



ROLE:  
**COUNCIL TAX PAYER**  
COUNCIL TAX PAYER IN THE  
UNITED KINGDOM (E  
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SENTED, WITH FEW RE  
COUNCIL TAX BANDING.  
TO CONTACT, OR WHAT O

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COUNCIL TAX PAYER PERSONA

IN 2015:



WE WILL DO  
**20,000**  
REVIEWS



PROCESS  
**36,000**  
PROPOSALS



PREPARE FOR  
**3,500**  
APPEALS

## THE 3 EMOTIONS EXPERIENCED ON COUNCIL TAX



## NEW PROPERTY

PEOPLE WANT TO DO  
THE RIGHT THING.  
THEY'RE HELPFUL,  
PROVIDE INFORMATION  
AND AMENABLE.

NEW PROPERTY  
WITH EXISTING  
EXTENSION (CR10)

UNAWARE A CHANGE IN  
BAND IS COMING.  
REACTION IS  
FRUSTRATION, ANGER,  
CONFUSION. THEY  
REQUIRE MORE  
HANDLING.

BAND  
CHALLENGES

FEEL UNFAIRLY  
TREATED. CAN BE  
HOSTILE.

ROLE:

COUNCIL TAX PAYER

NAME:

JENNIFER DAY

COUNCIL TAX PAYERS ARE BY THEIR NATURE, EXTREMELY VARIED, AS THEY CAN BE ANY HOMEOWNER LIVING WITHIN THE UNITED KINGDOM (EXCLUDING SCOTLAND). DESPITE THE EXTREMELY BROAD POOL FROM WHICH MEMBERS OF THIS AUDIENCE GROUP CAN BE DRAWN, THERE ARE MANY COMMONALITIES. THE MAJORITY OF CT CUSTOMERS WILL BE UNREPRESENTED, WITH FEW REALISING THAT IT WAS EVEN POSSIBLE TO USE A THIRD PARTY TO ASSIST IN CHALLENGING THEIR COUNCIL TAX BANDING. BEFORE STARTING THE PROCESS THEY WILL KNOW VERY LITTLE ABOUT WHAT IS INVOLVED, WHO TO CONTACT, OR WHAT OUTCOME TO EXPECT. THIS CAN PRESENT CHALLENGES FOR THEIR INTERACTION WITH THE VOA.

### Motivations to appeal

CT customers are prompted to appeal by a realisation that their council tax band is higher than that of their neighbours. How they reach this realisation can vary.

In some cases, a discussion with a neighbour will reveal that their band differs, although this seems to be in a minority of cases, as people don't interact with their neighbours to a great extent. This seems to be the trigger when someone has been living in their property for a reasonable length of time.

The other, more common, instance, is when the CT customer moves into a new property and the band is higher than expected. This causes them to conduct a cursory review of their neighbourhood to understand whether other properties have the same banding. In these instances, many CT customers reported using the VOA website to investigate neighbours' CT bands.

### Knowledge of council tax appeals

Few CT customers had any knowledge of council tax appeals before starting the process. For many, their knowledge of how the process worked did not improve over the course of their journey, with many reporting confusion as to what was supposed to happen and when.

### Use of agents

Those customers that did use agents tended to do so speculatively and only if directly approached by the agent. Even if the agent operated on a no-win no-fee basis, customers received very little communication until notification of an outcome. Customers using agents that charged up-front fees would receive no further communication following their initial payment. These customers would need to contact the VOA themselves to understand whether their case had been successful.

### Starting the review/appeal

The first point of contact when starting an appeal tends to be the Local Authority. It seems that they will simply refer the customer to the VOA. Experience of first contact with the VOA seems to be largely acceptable, although more could be done to explain what the process of a review or appeal will entail.

### Collecting evidence

Customers reported difficulty when it came to collecting evidence, particularly in terms of pricing data for 1991, should they be based in England. There was a feeling that the VOA had this evidence and was being unhelpful in not sharing it. This also contributed to customers feeling very much on their own and unsupported.

### Progress through the review/appeal

Customers were typically unaware of where their case had got to within the VOA's process. They did not feel that they had been kept up to date and that if they wanted to know more they would have to chase the VOA to find out.

### Understanding the VOA's decision

If the VOA decided that the customer's banding was correct, customers felt that they were provided with very little information as to why this was the case. This led to a sense that the VOA was inflexible and unwilling to move from their initial position. Customers reported feeling helpless or "brushed-off" at this point.

### Communicating with the VOA

The majority of customers had very infrequent communication with the VOA. Customers tended to appreciate the contact they had with the VOA, but felt that they needed more. The lack of a decent explanation or discussion was one of the largest causes of dissatisfaction for customers. There was also concern if the property wasn't inspected. In some instances, customers felt aggrieved that they hadn't had an opportunity to demonstrate to the VOA why their property banding was incorrect.



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**The Tribunal**

The invitation to attend a Tribunal appeared to come as a shock to customers. It also was felt to be somewhat unnerving and, in some cases, frightening. For some this was felt to be too onerous for them to take on, so they did not continue beyond this point. Those that did attend Tribunal were broadly content with the experience, although the preparation of a case was felt to be quite involved and many people sought support from friends or relatives with a legal background to prepare.

**CT customers most valued:**

- Contact with someone at the Valuation Office Agency.
- The ability to view neighbours' council tax bands on the VOA website.

**CT customers were most frustrated by:**

- Not understanding the basis of the VOA's decision.
- The lack of communication with the VOA.
- The difficulty in finding property data for 1991.
- Lack of an inspection.

**Goals**

- Contest a VOA decision I am unhappy with.
- Pay council tax.
- Understand how my council tax is calculated.
- Ensure my council tax banding is accurate.
- Reduce my council tax.
- Handle the split or merger of my property.
- New build with no CT band.

**Profile**

- Focused on their council tax bill.
- A layperson and therefore lacking in knowledge about property.
- Often unaware that their banding may be wrong, depending on the trigger.
- Unaware of the VOA and their role.
- Will submit a proposal as they feel their band isn't right.
- Lack an understanding of the law. Particularly in the case of properties that have been improved (CR10).
- May expect the VOA to find/provide the evidence. They don't want to do this themselves.

**Triggers:**

- Received a bill and believe the band is wrong.
- An Agent has approached them. Calling to check if this is legitimate.
- Media driven (particularly Martin Lewis).
- Being informed by the VOA that their band is wrong.
- Just moved into a new property that had an extension.
- Recently moved into a new build and want a bill.
- Word of mouth. News of a successful appeal can spread like wildfire.
- Split or merger of property.
- Change of purpose - commercial to domestic.
- Holiday lets.

“IT WAS REALLY HARD TO  
GET TO SPEAK TO PEOPLE  
ABOUT MY CASE”





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**Interactions with the VOA:**

- First contact calls are typically relaxed.
- Customers like to talk directly to the VOA for clarification.
- Band increases due to improvements to the property by a previous owner (CR10s) are nearly always a surprise.
- All requests are confirmed in writing. Either by email or letter.
- For reviews when the owner has lived in their property beyond 6 months (CR15s), there is a spike in reviews when the bills go out.
- If an agent is used, there is very little interaction with the VOA. People going down this route are often "chancing their arm" or "just having a go".
- Agents are bad at telling people the outcome of their case.
- People do use the VOA website to see info about other properties in their area.
- Most people will either call the Local Authority or the VOA first before looking at any other information.

“I FELT THAT THERE WAS AN ATTITUDE OF WE’VE MADE OUR DECISION, BUT WE WON’T TELL YOU THE FULL REASON WHY”

**Frustrations:****Calls:**

- Call backs - "I can't sit by the phone all day waiting for a call back".

**Website:**

- It is hard to find forms on the gov.uk site.

**Process:**

- Customers are confused by the process and terminology.
- They can be intimidated by the VOA's legal language.
- It can be hard for customers to understand what is defined as an annexe. This is a significant area of frustration.
- New builds might not have a band and so get put on an emergency band. This can be a higher cost than customers were expecting.
- It can be very hard for customers to find evidence to support their case. "why won't the VOA share this with us?"
- People report that the first thing they hear after submitting an appeal is an invitation to Tribunal. This is unexpected and frightening.
- There is very little guidance on how the process works.
- The basis of the VOA's decision is often not clear
- It is felt that the Tribunal is used to make decisions that the VOA should make themselves.
- It can be a stressful and distressing experience for some. They report feeling powerless.
- Inspections are sometimes done from the outside. Customers feel that this is not sufficient to understand their property and how it differs from those of their neighbours.
- Holiday lets pay Business Rates. The council has to seek to assess whether the property is lived in or not. This is not well understood.

**Updates:**

- The VOA provide no updates to customers throughout the process.
- The contact centre are unable to provide updates.
- Customers get very little contact from the VOA.

**VOA staffing:**

- Cases can be handled by case officers in distant regions. This can upset customers; "How can they know anything about my situation?"
- Customers want to have a reasonable conversation, but it seems to be very hard to get to talk to anyone.

**VOA attitude:**

- Customers report a level of inflexibility on the part of the VOA; "Once the VOA have made up their mind, that's that".

**Needs:**

- Help and guidance on all aspects of the process.
- An indication of timescales.
- A quick outcome.
- For new builds, for the CT band to be set up quickly.
- To be able to get CT estimates online.
- Explain more in the initial re-banding letter. Customers don't want to have to call or get into a panic.
- 24 hour call backs are ok, but it would be better if customers could get an answer when they call the first time.
- A quick and efficient service. "Why must it take months".
- Explain the process. Help customers to understand what is expected and when.
- Provide worked examples of appeals to demonstrate how it works.
- If customers understood why their band was set at the level it was and it seemed reasonable, they would be less likely to appeal. They would also be less aggrieved if they did appeal and the appeal failed.

54	Understand the information (possibly case studies)	
55	Understand the VOA's purpose	
56	Understand if I have a case for review	
57	Understand how to appeal	✓
58	Understand the channels to file an appeal quickly and efficiently	✓
59	Simplicity of information	✓
60	Understand why the VOA is asking for certain data	✓
61	Understand about small business rate relief or rate exemptions	✓
62	Understand the effect on my business rates if I sub let part of my property	
63	Understand about unprofessional agents and how to appoint a reputable agent	
64	Explain the process - help customers to know what is expected and when	✓
65	Provide worked examples to show how to appeal and how it all works	✓
66	Understand how to get a rebate on my business rates	✓
67	Understand how to get a rebate on my business rates	

## USER NEEDS MATRIX

The following section maps the various user needs identified during our research against the different audience groups who engage with the VOA. By understanding where different needs are concentrated the VOA can better design processes and systems to support those needs. The mapping also shows where particular audience groups may have unique needs for which the VOA should consider making specific provision.

EXTERNAL USER NEED	COUNCIL TAX			CT & NDR		NON-DOMESTIC RATES							HOUSING ALLOWANCE		
	LAY	SEMI-PRO	PRO	SEMI-PRO	SEMI-PRO	LAY	SEMI-PRO	PRO	PRO	LAY	SEMI-PRO	PRO	LAY	SEMI-PRO	LAY
	TAX PAYER	HOUSING ASSOC.	AGENT	PROPERTY DEVELOPERS	ESTATE AGENT	SME SINGLE PROPERTY	SME MULTIPLE PROPERTY	LARGE BUSINESS	AGENT NDR	RATE PAYERS FOR NDR PROPERTY	PROPERTY MANAGERS	LARGE LANDLORDS	TENANTS	HOUSING ASSOC.	LANDLORDS
01	Applying for a review or appeal should be simple	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			
02	The VOA to engage with us to resolve the case one way or another	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			
03	Access to VOA staff who are empowered to make decisions	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
04	The VOA to respond quickly and not be delayed by people being out of the office.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
05	To be able to agree cases faster	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
06	To agree decreases and negotiation before getting to the VT				✓	✓	✓	✓	✓	✓	✓	✓			
07	In times of high stress deal with customers appropriately	✓				✓	✓			✓			✓		✓
08	To reach a resolution before preparation of a statement of case is necessary				✓	✓	✓	✓	✓	✓	✓	✓			
09	NDR: more personal contact so that issues can be resolved quickly. Perhaps people dedicated to the area				✓	✓	✓	✓	✓	✓	✓	✓			
10	CT: we would like more local offices	✓	✓	✓											
11	A quick service. “Why must it take a couple of months”.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
12	A named contact (or two) for an area.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
13	For new builds get CT set up quickly so customers can access local services	✓	✓	✓	✓	✓									
14	Consistency - to know the work is carried out in the same office	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
15	Access to knowledgeable staff	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
16	The VOA to be more open like they used to be								✓						
17	Ability to interact with the VOA in any channel	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
18	The VOA to be independent and allowed to be independent								✓						



[illegible]

[illegible]



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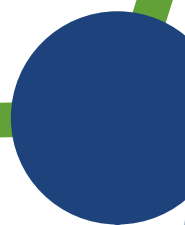
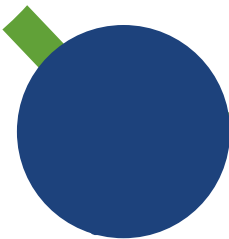


EXTERNAL USER NEED	COUNCIL TAX			CT & NDR		NON-DOMESTIC RATES							HOUSING ALLOWANCE		
	LAY	SEMI-PRO	PRO	SEMI-PRO	SEMI-PRO	LAY	SEMI-PRO	PRO	PRO	LAY	SEMI-PRO	PRO	LAY	SEMI-PRO	LAY
	TAX PAYER	HOUSING ASSOC.	AGENT	PROPERTY DEVELOPERS	ESTATE AGENT	SME SINGLE PROPERTY	SME MULTIPLE PROPERTY	LARGE BUSINESS	AGENT NDR	RATE PAYERS FOR NDR PROPERTY	PROPERTY MANAGERS	LARGE LANDLORDS	TENANTS	HOUSING ASSOC.	LANDLORDS
72Have access to information and FAQs by sector	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
73See an estimated bill	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
74Understand about NDR scams - what to look out for and how to avoid them						✓	✓			✓	✓				
75Information that relates to my situation and location	✓	✓		✓	✓	✓	✓			✓	✓		✓		
76Understand how to disenstruct an agent representing me	✓	✓		✓	✓	✓	✓			✓	✓				

[illegible]

EXTERNAL USER NEED		COUNCIL TAX			CT & NDR		NON-DOMESTIC RATES							HOUSING ALLOWANCE		
		LAY	SEMI-PRO	PRO	SEMI-PRO	SEMI-PRO	LAY	SEMI-PRO	PRO	PRO	LAY	SEMI-PRO	PRO	LAY	SEMI-PRO	LAY
		TAX PAYER	HOUSING ASSOC.	AGENT	PROPERTY DEVELOPERS	ESTATE AGENT	SME SINGLE PROPERTY	SME MULTIPLE PROPERTY	LARGE BUSINESS	AGENT NDR	RATE PAYERS FOR NDR PROPERTY	PROPERTY MANAGERS	LARGE LANDLORDS	TENANTS	HOUSING ASSOC.	LANDLORDS
95	The switch board to be able to put customers through to who they want to talk to.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
96	A better transition from LA to VOA (require more information and guidance).	✓					✓	✓			✓			✓		✓

MAINTENANCE



CUSTOMER JOURNEYS



A journey map shows the path that a customer takes to achieve a specific goal. The map shows all the steps that the customer takes from the point at which their journey begins, through to when their goal is achieved, and in some cases illustrating what may happen beyond that point. This is often referred to as an end-to-end journey.

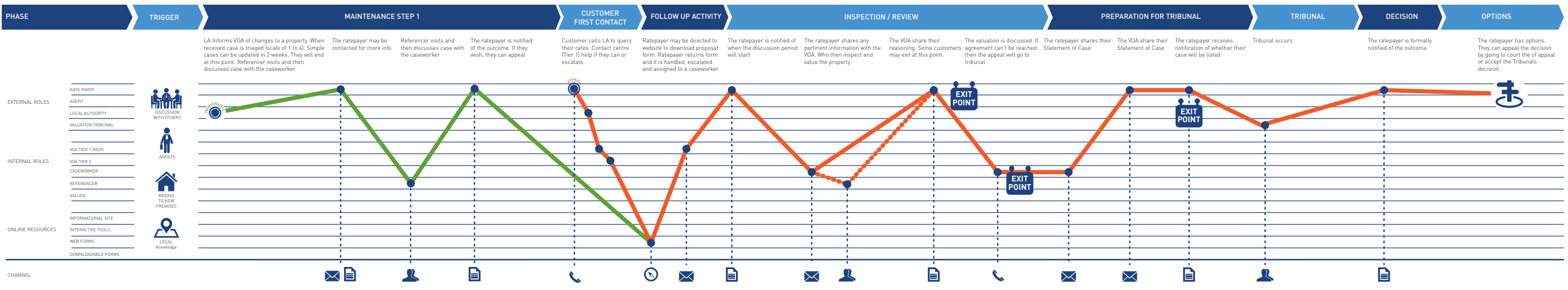
Rather than consider a journey as beginning when a customer comes into contact with the VOA, our end-to-end journeys consider the totality of the experience, starting from the trigger that caused the customer to begin their journey, through any interactions they may have with other organisations or media before arriving at the VOA. The journeys then cover all the interaction points with the VOA, both online and offline, before either concluding or moving beyond the VOA into interaction with other organisations.

There are a number of key components to the journey maps:

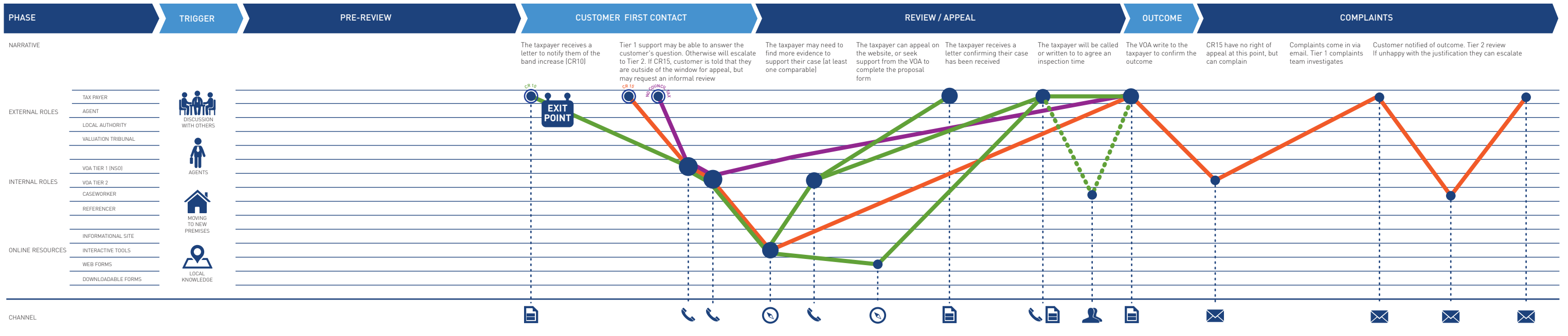
- Narrative: a description of the interaction that is occurring at key points during the journey.
- Roles: they key people with whom the customer will interact on their journey. On the journey maps these are shown as the horizontal lines across the map.
- Channels: these are the different routes through which the customer can interact with the VOA. This could include the contact centre, the website, direct contact with caseworkers and so on. Each interaction point in a specific channel is marked as a node on the journey map.
- Path: the route taken through the journey.
- VOA documents: any documentation or online reference sources that the customer will see during their journey. Any issues with these sources will be detailed.
- Emotions: this illustrates how the customer, and other key roles, are feeling during the process. This is where the main point points in a journey will be captured, typically coinciding with the more negative emotional states.
- VOA objectives: this section describes any VOA objectives that result in the journey proceeding as it does. It is important to bear these in mind when changes to the journey are considered to ensure that changes address both VOA and customer needs.

By understanding the journey that a customer goes on when interacting with the VOA, we can identify the key pain points, those areas where interaction is more difficult than it needs to be, any areas of inefficiency and highlight any unintended or unanticipated interactions. By viewing the journeys from a role perspective, we can also understand how much communication and guidance the customer receives from the VOA during their journey, which has been a recurring issue identified throughout our research.

THIS IS THE COMPLETE CUSTOMER JOURNEY PLOTTING THE ACTIONS OF CUSTOMERS AND VOA STAFF.



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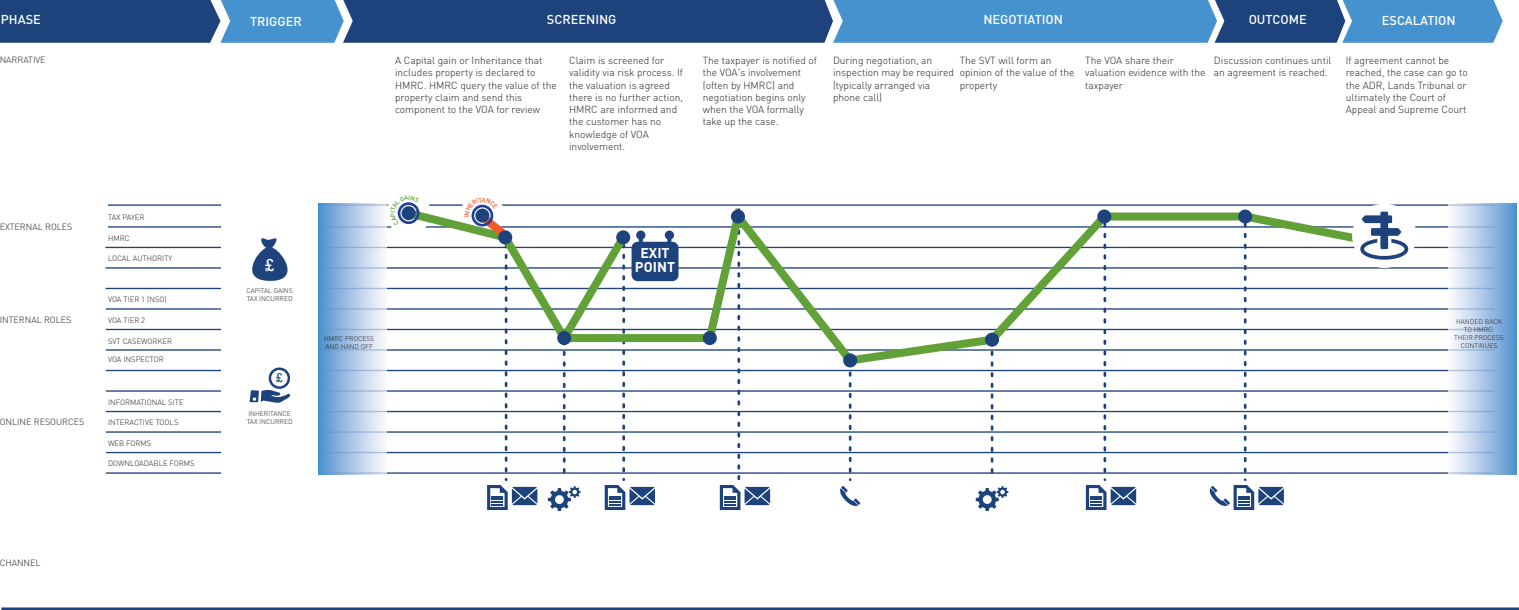
RIGHT TO BUY JOURNEY

LEGISLATION DEFINES THE PROCESS. SCOTLAND ARE STOPPING RIGHT TO BUY AT THE END OF 2014



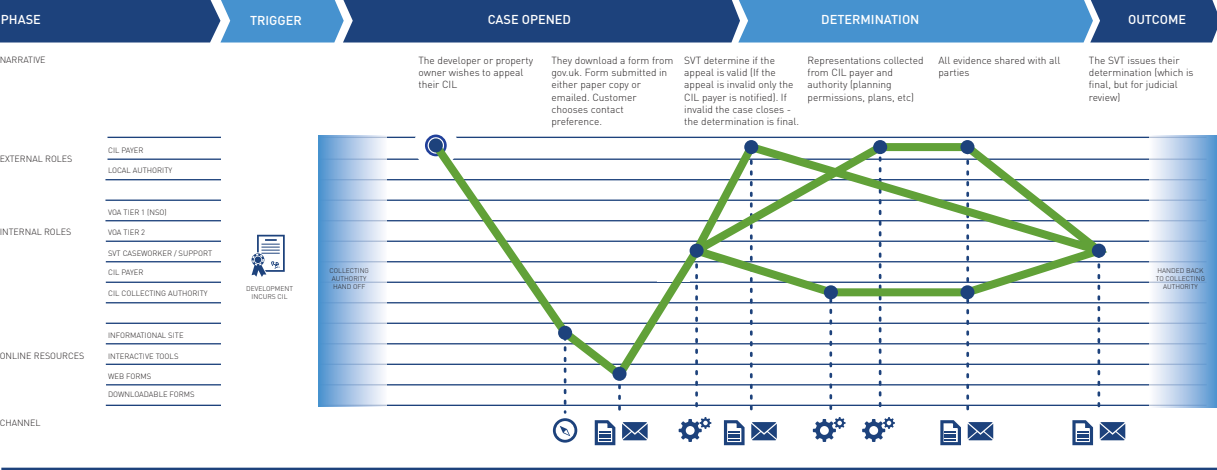
CAPITAL GAINS AND INHERITANCE TAX JOURNEY

THE VOA'S ROLE IS A SMALL PART OF A BIGGER HMRC PROCESS. THEREFORE SCOPE TO CHANGE IS LIMITED.



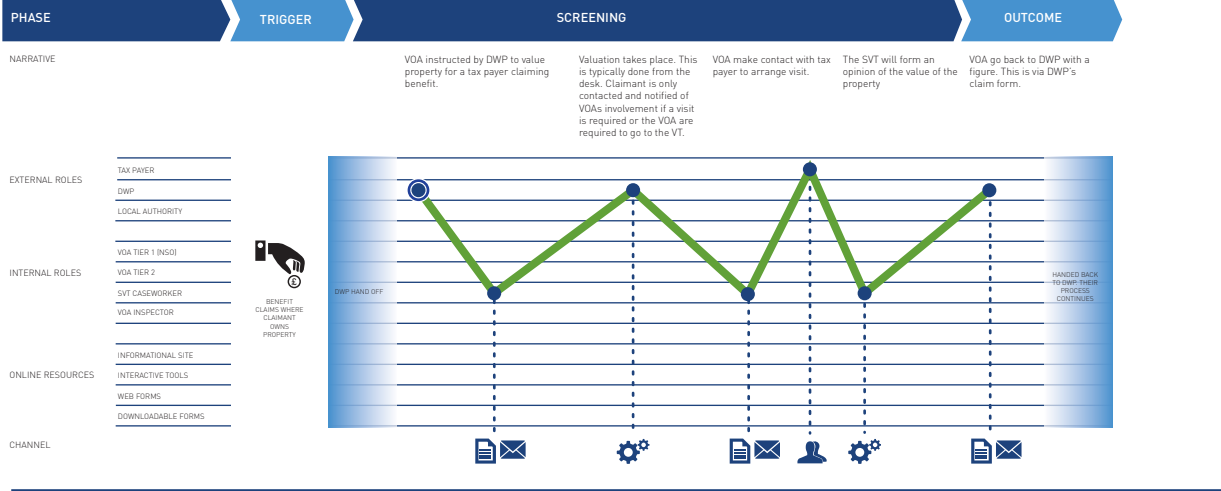
CIL JOURNEY

LEGISLATION DEFINES THE PROCESS.



DWP CUSTOMER JOURNEY

THE VOA'S ROLE IS A SMALL PART OF A BIGGER DWP PROCESS. THEREFORE SCOPE TO CHANGE IS LIMITED. DWP ARE A PAPER BASED ORGANISATION. ALL INBOUND COMMUNICATIONS ARRIVE IN PAPER FORM.





CUSTOMER JOURNEY

THIS IS THE COMPLETE CUSTOMER JOURNEY PLOTTING THE ACTIONS OF CUSTOMERS AND VOA STAFF.

