>1.</td>
<td>Gave up trying to co-ordinate between Trinity and the contractors</td>
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<tr>
<td>1.</td>
<td>Used the main TVH number and were then transferred to their PM to report windows not cleaned. Feel ‘that TVH is our representative &amp; don’t need to talk to Ballymores’ (res are Polish)</td>
</tr>
<tr>
<td>5.</td>
<td>Windows cleaned the next day. Res v satisfied. ‘Don’t know if TVH pass on the info - but the window cleaning was done so they must do’</td>
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Others tried to co-ordinate communication between both

Or would see TVH as their only point of contact

There were also less extreme touch points, as with the >2yrs group.

Residents had more repair journeys and were reasonably confident about the process, but found it quite frustrating.

“Confident that repair will get done, just that reporting communal repairs requires 3 res to report an issue.”

“Delay initiating repair & communication an issue.”

“Having to chase both management company and TVH.”
There were significantly less interactions with their property manager – as can be seen from the above graph.
**Service Areas - Findings**

This section looks at the main individual service areas (buying, property manager, Service charges and repairs), using some of the journeys to illustrate patterns and findings. For other journeys such as estate services and cyclical decorations it will be best to look at the spreadsheet of individual journeys as there is insufficient data to draw hard and fast conclusions.

**Buying**

As previously explained, purchasing journeys had more positive/very positive touch points. Out of the six buying journeys there were 33 touch points, eliciting the lowest proportion of negative/very negative comments and all, baring one, had reasonably or very positive outcomes.

Residents felt they had to be fairly proactive to move the process along, but many commented on how straightforward the process was, from registering on line to contacting the seller (if a resale) to financial checks and exchanging. The age of purchasers ranged from 24 to 36 (average 31) and shares in their properties ranged from 25% to 100%. Most worked locally.

<table>
<thead>
<tr>
<th>Buying - all tenures</th>
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<tbody>
<tr>
<td>12%</td>
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<tr>
<td>21%</td>
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<tr>
<td>33%</td>
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<tr>
<td>18%</td>
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<tr>
<td>15%</td>
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<table>
<thead>
<tr>
<th>Scenario</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Phoned TVH. Not accepted first as didn’t meet criteria - lack of savings - felt very low. Went to Wandle Valley, where they were accepted, but were mucked around.</td>
<td>5. Lived with their parents for a bit - saved some more money &amp; called TVH again &amp; were accepted for purchase. Saw a property - arranged a viewing for the following week.</td>
</tr>
<tr>
<td>2. Called TVH who confirmed other bidder had reserved - res upset as they hadn’t been told. TVH said bidder had had to drop out &amp; property was on market again. Res offered deposit over phone without viewing, but was told not able to do this as it was first come first served &amp; they would have to view. THV told them all the docs that would be required so res could gather them together at the viewing.</td>
<td>3. Res gave over all docs on the day of viewing (rather than sending them in later) which gave them a head start.</td>
</tr>
<tr>
<td>3. Registered on Right move. Was living and working locally. Saw this property on Right Move &amp; contacted estate agent who proposed other properties to view but liked this.</td>
<td>4. Sellers finally pushed sale through otherwise would have lost it. Moved in in June and imagines will be here for the foreseeable future. Seems happy with his flat. Works very locally.</td>
</tr>
<tr>
<td>4. Both res were working &amp; from area. Wanted to buy, but shared ownership seemed only option. Found TVH through registration on First Steps. Felt quite positive about s/o.</td>
<td>2. Didn’t know anything about buying from Housing Asn and had no opinion about it. However, mother suggested might be issues with site if mixed tenure. Did the maths for shared ownership vs 100% ownership and worked out better to buy 100%.</td>
</tr>
<tr>
<td>1. When checked property on line they saw it had already been reserved by someone else.</td>
<td>2. Put in offer in Jan but lawyer didn’t like lease. V poor communication with lawyers/est agent that held up the purchase. Was frustrated.</td>
</tr>
</tbody>
</table>

There were often glitches that held up the process, many of these were caused by external elements such as estate agents, the seller or lawyers – as in the examples above, or being caught in a chain, or not being able to offer under the asking price such as on the open market, so much of this was out of TVH’s control. Naturally these glitches decreased satisfaction.
The internet played a significant part of the whole buying process, from first viewing available properties, registering to ongoing communication. For some this process could be made easier with improvements to the website;

| 3. Wanted to live in area. Property was a resale. Res saw in estate agents as it was past its internal sales date | 2. then looked on the TVH website. Saw 5–6 properties. Lack of photos was annoying. Didn’t find the info clear. Found out the info, which website to look at difficult. | 2. Res followed instructions on website to find out eligibility. Had to go far down the site to see if eligible- go through the calculations which was frustrating. Concern that might be gazumped by someone with greater needs. Res was made anxious & frustrated |

Property Manager

Each of the three groups are represented in the nine Property Manager journeys, with 43 touch points, 58% of which were negative or very negative. Out comes of the journeys were split – four ended positively, four negatively and one neutral.

Contact with their Property Managers was made either via email or phone. Issues ranged from -

- Issue of hall lights on all the time. Res wanted to know if lights were on a timer.
- Report overgrown trees. Felt that previous residents should have reported but no one had.
- Ongoing issue of ASB from tnts upstairs. Res looked on website, found contact details of relevant H/O and emailed them.
- Parking issues. UKPC introduced 2 years ago. Ongoing issue of other people parking in marked bays.
- Have had issues with parking since moved in. Only one space per property. Frustrated that neighbours park their second cars in the disabled/visitors bays.
- Issue of fire alarm going off. It didn’t seem to be working on their floor and so they didn’t hear it when it went off in the middle of the night
- Contacted PM re front door
- Issue with neighbour.
- Key fob broke. Called PM.

As previously discussed there were many touch points where the resident was frustrated with the lack of communication from TVH.

| 1. Ongoing issue of ASB from gen needs neighbours upstairs. Res looked on website, found contact details of housing officer for her area. Res emailed the H/O. Prob had been going on long time. V fed up | 1. Waited 2 days for a reply and heard nothing so sent a reminder email as really wanted to discuss issue | 2. Got reply from h/o who said was dealing with it, but would pass her on to her PM. The officer ‘didn’t answer my questions - I wanted more information.’ Res felt frustrated | 2. Res still not heard anything from PM so will chase up. Wants to know what action is being taken against ASB res as its been going on a long time. Upsetting the family (young child) |

However there were positive outcomes once communication had been established, and residents felt that their interests were being actively pursued, but often there was poor communication along the way.
2. Parking issues. UKPC introduced 2 yrs ago. Ongoing issue of other people parking in marked bays. Res frustrated
1. Res issued with 2 parking tickets because people parked in her bay. Res tried to contact UKPC - but no answer so eventually contacted TVHA via general number & was put through to PM. Res was frustrated and angry at unwarrented tickets
1. PM told res that nothing could be done & that res would have to park in street. Res thought this not helpful or practical plus res paying for a space that she couldn’t use because others were parked in it.
2. Res called PM twice + email re parking tickets. Wanted TVH to contact UKPC to write off the tickets (as UKPV wouldn’t answer phone)
3. Tvh spoke to UKPC re tickets
4. Tickets eventually written off once TVH spoke to UKPC. But res want TVH to have a long term solution to issue of people parking in marked bays

On the whole residents wanted to feel ‘in the loop’ when work was going on behind the scenes, and their inability to make contact with their property manager enhanced their sense of frustration. Sometimes coming home from work they would find works completed, but hadn’t realised that is had been authorised

2. Called back wk later to see what going on. 2 wks later thinks regular gardeners did visual inspection. Was frustrated that she wasn’t believed and that had to be inspected (twice)
2. Maintenance surveyor inspected. Res had to call back to find out what they’d found. Res frustrated that had to chase frequently - up to twice a week
2. TVH agreed trees needed to be sorted, but res would have to pay, but they’d only just paid for the redecs.
3. As trees were threatening the building TVH agreed to do the work and not charge the residents
4. Came home after 2 weeks away & work to remove trees done. Did get a call back after to say that work had been done. Was glad whole process was over

Once online customer services is fully operational it will be possible for residents to monitor the progress of repairs, it is hoped that this could be the same for other property issues too.

Service charges

Service charges showed the greatest level of dissatisfaction at 73% negative/very negative out of nine individual journeys giving 41 touch points. There were five negative resolutions, three neutral and only one positive.

Residents with a management company showed the highest level of dissatisfaction,

1. received letter re increase in s/c - increase of £600
2. sent email to TVH to complain
2. received response explaining the increase was due to management charges
3. Res emailed back enquiring if there had been any competitive tendering
2. TVH responsed - there was no further action but he continues to feel that the costs are against the principal of affordable housing

Not all of their dissatisfaction was down to issues with the management company
There were three queries about service charges, all of them dating back some time. As in the example above the queries relied on meetings with neighbours to highlight questionable charges, that then required protracted enquiries to elicit a response and, as in this case, a backdated payment. Yet again the lack of communication kept the residents in the dark.

There was also frustration that they felt ‘powerless to influence the charges’ or confusion about what they are paying for. A couple of residents also expressed a desire for residents meetings with their property manager.

TVHA  Eleanor Morgan  January 2014
I/USERS/HOUSING MANAGEMENT/RESIDENT INVOLVEMENT/PROJECTS/CUSTOMER JOURNEY MAPPING/REPORT
Repairs

There were six customers journeys about repairs, with 36 touch points, 41% of which were negative/very negative. Four journeys ended positively, two negatively.

Reporting a repair on line seemed to work reasonably well, although any subsequent communication was less successful. Again, it is hoped that online customer services will help this situation as residents will be able to see updates on their repairs online.

3. Issue of drain pipes leaking (res is top floor to guttering right above window)
2. Reported online - found a good way to report & should be efficient but text box limited
2. Heard nothing for 6 weeks & re reported. Received confirmation email
2. Frustrated by lack of communication & the time it took
4. TVH called to say delay because job requires scaffolding. Res felt confident that finally job would be done
3. Whole block sent a letter explaining about the scaffolding
3. Took about 1 month for job to be done.

Half of the journeys expressed frustration at having to chase up issues

"I made lots of calls and sent lots of emails to both Trinity and TVH.

However, four of the residents felt confident that the repair would be done and would feel happy to report future repairs.

3. Issue with slow shutter on fire door to flats. Been problem for while but no one else had reported
3. Reported on website - TVHA/report repair
4. Repair completed in three days
5. no confirmation email received, no follow up. Happy that all done quickly and no fuss. 'did what it said on the tin'.
4. Would feel confident to report in similar way and expect the same results

Reporting of repairs could be an issue as it reflects on the service charges residents pay, and as one resident expressed -

"Residents in the block not reporting issues because they know they'll be charged for it - eg clearing leaking guttering."
Conclusion

Customer journey mapping is not an exact science. Some of the above journeys/stories were very complex and involved and to reduce them down to a series of numbers does not allow for the subtle nuances and complexities of residents experiences. However, it’s given an insight into the highs and lows of this experience so that the following conclusions may be drawn.

- The overriding word residents used when describing their journeys was ‘frustration.’ Frustration at the time it took to resolve an issue. Frustration with the lack of communication. Frustration at having to chase issues. Frustration at not understanding the information sent to them.

- When it works, it works really well. Processes like reporting a repair online, and coming home and finding it fixed boosted satisfaction and confidence that TVH were getting its services right.

- Service charges, much to be expected, performed badly. Comments ranged from concern at the costs, chasing refunds, or lack of clarity in notifications. However, an individual’s attitude to where they are living can really influence how they feel about the costs –

From this;

| 3. res pays rent by D/D | 3. when notification received in the Jan res prepared for it. Expects the inflation rise | 3. Feel ok - ‘I can afford that’ | 4. Thinks that gets a good deal compared with friends in rented properties whose rent goes up far more |

To this;

| 2. service charges have increased from £80 when first moved to £170 now because covering the cleaning costs of communal areas that are being abused by tnt’s. Res angry at having to pay for cleaning of mess made by others | 2. Res spoke to neighbour and they both contacted TVHA via letter. This was chased up with a phone call. Res frustrated | 1. PM said costs are shared with the whole building so nothing can be done. Res feels that there is no resolution and that costs will keep going up whilst the ASB issues aren’t resolved | 1. Resident loved the flat when moved in. Strong local connections and it fulfilled her need for a quick and affordable resolution to her housing situation. But now looking at moving very soon as place ‘gone downhill. There are so many problems that I can’t see being resolved’ |

- Repairs performed reasonably well overall. There were times when the issue needed chasing, but the online reporting performed well

- Very little contact with revenues team, and very little use of using online services. Although most people were asked if they had signed to create a customer account, only one person had, and even then hadn’t found it particularly useful

Thames Valley ultimately is a service provider, like BT, a local builder or a GP for example. Customers of these services will all have virtually identical stories – frustration, chasing, lack of communication. TVHA will never iron out all of these problems, it would be impossible. But it should be looking at where there are systematic failures and build on its successes.
Recommendations

- PM role needs to act as key point of contact, not passing on calls and dealing with issues, tracking, keeping residents updated and bringing things to a conclusion
- Clear arrangements need to be established for each site re which queries Managing Agents will deal with directly and contact details for residents. Issues not dealt with should be discussed with them.
- Staff to take the resident’s report of an issue as fact and not require further investigation for routine reports
- Investigation of a service charge issue needs to be given a timescale for the resident allowing us time to look into it.
- Residents on new schemes should always be charged, even where we don’t know what the final bill will be e.g. communal heating etc. to save big bills later on.
- Communal repairs need to be given a higher priority.
- Take cleaning issue resolved quickly and effectively as a model for new Axis communal repairs contract.

“I don’t feel I have any relationship with TVH - its just a company that I pay my service charges to. I expect TVH to keep the building and garden in reasonable condition and keep it insured etc...”