

Challenges Facing Housing Associations

Housing associations provide 2.5 million homes for over 5 million people in the UK, yet are under more pressure than ever. The industry is changing rapidly with deregulation which has brought in competition from commercial business. This devolution has been implemented as an answer for the demand for growth, fueled by an increasing UK population.

Housing associations save the taxpayer £1.4 billion in housing benefits which is a considerable gain to any government. In the future, they are having to work harder and smarter to achieve operational efficiencies, faced with increased demand for places, a need to build more homes quickly combined with a reduced funding from the government. According to a recent report by the National Housing Federation and HouseMark, overheads as a percentage of adjusted turnover have reduced steadily to 11.8% in 2014/15.¹ Yet the pressure is on to deliver operational efficiencies. Comparing and contrasting the efficiency of associations across the sector is problematic because each area of the country is unique which makes finding solutions challenging.

One of the areas where considerable savings can be easily realised is through the improvement of payment handling processes.

It shouldn't be assumed that all tenants can or want to pay online. This group is a mixed socio-economic one from all sorts of walks of life, with many requirements. In response, housing associations need to be able to offer tenants the opportunity to make payments in which ever method they chose. Paying over the telephone still remains strong and is one of the easiest ways to communicate. However, housing associations need to be able to take payments in both an efficient and compliant manner, which also enriches the tenant experience. Often the payment is the only touchpoint the tenant has with the organisation.

Housing associations need to ensure that they collect card payments according to the PCI DSS (Payment Card Industry Data Security Standard), which is a worldwide standard set up to help businesses process card payments securely and reduce card fraud. The way it does this is through tight controls surrounding the storage, transmission and processing of cardholder data that businesses handle. PCI DSS is intended to protect sensitive cardholder data. Ultimately it protects both the consumer and the business.

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The challenge which many housing associations face is that often the payment process and supporting telephony systems they have in place were designed and implemented when the world was different. It is important to operate a hosted telephony solution which enables contact centre agents to take telephone payments regardless of location. They do not see, hear or speak any card data and the payment is securely processed within the existing system.

So how to do this efficiently while enhancing engagement with tenants?

Housing associations should operate contact centres in which the agents are able to talk fluently to people from these differing demographics. Staff training must support agents in developing their soft skills, so that they use effective people skills when talking tenants through the payment process.

By operating an efficient payment process with the contact centre, housing associations can improve average agent handling times, which leads to agent satisfaction and more effective processes. Furthermore, it is time consuming spending time with customers who want to quickly pay any time of the day or night. Making this process efficient frees up time to focus on non-paying tenants.

With a varied audience, contact centres must be flexible in terms of opening hours. However, they should also offer the opportunity for contact in another channel such as the internet. Housing associations operate on a social mission, rather than being driven by stakeholder investment. They plough any surplus funds back into housebuilding and the ongoing investment in their housing stock. This means that driving efficiency in their operations and delivery is critical.

Better, faster customer service must be combined with giving tenants assurance that payments are secure.

Combined with this, great customer service is key. Knowing how well a contact centre is performing at any given time is essential. Making use of management reporting and acting on the findings is critical. Having a disaster recovery plan in place is crucial, so stakeholders have confidence in the performance of the centre. Getting buy in from agents to achieve good customer satisfaction works.

Maintaining a positive reputation with tenants, suppliers, investors and the public at large is vital to keeping a good impression of housing associations. Great customer service is a major element of this.

To discuss how Paytel Solutions can help you achieve operational efficiencies and improve customer service, contact us on 0333 202 1555, or email enquiries@paytelsolutions.com

¹ *Housing Association Operational Efficiency 2008/09 to 2014/15*, (HouseMark and National Housing Federation, 2016).



About Paytel Solutions

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