midland heart
housing, care and opportunity

Midland Heart has deployed **rostrvm** *for Housing* to tackle the impact of Universal Credit, to support customers and protect rental income.

Industry Sector

Housing

Client support & income protection

Mission

Midland Heart's vision is to be the best national housing and care business, working with people in greatest need.

"…we have to make much more contact with customers - the challenge is tough and we have to be extremely proactive to tackle it."

"By bringing in the **rostrvm** system we're saving a phenomenal amount of money. It's the project that gives the biggest value for money in Midland Heart now."

Gary Hardy

Head of Income, Allocations, Property Sales and Tenancy Standards

Midland Heart is a leading UK housing, care and support business, providing 33,000 high quality affordable homes to over 70,000 customers.

The organisation talked to Rostrvm Solutions about ways to tackle the impact of Universal Credit as it wanted to act early to mitigate the effects on customers. Gary Hardy, Head of Income, Allocations, Property Sales and Tenancy Standards at Midland Heart, explains the background to this issue: "We needed to ensure that our customers have the right support as we switch to Universal Credit.

"Customers have to be engaged with a payment culture and receive education on this new way of receiving benefits, without the need for us to vastly increase the size of our workforce."

The **rostrvm** *for Housing* technology is now successfully operating within the organisation, supporting customers and maximising rental income.

Midland Heart benefits from:

- An automated outbound dialing system for rental collections and reminders
- A text messaging system for appointment reminders and confirmations
- Automated outbound voice campaigns to ensure people get the message and help them to respond
- Ability to record payment information and analyse it on the **rostrvm** database.

The challenges

Gary Hardy summarises the massive impact that the switch to Universal Credit could have on the organisation: "Currently we receive income relating to working age customers through Housing Benefit which is paid directly to us.

"However, Universal Credit is paid directly to customers and we must then ask them to forward their rent to us.

"Over the past couple of years the government has used pilot schemes to look at what effect this will have on housing association and local authority income.

"It has been found that some customers are not paying their landlord, resulting in increased arrears of up to 16%. A loss of this scale would have huge implications to organisations such as us.

"The pilot schemes showed that contact with Universal Credit customers has to be increased by around 300-400% to bring income collection up to just 90%, whereas before Universal Credit nearly 100% of income could be collected.

"This means we have to make much more contact with customers - the challenge is tough and we have to be extremely proactive to tackle it."

Midland Heart's vision is to be the best national housing and care business, working with people in greatest need. It is therefore well aware that proper communication is vital to inform, educate and support customers and make the roll-out of Universal Credit successful.

Gary explains: "We can't afford to triple the size of our income team - we currently employ 28 Income Officers - so we looked to technology to help us reduce the workload."

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Software used

rostrvm *for Housing*
including
rostrvm OutBound
rostrvm CallGuide
rostrvm Manager

Priorities included:

Engaging well with customers and supporting them, including helping them to understand the requirements of Universal Credit and their new responsibilities

- Protecting and maximising the rental income stream
- Preventing a rise in arrears and rental voids
- Avoiding increased legal costs
- Reducing the strain on resources
- Preventing the need for evictions caused by Universal Credit.

All these challenges needed to be addressed to ensure the organisation's continued success.

The solution

Midland Heart wanted to increase contact with customers, reduce strain on its team and improve income collection rates.

rostrvm *for Housing* was deployed, providing automation as an efficient and effective service for customers.

An outbound dialer, which uses information from Midland Heart's systems to make proactive contact with its customers in a sensitive, structured and well-managed way, was implemented.

The system can be programmed to deal with all new requirements and complies with Ofcom and Information Commissioner's Office regulations. Midland Heart can now inform its customers of the changes brought by Universal Credit and help them with appropriate measures to ensure rent is paid, whilst providing them with support.

"We can't afford to triple the size of our income team - we currently employ 28 Income Officers - so we looked to technology to help us reduce the workload."

The new technology improves rent collection and cash flow, prevents lower level arrears becoming more substantial debt and cuts the workload faced by Income Officers through blending of resources - saving time and costs.

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The results

Gary Hardy describes the results: “Before **rostrvm** we’d get a ‘Pending Action’ notification. The Income Officer would phone the customer and, if they didn’t get anywhere, we’d send them a letter and hope that they’d call us.

“Now, we load all our Pending Action information into the **rostrvm** outbound dialler. This takes the workload off the team as when the customer answers they can be put through to one of our Income Officers to discuss the issue.

“So the system is more proactive and we’ll probably make contact with about 42% of customers whereas before it would perhaps be 10-20%.

Highlight

The new technology improves rent collection and cash flow, prevents lower level arrears becoming more substantial debt and cuts the workload faced by Income Officers

“We also use text messages for things like confirming information about gas services and group viewings by prospective customers of potential properties.

“Previously about 50% of our applicants failed to turn up for viewings and if the property was not rented out we would lose out on rent, which is on average £100 a week.

“Now we can text people with a reminder of the day/time/place of the appointment and give them the option to confirm whether they are coming, are not interested or would like to rearrange, maximising the chance of the property being rented out first time and getting rental income quicker.”

The outbound dialler is also used by Midland Heart for voice campaigns, for example when it needs to target customers with information about the under occupancy charge.

Gary says: “Before, when we did a paper drop, we didn’t know if the recipients had read the letter. With the dialler you can measure the response as people can confirm by pressing a number if they have received the message and if they have not we can continue to drive communications to them. And it's all Ofcom compliant.”

Midland Heart is also linking the system to a reward scheme so that information gathered by the **rostrvm** system is recorded and staff who are most successful in maximising income receive an incentive.

In conclusion Gary says: “By bringing in the **rostrvm** system we're saving a phenomenal amount of money. It's the project that gives the biggest value for money in Midland Heart now.”

rostrvm *for Housing* is quick and straightforward to deploy. It overlays the existing telephone and IT systems to leverage investment in technology and minimise operational risk.

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About Rostrvm Solutions:

Topic

Flexible commercials

Truly integrated functionality

Future-proof and cost effective

Highlight

Our applications allow our customers to work profitably, productively, efficiently and with accountability. Start from scratch or use **rostrvm** to work in harmony with your existing technology and add new features and functions at a fraction of the cost of other suppliers.

Just add rostrvm

rostrvm simplifies your existing call centre and back office technology and processes so that they play well together. We do this with innovation and flexibility; qualities that are all too rare in a market that is largely served by traditional offerings from the traditional vendors with the traditional limitations.

- **We deliver tailored solutions and a unique combination of benefits that leave our competition standing:**
- Commercial frameworks that really benefit your business**. rostrvm works on site or hosted in the cloud and can be acquired on a capex, opex, subscription or pay-per-use basis.**
- Support and improve any telephone system and IT environment. **Why throw away your existing investment when you can enhance it cost effectively and with minimal risk?**
- A truly integrated platform that supports truly integrated functionality. **One administration, configuration and information environment for total control of inbound, outbound and back office contact and processes.**

Our company

We're a British software company. We design, develop and support the **rostrvm** suite of applications with a dedicated team of experts all based in Woking, Surrey UK.

We have a very demanding and loyal customer base that relies on us for the provision and support of their core call handling and process management functions. They include Kirklees Neighbourhood Housing, Autonet, Vodafone, EON, London Borough of Wandsworth, *One*-Sure Insurance, RAC, Aston Villa Football Club and Canterbury City Council to name a few.

As a privately held company we maintain a strong culture of independence which is increasingly rare in our market sector. We see our independence as a major benefit to our customers and partners - it guarantees the openness of our technology and the objectiveness of our approach and advice.

What now?

You can find out more about our stuff and what we do with it on our web site. If you like what you see why don't you drop us a line or give us a call to arrange a meeting? – we'll make it worth your while.

All of our people are call centre and process management experts with years of experience. We're used to dealing with all sorts of people, from those who know exactly what they want to those who haven't got a clue!

We don't have all the answers but you can be sure of the knowledgeable approach and the can-do attitude that consistently meets and exceeds the expectations of our customers so they can do the same for theirs.

We look forward to hearing from you soon.

ISO 9001
BUREAU VERITAS
Certification
Nº 22277/C

Rostrvm Solutions Limited is ISO 9001:2008 accredited for all business processes and procedures.

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