

1. Executive Summary

- 1.1 The Customer Scrutiny Panel (CSP) were requested by mhs to review and feedback on how customers view the mhs My Account on line portal designed for tenants and homeowners to self serve regarding rents, repairs and accessing and updating key documents related to their tenancy or leasehold.
- 1.2 The review unfortunately was adversely affected by COVID 19, which limited the opportunities to reach out to a wider customer base than the CSP. Although the CSP used their personal experience to feedback views on testing the customer journey, which was informative, it did not help to highlight the barriers for others who have not used the service as comprehensively as hoped.
- 1.3 Overall the CSP found that significant progress has been made by mhs to update the My Account portal to increase functionality and improve the customer experience regards ability to self serve. We have learnt that the level of use of the portal has increased by 9% of households during Covid-19 from the 55% of households recorded in March 2020 signed up against a target of 80% but the data on the website has not been updated to provide this important information. Other housing organizations are reporting significant increases in their residents using on-line portals since more people are working from home and offices are closed to residents, with increased use between 10-30% but in a number of cases the starting position was considerably lower at around 25-40%.
- 1.4 It is noted that the mhs website indicates that My Account is having an upgrade on 5 November – 9 November 2020 and during that time the service will not be accessible. This indicates that improving the customer experience remains a priority and mhs is working hard to increase use and remove barriers to access.
- 1.5 Overall this review demonstrates that My Account offers significantly more helpful functions than other portals developed and used by many other housing providers. The majority of portals used only allow access to rent statements and reporting a repair. The range of functionality reflects the commitment by mhs to enhance the customer service offer to all customers. The CSP has identified a number of further improvements detailed under key findings and solutions. These include:
 - Reviewing quantity and quality of information provided

- Reducing number of steps to complete a task
- Permitting more than one repair request at a time
- Promotion of the My Account to all the tenants and leaseholders at sign up
- Opportunities for training of new users
- Ensuring that consideration is given to those that are coloured blind-
- Considering a name change for the portal, currently may be perceived as a financial portal
- Increasing personal property information, such as fire risk assessments, gas certificate etc.
- Improving financial statements so that debits and credits are easily understood
- Number of spelling typos such as aerial not arials
- Consider a bespoke portal for homeowners and leaseholders
- On 10 February the mhs Facebook page advised callers that due to a high volume of calls that she should call back later – missed opportunity to feed requests to My Account

The CSP identified many excellent features on My Account including:

- My Account has evolved to be a very useful and informative portal to give customer access 24/7 to view their rent account, make payments, see the history of repairs, report repairs, report a service failure (complaint), update personal information, provide feedback on use of the portal.
- The portal is secure and is GDPR compliant with only the user and mhs having access to information.
- The language used is easy to understand and can be translated into different languages- although this translation facility was not tested as CSP members were afraid it would upset their information on the portal.

The CSP has enjoyed this review and it has been a pleasure to review the functionality of the My Account portal and see all the improvements knowing that their voice has been listened to and that mhs is open to further refinement and making My Account the best way to obtain information, report service requests and communicate with both tenants and leaseholders/homeowners.

2. Methodology

2.1 CSP members scoped the review and identified a number of reality checking activities to include.

- Resident survey
- Resident focus group
- Testing and reporting on personal experience by CSP members

2.2 The CSP members have been experiencing technical issues with their iPads and as a result using virtual reality checking activities could not be

completed. Training was provided in September 2020 by mhs for the CSP but there appears to be ongoing issues around ability to link to the Internet etc.

- 2.3 An overview presentation by mhs was very helpful and provided an excellent overview of service improvements made and planned.
- 2.4 This review reflects only the experience of the CSP members' mapping their customer journey using the different functionality offered by the portal. The CSP are 100% users of My Account and have been giving feedback to mhs over time on potential improvements to the portal to improve functionality and ease of use.

3. Key Findings

- 3.1 **Volume/quantity of information:** It is acknowledged that mhs has worked hard to provide large quantities of information on the portal, and the level of detail has no doubt reflected the regular feedback from CSP members over time- wanting more. However, this means that it now takes longer to go through so many steps to complete a task and it may be time to review and refine what is essential and what may be a nice to have but is not essential to complete the task e.g. reporting of a repair.

Solution: To ensure that the volume and quantity of information provided is determined by customer need (through the residents eyes) rather than driven by the business needs. Use the CSP to review with officers the information provided so that simplicity is achieved as experience demonstrates that once users are more proficient at using the portal they find excessive information and numerous steps frustrating.

- 3.2 **Reporting repairs:** Having the ability to report more than one repair request per visit to the portal is seen as important. Currently one repair request can be made and then the person has to sign out and then sign back in to report another repair. As the process is timely it is reported that it is likely many would give up at that stage and contact the Call Centre to report the second repair.

Solution: Offer the opportunity to report more than one repair request per visit to the portal.

- 3.3 **Helping to remove barrier to use:** The CSP has a range of level of users of the portal and it was clear that technology is still a new experience and so what would have helped them and other new customers to use the portal was considered. Some less technical suggested that a video to run a virtual class on setting up an account and accessing the functions would be helpful because a visual and audio will help those that may have difficulty with

reading and following instruction. An easy step-by-step approach would potentially provide confidence and a place to refresh level of knowledge if the person is not a frequent user of the portal even once shown how to access.

Solution: Use the CSP members experience of accessing and using the various features on the portal to create a training video and for it to be posted on the mhs website or via YouTube as this is a medium that is used frequently to access and view other tutorials on- line for most other things.

3.4 Campaign to generate more users: It was recognized that sometimes it is too easy to pick up the phone and call the Call Centre. Yet once users try the portal they will know that they can do a number of tasks remotely at a time and day that suits them and not confined to working hours and days.

Solution: Run a dedicated 6 month campaign to get households to sign up maybe offering an incentive of a voucher because the more households that register and use the portal provides the opportunity to potentially reduce operational costs and give officers more time to get on with delivering other services.

3.5 Promotional materials. The CSP have completed this review with no access to the office so they have had to use at times their memory to be clear about what promotional leaflets are available if any around My Account needs to be promoted through multiple channels so that maximum numbers of customers are reached.

Solution: Consider getting some leaflets printed up and posted to all mhs tenants including homeowners, leaseholders and landlords with rent statements/service charges.

3.6 Make signing up to My Account a formal part of the new tenancy or leasehold sign up process.

Solution: Include a step-by-step instruction fact sheet that can be included in the hard copy tenancy/homeowner document folder.

3.7 Use customer experience stories of using the portal on the website to promote the benefits of using the service.

Solution: These can be captured as part of the customer satisfaction feedback request offered after using the portal.

3.8 Have a Q&A section on the website to address issues that potential users may have that are preventing them from signing up and using the portal.

Solution: The CSP could complete this to support mhs.

3.9 Promote that customers (post COVID-19) can come into reception and use the computers and get help to learn to access the portal.

Solution: Train My Account volunteer resident champions to offer an afternoon /morning coaching session each week to residents that come in and can have support and a chat.

3.10 Ensure the functionality detail is explained on the website. At the moment it only indicated that you can pay rent , book or review your repairs, change your personal details and update occupants living in your home – however, you can do so much more including making a complaint etc.

Solution: Make sure that when upgrades are made to My Account that the change and new opportunity for use is promoted on the website and newsletters

3.11 Include the opportunity to give feedback on repairs once completed so that satisfaction with the service can be monitored. It was stated that currently there is no opportunity to automatically provide feedback.

Solution: Encourage those that have repairs completed to report back on their experience because this is a key service and the current feedback form is only tailored to reporting about actual experience using My Account.

3.12 Consider change of name to My Home Account as My Account implies that it is financial information only. The word 'Account' is mostly associated with finance or money and this could be one of the reasons that people are not engaging with the site, however as mhs has already redesigned the way that My Account is set out e.g. the 'my' is now in a different colour as is the word 'home' which CSP believe would be a better name for this portal.

Solution: Carry out an on-line survey to see if a name change should be considered.

3.13 Live Chat – CSP considers the live chat facility available on the portal during working hours is an excellent feature. However, as the live chat is not functioning outside of office hours they suggest that a message can be left and a response time provided so that feedback is received in a timely manner

Solution: Agree a standard response time to respond to messages left on the portal, and this would positively reduce unnecessary calls to the call centre.

3.14 Alerts - The CSP suggests that a 'flag up system' is used to alert through an automated email or text that the customer needs to log into My Account to receive an urgent message such as your rent account is in arrears etc.

Solution: Feedback indicates that customers are more likely to respond to an alert rather than open and read a letter.

3.15 Repair alerts - Provide information alerting that once you have booked a repair appointment you need to check your account. If the appointment is changed by mhs the change is made on My Account but customers don't know to check, or simply send a text to instruct on change. See personal case study below.

"During the end of lockdown I required a repair, which was, I can confirm dealt with quickly. However, after registering the repair request on the My Account I was not informed that someone was coming out to me, and this was after the repair (plumber). My concern is that on this occasion I was home, but at any other time I could have been at work and the call out would have been missed. But on logging into My Account I found this had been logged in and that if I had gone back to the site I would have been made aware, however I think as a service this could be causing some issues."

Solution: Would it not be better to have a text service to inform tenants to either 'Log in to My Account' for updates or to inform them of the planned visit.

3.16 Homeowners - When you register for My Account you are asked for your tenancy reference number but is not geared up for homeowners so this needs to be updated so that there is a different route for leaseholders.

Solution: Leaseholders/homeowners would like to have a bespoke registering approach that demonstrates that there is equality of service offered in line with tenants.

3.17 'One stop shop' - An opportunity to create the My Account portal as a 'one stop shop' to include, fire safety risk assessments, gas certificates, newsletters, invitations to events, and important policy updates.

Solution: Continue to offer additional key information on the portal relevant to individual tenants homes. Some landlords are already offering these additional suggestions. For homeowners who have a responsibility to organize their own annual gas checks they may find it helpful to have to input the date of when their gas check is completed and see quickly when it is needing doing the next time.

3.18 Customer contact details. It was evident during COVID that mhs did not have complete and accurate contact details of all vulnerable residents. It would help to offer a definition of vulnerability and remind residents to report any changes so that they can receive advice and support that is appropriate to their needs.

Solution: Add a reminder to all on the portal to keep their personal data up to date and importance of letting mhs know if they have changed health and mobility needs that could make them vulnerable.

3.19 Internet access. A number of tenants reported that a barrier to using the My Account portal was the issue that they do not have the facility for use of data included in their mobile contract.

Solution: Ensure that tenants know where they can go to access free Internet access library etc.

3.20 Personalised services. In an emergency if there were no heating or water would leaseholders be told to ring Liberty Gas, the advice needs to bear in mind both audiences and give the correct information for both tenants and leaseholders.

Solution: Homeowners suggested that a bespoke portal should be designed for the growing number of homeowners/leaseholders so that information provided is always appropriate to their needs.

3.21 Statements are very unclear. There's no 'explain your statement' functionality either on the screen or on PDF documents leaving a confusing message about the credits and debits appearing on the statements. Also the charge breakdown box makes no sense to the charging and stays the same whichever month. On a positive side, statements are easily accessible and visible in breakdown.

Solution: There needs to be further improvements so that information is easily understood which could be helped and supported by involving a CSP member.

3.22 Non-emergency repairs. When booking a non- emergency repair, it provides options such as doors and windows – but when you click on this area it goes nowhere.

Solution: Test all option links to ensure that they are working correctly.

3.23 Communal areas - When clicking on my communal area the options provided are either flooring or lights. Option for lighting takes you to free text firstly but does not indicate the type of information to put in there e.g. location of lighting issue, only once you have typed or not type as it states 'optional' do you come to the next screen of a very extensive listing of locations. You then add supporting photos after repair booked, why not as you are at the field.

Solution: Look to see if the reporting process can be simplified and reduce the need to go to additional options that are not required.

3.24 End of tenancy states reporting and recording not available via My Account.

Solution: Consider allowing option to report notice of terminating tenancy on My Account and ensure that this alerts the housing tenancy officers.

3.25 Password recognition. My Account does not save password when using a mobile telephone.

Solution: Tenants reported that not being able to save their password was frustrating, and this should be remedied to ensure an improved customer experience. To attract more people the process needs to be as easy and quick as making a telephone call.

4. Conclusion

Overall the CSP commend mhs for all the hard work and investment in developing and refining My Account. It is good to see that registering for My Account is increasing and it demonstrates that self-service is a viable and valuable option for customers and the business. There is a need to have a campaign for the next 6 months to drive customers to the portal and consider offering incentives for new sign ups. Promotion and feedback on individual experience publicised will be helpful and give other non-users confidence that the portal is secure, safe and easy to use.

The CSP in this report have offered to assist with editing, promotion, training and being My Account champions to really help ensure that the target of 80% of customers using the portal becomes a reality.

We would like to thank everyone that has helped the CSP complete this review during very difficult times.