



ROLE:

## LANDLORD

NAME:

## JONATHAN WILSON

LANDLORDS CAN BE SEGMENTED INTO THREE GROUPS - SMALL LANDLORDS WITH ONLY A FEW PROPERTIES, LARGE LANDLORDS AND THE AGENTS THAT REPRESENT THEM. REGARDLESS OF THE GROUP THE CHALLENGES, INTERACTIONS, FRUSTRATIONS AND NEEDS ARE MUCH THE SAME. IT WOULD APPEAR THAT MOST LANDLORDS USE AN AGENT, OR THEIR BUSINESS OPERATES LIKE AN AGENT.

LANDLORDS LIKE TO USE AGENTS AS THEY REMOVE THE BURDEN OF PROPERTY MANAGEMENT, RENT COMMERCIALS AND ADMINISTRATION.

THE LEVEL OF ENGAGEMENT IS IMPACTED BY LOCATION AND THE VOLUME OF HOUSING BENEFIT AND PROTECTED TENANTS IN THE AREA. FOR SOME LANDLORDS INTERACTION IS LIMITED TO PROVIDING RENTAL INFORMATION, OTHERS WILL WORK CLOSELY WITH THE VOA IN MULTIPLE AREAS.

LANDLORDS BEMOANED THE LEVEL OF KNOWLEDGE HELD BY STAFF AT THE NSO, SIGHTING IT IS A MAJOR CAUSE OF FRUSTRATION. HOWEVER ALL REPORTED HAVING STRONG RELATIONSHIPS WITH THEIR RENT OFFICER AND HAVING DIRECT CONTACT. THIS RELATIONSHIP IS LEVERAGED REGULARLY TO GET THE ADVICE AND SUPPORT NEEDED. DUE TO THE STRENGTH OF THIS INTERACTION LANDLORDS ARE GENERALLY HAPPY WITH THE SERVICE THE VOA PROVIDES. MOST OF THEIR ISSUES RELATE TO MATTERS OUTSIDE OF THE VOA'S CONTROL.

### Typical interaction points

For most landlords interaction with the VOA happens during:

- 1) Increasing rent
- 2) Housing benefit
- 3) Dealing with protected tenants (fair rent)
- 4) Appeals
- 5) Collection of rental information

### Experiences when increasing rent

Landlords will only interact with the VOA if the rent is registered and the proposed increase needs to go to a rent officer. Interaction happens once a form is downloaded from the VOA website and a completed application is given to the VOA. Landlords feel the rent officer's registered rent increase will often go to tribunal. Whereas only 2% go to tribunal. The landlord is asked to provide comparable rental data to support the proposed rent increase. This information is straightforward to collect.

**LANDLORDS RELY ON US TO DEAL WITH THE VOA. A LANDLORD JUDGES AN AGENT BY WHETHER THE MONEY IS GOING INTO THEIR ACCOUNT EVERY MONTH ON TIME. IT'S ALL ABOUT THE MONTH.**

**LETTINGS AGENT**

### Housing benefit

Housing benefit is an area of frustration for landlords. A big frustration is the 52 week rule – where benefit levels are fixed for 52 weeks. In these circumstances rent increases may not be reflected in increased benefit levels. Landlords and their agents are not always aware of this. LAs are reported as hiding behind data protection laws and refusing to provide information. Landlords reported a similar experience with the VOA because rent officers must respect claimant confidentiality. Landlord frustration peaks when the opportunity to increase housing benefit is extended from 2 years to 3. This happens when a 2 year rent increase is due but when the claim is referred to the VOA rent officer, they are told they have to wait a further 52 weeks to put the benefit up.



ROLE:  
**LANDLORD**

NAME:  
**JONATHAN WILSON**

**Housing benefit continued**

Landlords are often frustrated by payment in arrears. When the 52 week rule is in force, and housing benefit is topping up the rent, it makes it hard to generate a rent statement. It would be easier if rent was paid monthly but it is paid every 4 weeks. Landlords often feel short changed. From an agent's point of view many of the landlords don't understand the statements which means they have to spend time taking landlords through the statements and handle frustrated clients.

Housing benefit can stop without warning. When this happens landlords are likely to talk to the tenants but they are limited in what they can do. Landlords reported it is hard to instil in some people that they need to be proactive on their rent. If the landlord is not being paid they have to spend time trying to motivate the tenant to contact the council. This is said to be hard work, made worse by many housing benefit tenants not being highly educated. If the tenant doesn't take action landlords will threaten eviction.

**Protected Tenants**

Protected tenants would appear to be in decline, which is to be expected. Rent increases are submitted every two years, in line with fair rent legislation. The landlord fills out a form and sends it off to the VOA rent officer. It is up to the Rent Officer or both parties to ask for an inspection of the property. Landlords and their agents both like to attend an inspection.

The form landlords submit asks what they would like the rent to be (item 7). This is an area of frustration as landlords reported the figures being ignored by the rent officer. Some commented the Rent Officer has said that this question has no value and is ignored. It would appear item 7 causes frustrations for landlords, tenants and agents. The Rent Officer sends a copy of the form to the tenant. Item 7 can cause panic with tenants. Landlords would like to see the question removed from the form. They would typically put a market rate rent here. If an agent puts any less in, they reported landlords are unhappy as they want the rent to be market value.

**Appeals**

Both agents and landlords appear happy with the rent the VOA state they can charge for protected tenants. Occasionally tenants may complain about the price of the rent. Landlords, or the agents, explain the VOA use a formula to calculate the rent and they have no control over the rental price. They always make it clear that any appeals can cause rent to go up as well as down. There were reports of cases where rent had gone down by just 50 pence per week - due to the RPI aspect of fair rent caps.

**Limited interactions with the VOA**

Some landlord agents have minimal interactions with the VOA. This is often due to location and the lack of protected tenants or housing benefits tenants. For these customers they may only ever provide rental information. This is seen as a favour to the VOA Rent Officer, with no benefit to the agent.

**Interaction preferences**

Landlords would rather phone the VOA when they have a question. They are happy to email but they value the opportunity to talk. Many interact with their Rent Officer directly and are in possession of their direct dial. All seem to value the face to face interactions they have with their Rent Officer.

**NSO experiences**

Landlords commented that phoning the NSO is a pointless activity as the staff have little to no understanding of Rent Officer matters.

**Rent Officers are often highly regarded**

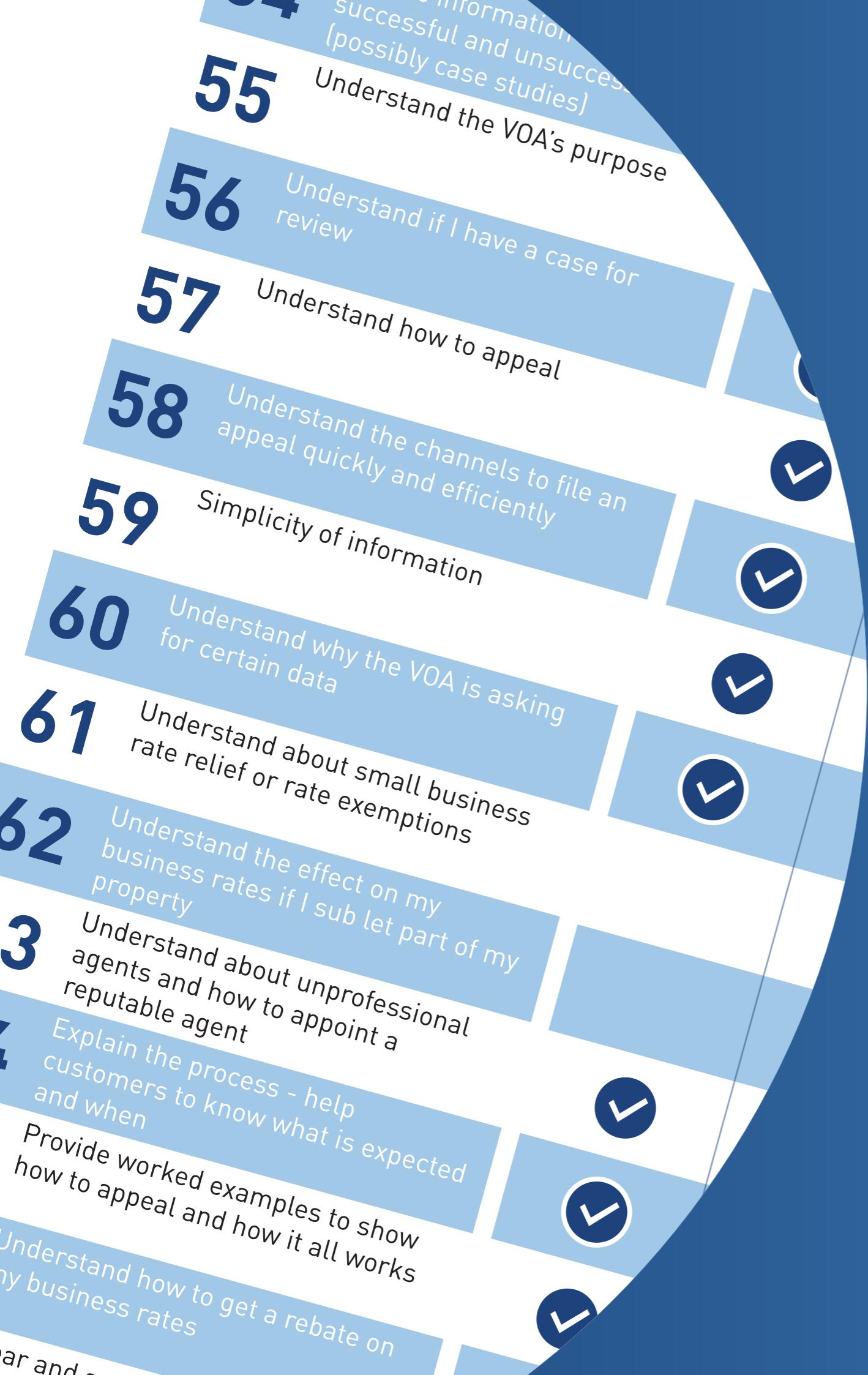
All landlords interviewed had very positive experiences in working with their rent officer. They will often meet face to face, in most cases the Rent Officer will pop into their office regularly to keep in touch. Rent officers provide direct dial numbers and are said to be easy to get hold of. If a message is left they are responsive in coming back. Most landlords commented on the speed of the reply, which is often the same day.

Landlords direct questions to the Rent Officers, avoid the NSO, and they are reported to be happy to provide answers.

**What Landlords want from the VOA**

- Landlords want their questions answered quickly.
- Direct access to the Rent Officer.
- To avoid calling the NSO.

**WE LOVE OUR LOCAL RENT OFFICER, HE CARES ABOUT HIS JOB AND WANTS TO DO THE BEST BY EVERYBODY. HE ALWAYS MAKES TIME FOR US AND KEEPS US UP TO DATE ON MARKET INFORMATION WE NEED TO KNOW.■■**



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.

# USER NEEDS - VOA PROCESSES

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	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	TENANTS
<b>01</b> Applying for a review or appeal should be simple	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓				
<b>02</b> The VOA to engage with us to resolve the case one way or another	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓				
<b>03</b> Access to VOA staff who are empowered to make decisions	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>04</b> The VOA to respond quickly and not be delayed by people being out of the office.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>05</b> To be able to agree cases faster	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>06</b> To agree decreases and negotiation before getting to the VT				✓		✓	✓	✓	✓	✓	✓	✓				
<b>07</b> In times of high stress deal with customers appropriately	✓					✓	✓			✓			✓		✓	✓
<b>08</b> To reach a resolution before preparation of a statement of case is necessary				✓		✓	✓	✓	✓	✓	✓	✓	✓			
<b>09</b> NDR: more personal contact so that issues can be resolved quickly. Perhaps people dedicated to the area				✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			
<b>10</b> CT: we would like more local offices	✓	✓	✓													
<b>11</b> A quick service. "Why must it take a couple of months".	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>12</b> A named contact (or two) for an area.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>13</b> For new builds get CT set up quickly so customers can access local services	✓	✓	✓	✓	✓											
<b>14</b> Consistency - to know the work is carried out in the same office	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>15</b> Access to knowledgeable staff	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>16</b> The VOA to be more open like they used to be										✓						
<b>17</b> Ability to interact with the VOA in any channel	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>18</b> The VOA to be independent and allowed to be independent										✓						

## USER NEEDS - VOA PROCESSES CONTINUED

## USER NEEDS - SHARING OF INFORMATION

# USER NEEDS - ONLINE FUNCTIONALITY

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	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	LAY
37 To see RV stats and trends										✓						
38 Intuitive online Q&A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
39 More help in understanding how the process works and what is involved - particularly for smaller businesses						✓	✓	✓		✓	✓	✓				
40 Save my details so I don't have to enter them every time I make an application			✓			✓	✓	✓	✓	✓	✓	✓	✓			
41 Remove property from the ratings list as it is uninhabitable.				✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			
42 Explain each step of the process	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
43 Ability to provide supporting information online	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
44 View and suggest corrections to the details held relating to a property	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			
45 Understand how the current and historic rateable values of my a property affects the current RV						✓	✓	✓	✓	✓	✓	✓	✓			
46 Online applications	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
47 Check the details listed in my summary valuation						✓	✓	✓	✓	✓	✓	✓	✓			
48 To be able to get CT estimates online	✓	✓	✓	✓	✓											
49 Find a client's rateable value										✓						
50 Get properties merged into one rateable value / single property split into different RVs						✓	✓	✓	✓	✓	✓	✓	✓			
51 Update details when a summary valuation is wrong.						✓	✓	✓	✓	✓	✓	✓	✓			
52 Compare a rateable value to other properties						✓	✓	✓	✓	✓	✓	✓	✓			

# USER NEEDS - INFORMATION

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	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	LAY
53 Understand why the VOA cannot provide me with certain information (e.g. due to legislation)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
54 Provide information on what makes successful and unsuccessful appeals (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 Clear and accurate timelines of appeal settlement	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
68 Details on appeals in a specific area and the number of outstanding appeals										✓						
69 Understand the chances of successfully appealing	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
70 Know what the deadline is for correcting a valuation				✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			

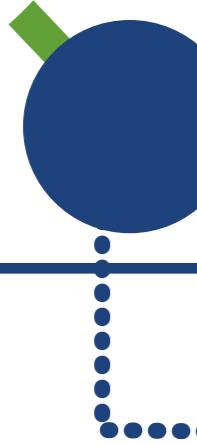
# USER NEEDS - INFORMATION CONTINUED

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	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	LAY
72 Have access to information and FAQs by sector	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
73 See an estimated bill	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
74 Understand about NDR scams - what to look out for and how to avoid them						✓	✓			✓	✓					
75 Information that relates to my situation and location	✓	✓		✓	✓	✓	✓			✓	✓		✓	✓	✓	
76 Understand how to disenstruct an agent representing me	✓	✓		✓	✓	✓	✓			✓	✓					

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	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	SEMI-PRO
77 Report fraudulent messages supposedly sent from the VOA	✓	✓		✓		✓	✓	✓		✓	✓	✓	✓	✓	✓	✓
78 Explain more in your so customers don't have to call or get into a panic	✓	✓		✓	✓	✓	✓			✓	✓		✓	✓	✓	✓
79 Greater disclosure	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
80 Timely responses to emails	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
81 A single point of contact				✓			✓		✓		✓			✓		
82 Face to face negotiation with the VOA									✓							
83 Responses in writing - in addition to voice or face to face	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
84 Use plain English in all communication	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
85 Don't want call backs but instant answers.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
86 Acknowledgement of submissions (or any communication received)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
87 Use non-threatening language (in letters and other communication)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
88 To be proactively contacted by the VOA about the progress of an appeal	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
89 To be notified when a case worker is on leave (as progress on cases stop)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
90 The VOA to be more accessible	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
91 Being kept informed of progress at all stages	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
92 Direct contact with case workers	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
93 Feedback on appeals	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
94 Understand whether a message I have received from the VOA is legitimate (Reval 2017 messages)				✓	✓	✓	✓	✓	✓	✓	✓	✓				

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	PRO	
	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.

## NDR CUSTOMER JOURNEYS

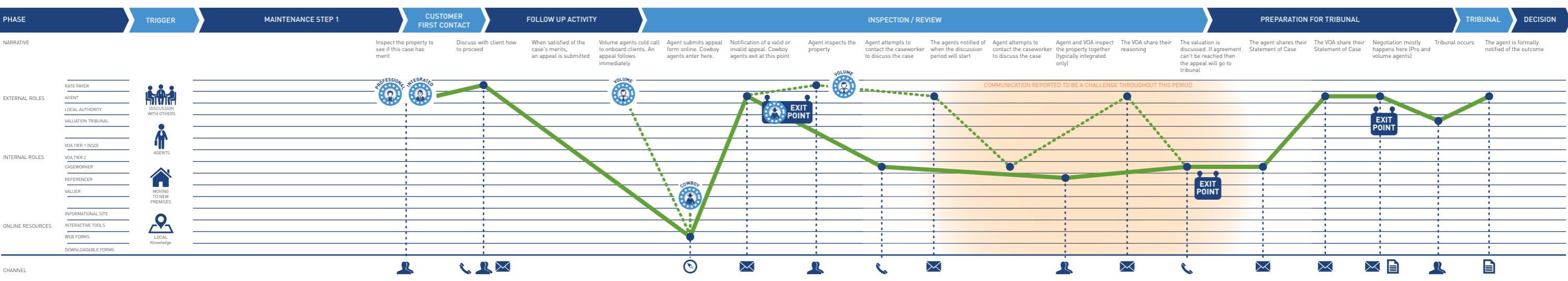
## **FULL NON DOMESTIC RATES JOURNEY**

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



## **AGENT JOURNEY**

THIS JOURNEY CAPTURES THE ACTIVITY OF THE FOUR AGENT GROUPS.



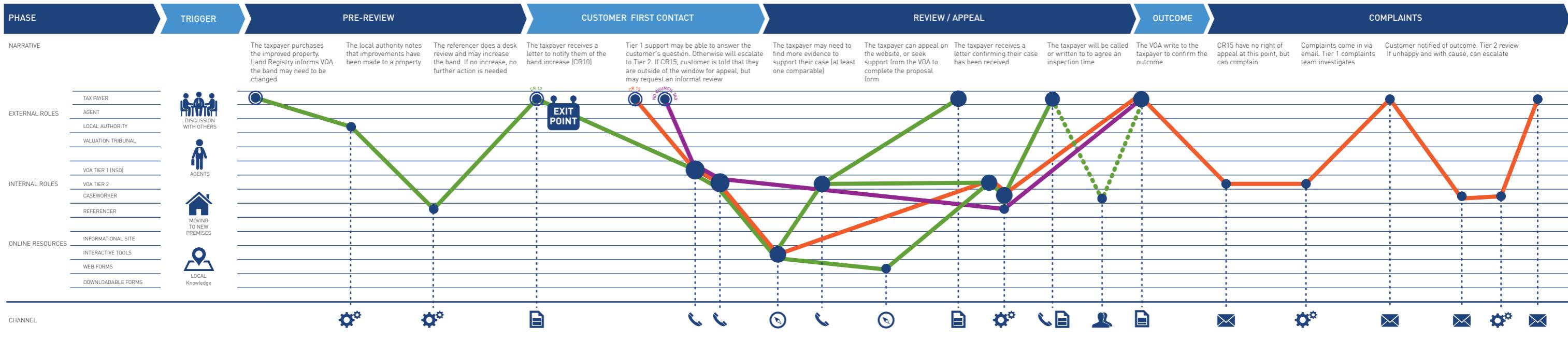
## RATE PAYER JOURNEY

THIS JOURNEY CAPTURES THE ACTIVITY OF THE RATE PAYER THROUGH MAINTENANCE AND APPEALS

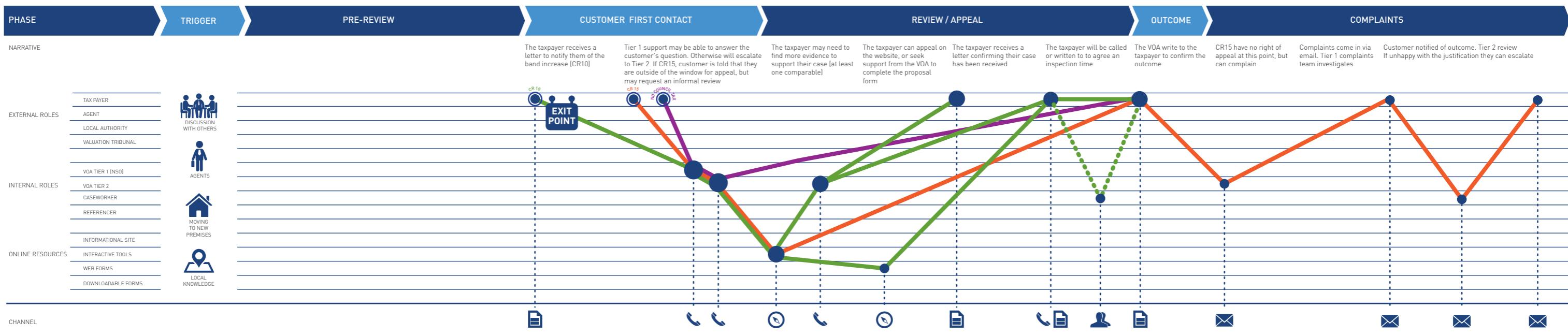


**COUNCIL TAX FULL CUSTOMER JOURNEY**

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

**COUNCIL TAX PAYER JOURNEY**

THE JOURNEY VOA CUSTOMERS TAKE

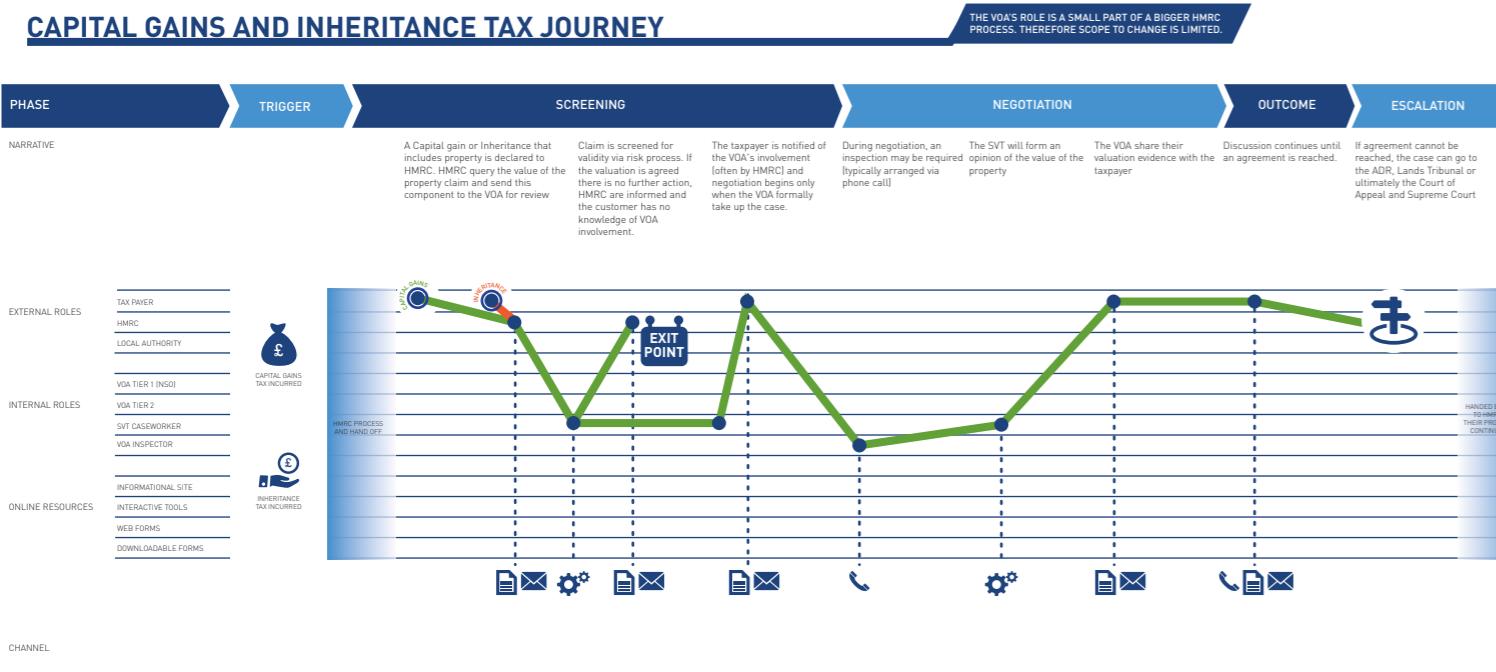


# SVT CUSTOMER JOURNEYS

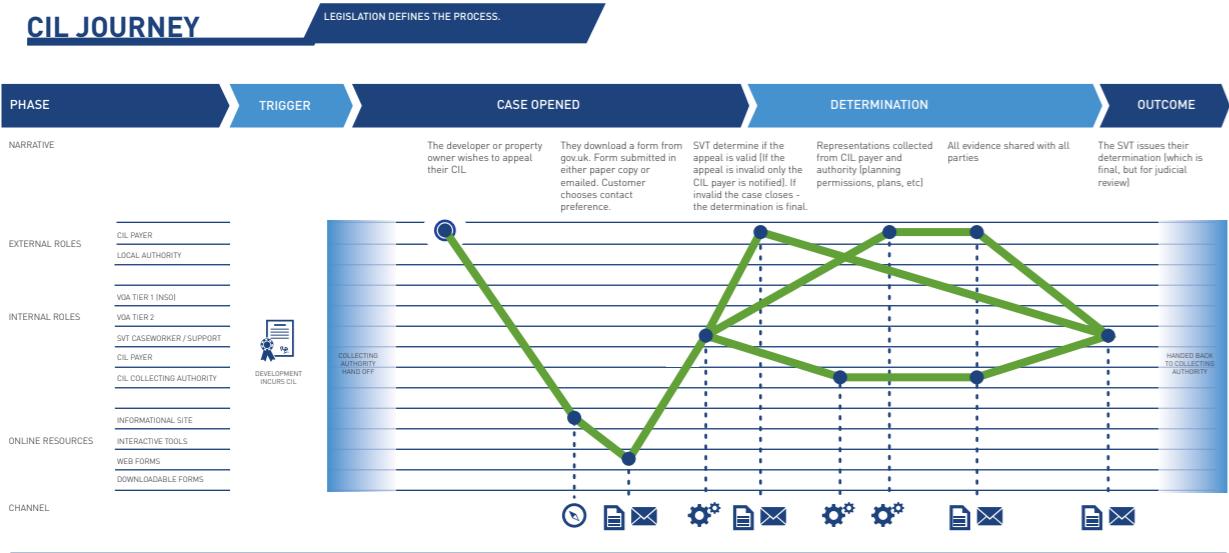
## RIGHT TO BUY JOURNEY



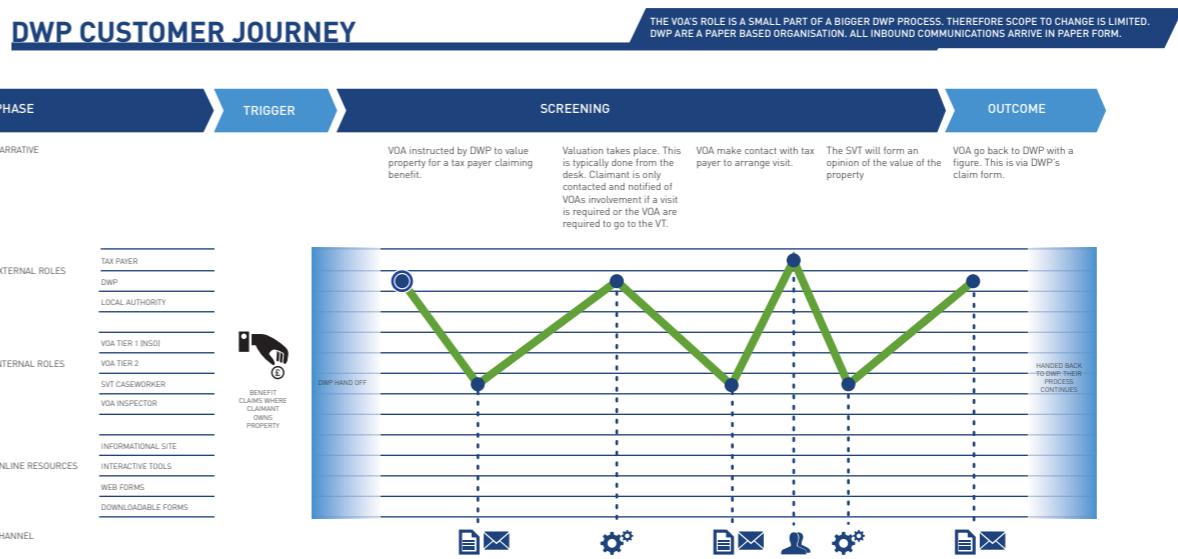
## CAPITAL GAINS AND INHERITANCE TAX JOURNEY



## CIL JOURNEY



## DWP CUSTOMER JOURNEY



## CUSTOMER JOURNEY

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

