



ROLE:

SMALL BUSINESS OWNER

IN THE NDR SPACE
WITH AROUND 10% OF
FEEL THAT THE COST
TO NAVIGATE THE RATING
AND POLICIES IS MUCH
GUIDANCE FROM THE VOA

MEMBERS OF THIS AUDIENCE
CLASSES OF PROPERTY; OF
OUT OF A SINGLE PREMISES,

Motivations to appeal

Typically, SMEs believe that their rates are too high in general. They are often well informed about the nature of other businesses' premises and have used the VOA website to understand how their RV compares. It is unclear from this research how much discussion SMEs have with other similar businesses, but none of those comments mentioned speaking to their peers.

Knowledge of ratings

This falls across a broad spectrum. Sole traders tended to be the least knowledgeable, with time and pressure being cited as the main reasons for not being able to find out more. Within the larger businesses, it was either prior experience of dealing with the VOA or responsibility fell to an employee who had the resource to find out more.

Starting the appeal

Many SMEs started their appeal through the VOA website. In general the quantity and quality of information on the website was good. SMEs felt that it was a good

SMALL TO MEDIUM ENTERPRISE PERSONA



ROLE:

SMALL TO MEDIUM ENTERPRIZE

NAME:

KAMIL BUKOWSKI

IN THE NDR SPACE, UNREPRESENTED CUSTOMERS ARE A SMALLER GROUP THAN THOSE WHO OPT TO USE AN AGENT, WITH AROUND 10% OF BUSINESSES CHOOSING TO DEAL WITH RATINGS THEMSELVES. SOME OPT TO DO THIS AS THEY FEEL THAT THE COST OF USING AN AGENT IS PROHIBITIVE, WHEREAS OTHERS FEEL THAT THEY HAVE THE WHEREWITHAL TO NAVIGATE THE RATINGS SYSTEM WITHOUT SUPPORT. IT IS FAIR TO SAY THAT THEIR KNOWLEDGE OF VOA PROCESSES AND POLICIES IS MUCH LESS DETAILED THAN THAT OF AGENTS. CONSEQUENTLY THEIR NEED FOR SUPPORT AND GUIDANCE FROM THE VOA IS SIGNIFICANTLY INCREASED.

MEMBERS OF THIS AUDIENCE GROUP ARE VERY BROAD IN TERMS OF BUSINESS TYPE, COVERING ALL OF THE BULK CLASSES OF PROPERTY; OFFICES, SHOPS, WORKSHOPS AND WAREHOUSES. IN THE MAIN, BUSINESSES ARE OPERATING OUT OF A SINGLE PREMISES, WITH ONLY PROPERTY DEVELOPERS DEALING WITH SEVERAL PROPERTIES AT ANY ONE TIME.

Motivations to appeal

Typically, SMEs believe that their rates are too high when compared to other similar properties or simply too high in general. They are often well informed about the nature of other businesses' premises and have used the VOA website to understand how their RV compares. It is unclear from this research just how much discussion SMEs have with operators of similar businesses, but none of those consulted mentioned speaking to their peers.

Knowledge of ratings

This falls across a broad spectrum. Sole traders tended to be the least knowledgeable, with time pressure being cited as the main reason for not being able to find out more. Within the larger SMEs, there was either prior experience of dealing with the VOA, or responsibility fell to an employee with the time and resource to find out more.

Starting the appeal

Many SMEs started their appeal using the VOA website. In general the quantity and quality of information on the website was well liked and most SMEs felt that it was a good resource.

Collecting evidence

In most cases SMEs felt able to gather the evidence needed to support their appeal. The main problem was the amount of time that this took, particularly as this was time that could be being used to run and develop their business.

Progress through the appeal

The majority of SMEs reported issues in understanding where their appeal had got to within the VOA process. It was felt that they had to chase the VOA for updates and it was often quite challenging to get in contact with their caseworker.

SMEs also felt that the time their appeal took was typically far too long. The majority of SMEs found that their case took longer than a year to resolve, with some cases taking several years to reach a resolution. For some the financial consequences of this were quite severe.

Understanding the VOA's case

Many SMEs found it difficult to understand the basis for the VOA's decisions. The way in which the VOA shared their evidence at the very end of the process wasn't thought to be particularly helpful or fair.

Negotiating with the VOA

Views on negotiation were very mixed. Several SMEs reported being able to have a productive discussion with the VOA and reach an acceptable compromise. Typically this would only happen close to the date of a Valuation Tribunal. Other SMEs indicated that they had much more difficulty. In these cases, they would struggle to get in touch with the VOA, receive little in the way of communication and once contact was achieved, face resistance from the VOA in agreeing any form of reduction. SMEs suggest that even when presented with evidence that proved their case, the VOA was reluctant to make any concessions. In these cases, the matter was either escalated to a more senior person within the VOA who could over-rule their colleague, or the matter was left for the Valuation Tribunal to resolve.

“EVERYTHING JUST TAKES TOO LONG”

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SMEs most valued:

- Being able to talk to someone at the VOA and discuss the specifics of their case.
- Being able to have an inspection, if they felt this was necessary.
- Speaking to people who knew their area and the specifics of their property.

SMEs were most frustrated by:

- Not understanding how the appeals process worked.
- Not understanding the basis of the VOA's case.
- Not being able to easily talk to someone at the VOA about their case.
- The amount of time cases took to reach a conclusion.

“I CAN'T IMAGINE WHAT IT
WOULD BE LIKE IF I HAD TO
GO THROUGH IT MYSELF”

REPRESENTED CUSTOMER

Goals:

- To reduce my business rates.
- Understand how my rateable value is calculated
- Respond to a request for information.
- Provide an update due to a change in circumstance.
- Make temporary change in circumstance.
- Started a new business and want to know what the rateable value is.

Profile:

- Typically operating a business property in one of the bulk classes; shops, offices, factories, warehouses. Other common property types include pubs, storage and schools.
- Just see rates as another bill, often seeing their rates and rent as a single cost.
- Struggle to understand rateable value and how it is calculated.
- Believe that the appeals process is difficult.
- Once started, they will often complete the process on their own without an agent.
- Some businesses will pick and choose when to use agents, typically for more complex cases.
- The role of the Local Authority in rates is not well understood, particularly for smaller businesses.
- Time poor, as their main focus is running their business.
- Depending on how well the process has gone, they may well be angry with the VOA and require calming.
- Rating is more problematic for single property occupiers, especially when it comes to time and expertise.
- For larger businesses, ratings work is likely to be handled by an employee entrusted to finance matters.
- Publicans seem to be most hassled by volume and cowboy agents. Those contacting the VOA may well be in financial distress too.

- The process can be very stressful for one person businesses.
- Small Business Relief can be a motivator to appeal, particularly when close to the £12K threshold.
- CVS client:
 - Not happy with ongoing 50% charge.
 - However, the appeal was won and the service was acceptable.

Interaction with the VOA:

- When they call, they expect to get an answer there and then.
- They can call in to ask for help to fill in forms or to start their appeal.
- Ratepayer lack of knowledge means they need a lot of hand holding. It seems that this is not always available.
- Some ratepayers do get a visit from the VOA, which is always appreciated.
- They like to talk directly to the VOA for clarification.
- First contact calls are relaxed, as they are mainly trying to understand the process or seeking help.
- Ratepayers are often confused by process and terminology used by the VOA.
- Negotiation can be hard as the focus is on price, not the reasons for the Rateable Value.
- Interactions tend to be positive, if it's possible for the ratepayer to speak to someone.
- The VOA don't keep ratepayers up to date as well as they would like. They feel they have to chase for any updates.
- Ratepayers like that it is possible to appeal online.
- In many cases it can be easier to get to speak to the VOA than the council.

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Frustrations:

General:

- Rates are seen as unfair.
- Neither the LA or VOA promote Small Business Relief.

Website and paper communications:

- It is hard to find forms on the gov.uk site
- The letters sent with the FOR are intimidating
- The FOR form itself is confusing
- FOR completion is often left to the last minute
- It can be a struggle to use the Rateable Value postcode search in the web tool
- The VOA website doesn't explain things in easy to understand terms

Calls and contact centre:

- There is confusion between the role of the VOA and that of the Local Authority
- It can be hard for ratepayers to wait for a call-back, as they have a business to run
- Ratepayers would prefer to get an answer when speaking to Tier 1, rather than have to wait for a call-back
- The contact centre are unable to provide updates on the progress of a case
- Small businesses are more likely to phone

Progress and updates:

- Generally ratepayers do not get updates from the VOA
- There is a feeling that everything takes too long, with cases taking a very long time to resolve
- It's very hard to get to speak to someone to understand what, if any, progress has been made on a case
- Negotiation and agreement only really happens close to Tribunal

Understanding the process and RV:

- Ratepayers can be intimidated by VOA legal language
- VOA terminology is hard to understand, particularly for laypeople.
- Rate bills can be hard to understand. Sometimes they are felt to be incomprehensible
- Both the VOA and the Local Authority explain very little of the process
- Sometimes the ratepayer will remain unaware of why the VOA thinks that their valuation is correct
- The basis of the VOA's case is often not clear. "Why can't they tell me why my rates are what they are?"
- Rates can scale depending on the size of the property. The means by how this works is not well understood.

Inspections:

- Ratepayers want an inspection and are surprised when this doesn't happen
- Public Houses in particular feel that an inspection is very important. There is deep frustration if this doesn't happen.
- The VOA don't inspect as much as people would like. "I want to show them why my case is different"

VOA can't / won't help:

- Disruptions/change of circumstances can be very emotive for ratepayers. Especially when the VOA cannot help
- The VOA are felt to have "made up their mind" and won't change their position. Even if compelling evidence is presented.
- The VOA don't keep the same hours as businesses. "They're always at lunch or on a break"
- There is extreme frustration when the VOA won't recognise current trading conditions
- The recent ruling on empty properties is felt to be unfair
- The VOA aren't felt to be accountable when they make mistakes

VOA IT:

- Sometimes large attachments don't make it through

LA & VOA:

- The Local Authority can hound ratepayers for payments. This is particularly frustrating if the VOA takes a long time to do anything
- The Local Authority always have to hand the ratepayer to the VOA. Ratepayers question why the Local Authority can't interface more with the VOA
- The VOA and the Local Authority are often not joined up, providing mixed messages.

Tribunal:

- The requirements for the tribunal are not clear and the need to attend can often come as a surprise.
- The statement of case can feel onerous. It seems to ratepayers that they must seek legal help.
- It feels that appeals are being used for things that should be simple to resolve.
- Attending a hearing is a big problem for small businesses, as they may have to shut for the day, with a consequent loss in earnings.
- Having to go through tribunal for things felt to be resolvable with a conversation baffles ratepayers
- Rescheduled tribunals can be a long time away.

VOA staffing and internal process

- Caseworkers change a lot. It can feel to ratepayers like they have to start from scratch each time.
- The increasing lack of local knowledge on the VOA's part is felt to be a large concern
- Junior caseworkers are felt to be more prone to error and less willing to back down. They have to be overridden by senior caseworkers

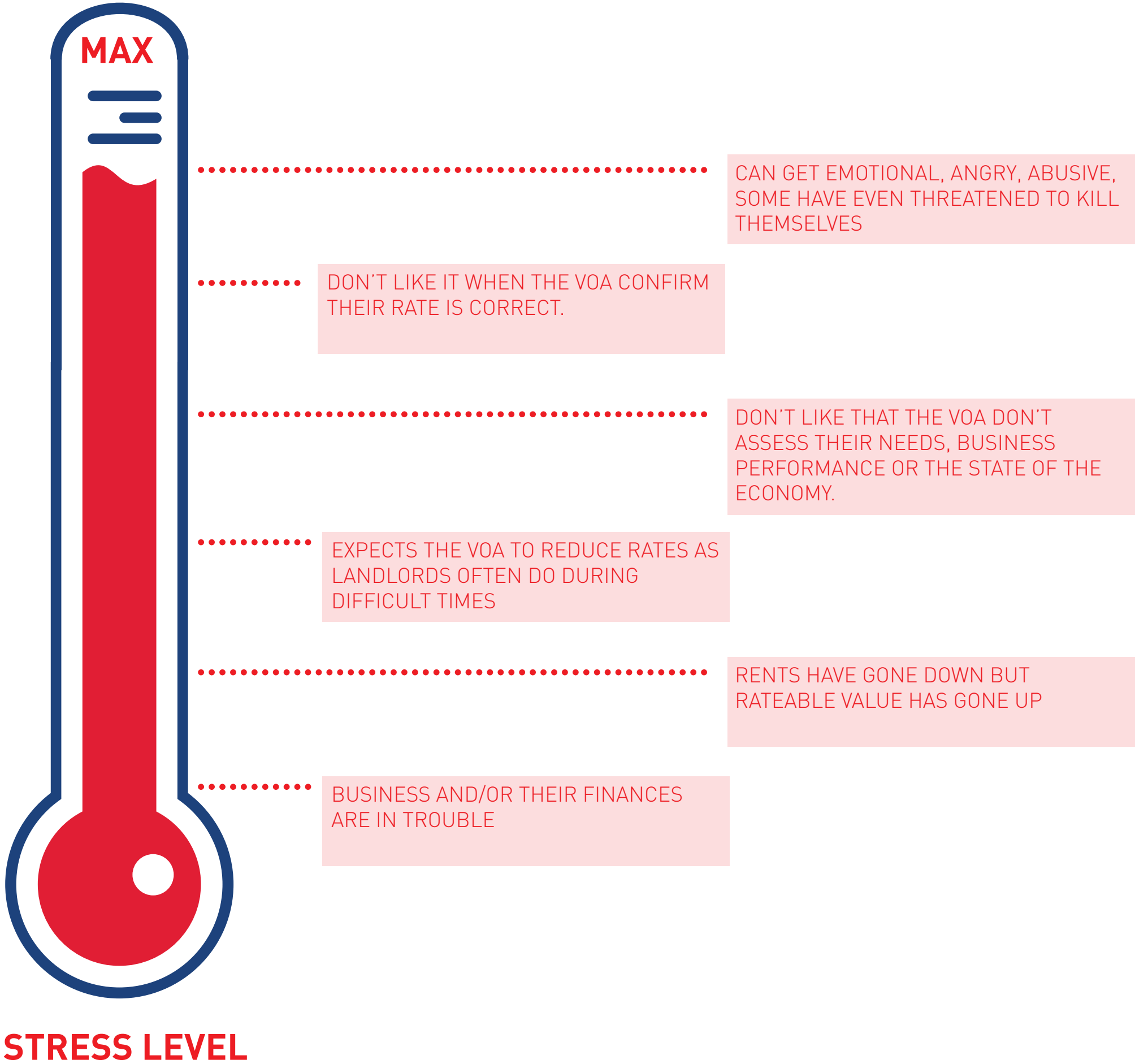
Needs:

- Help and guidance on all aspects of the process
- Being kept informed about progress
- A quick and efficient service. "Why must it take so long"
- More help with providing the correct information for a proposal
- More help in understanding how the process works and what is involved. Particularly for small businesses.
- To be able to find and understand key information on the rates search site, including; property size, value, parking spaces, other property "upgrades" (e.g. air con).



For most SMEs dealing with the VOA is business as usual. But for some it can come at a time of high stress. Although low in numbers, high stress SMEs are big in impact on the VOA, VOA staff and come at a difficult time for the SME business owner.

In building our understanding of SME customers it is important that we understand the high stress SMEs.



54	Understand the information successful and unsuccessful (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								✓						

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
19	The VOA need to compromise and take on board valid evidence.														
20	The VOA should require signed authority to represent a client														
21	A quick outcome														

[illegible]

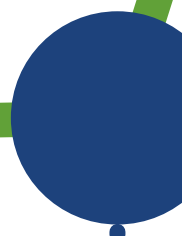
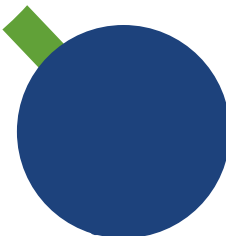
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EXTERNAL USER NEED	COUNCIL TAX			CT & NDR		NON-DOMESTIC RATES							HOUSING ALLOWANCE		
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	TAX PAYER	HOUSING ASSOC.	AGENT	PROPERTY DEVELOPERS	ESTATE AGENT	SME SINGLE PROPERTY	SME MULTIPLE PROPERTY	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		
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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:

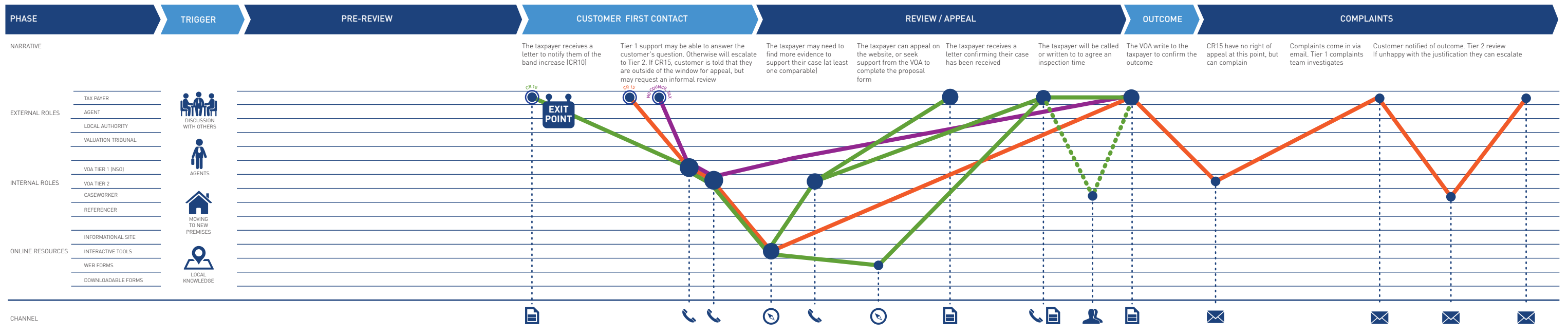
- Narrative: a description of the interaction that is occurring at key points during the journey.
- Roles: they key people with whom the customer will interact on their journey. On the journey maps these are shown as the horizontal lines across the map.
- Channels: these are the different routes through 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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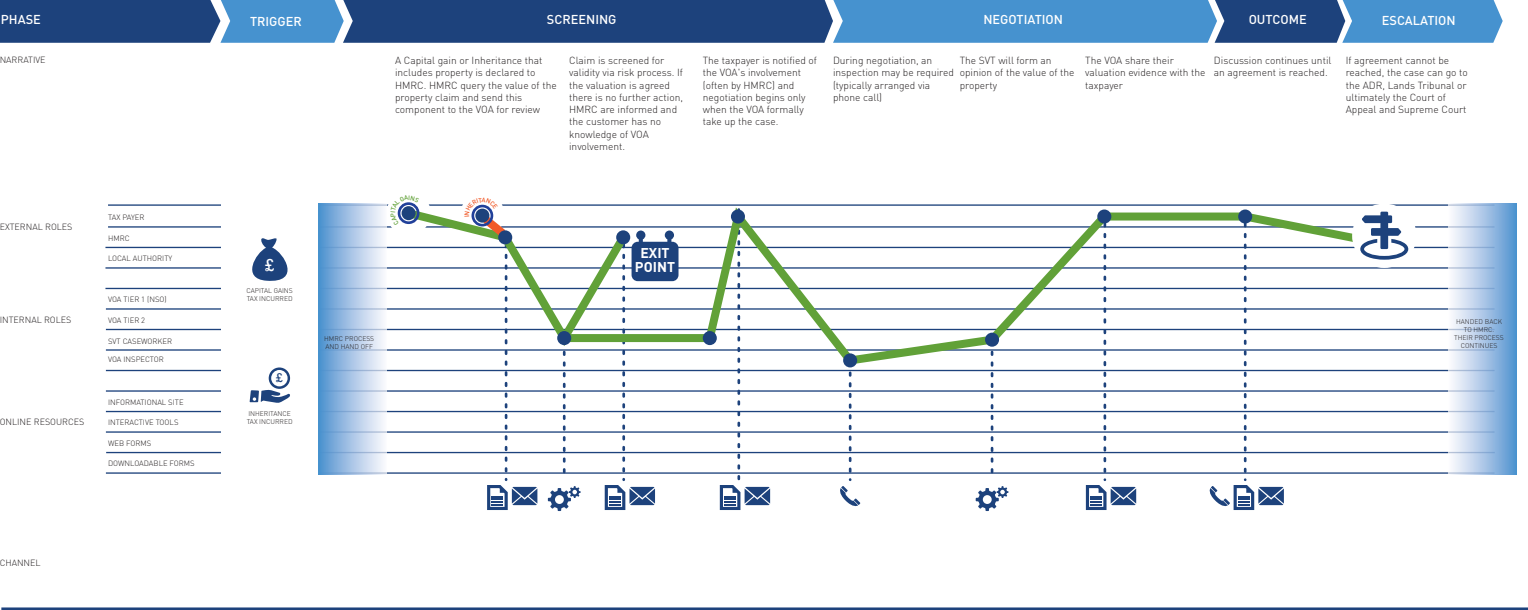
RIGHT TO BUY JOURNEY

LEGISLATION DEFINES THE PROCESS. SCOTLAND ARE STOPPING RIGHT TO BUY AT THE END OF 2016



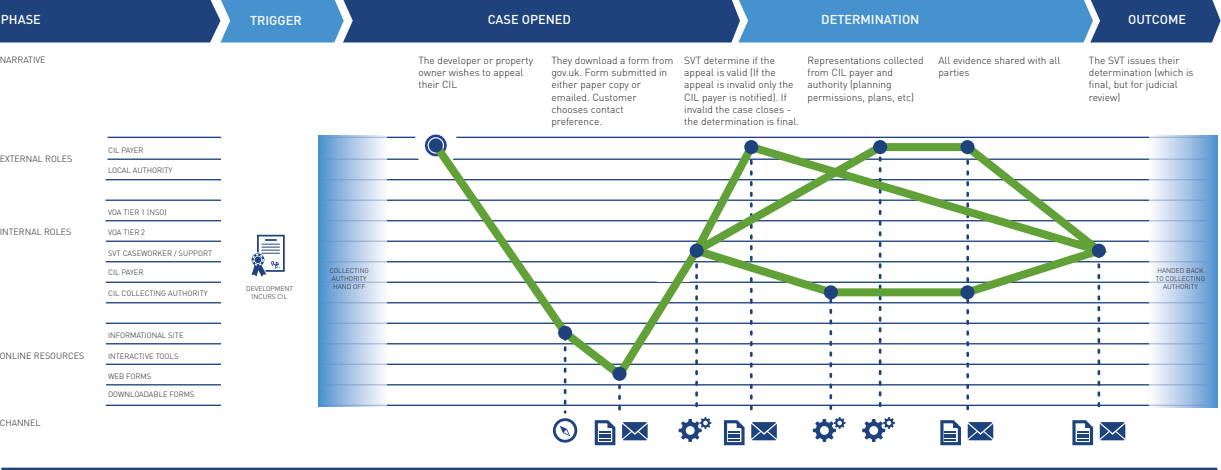
CAPITAL GAINS AND INHERITANCE TAX JOURNEY

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

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