

# Home Owners Support Fund

User Research



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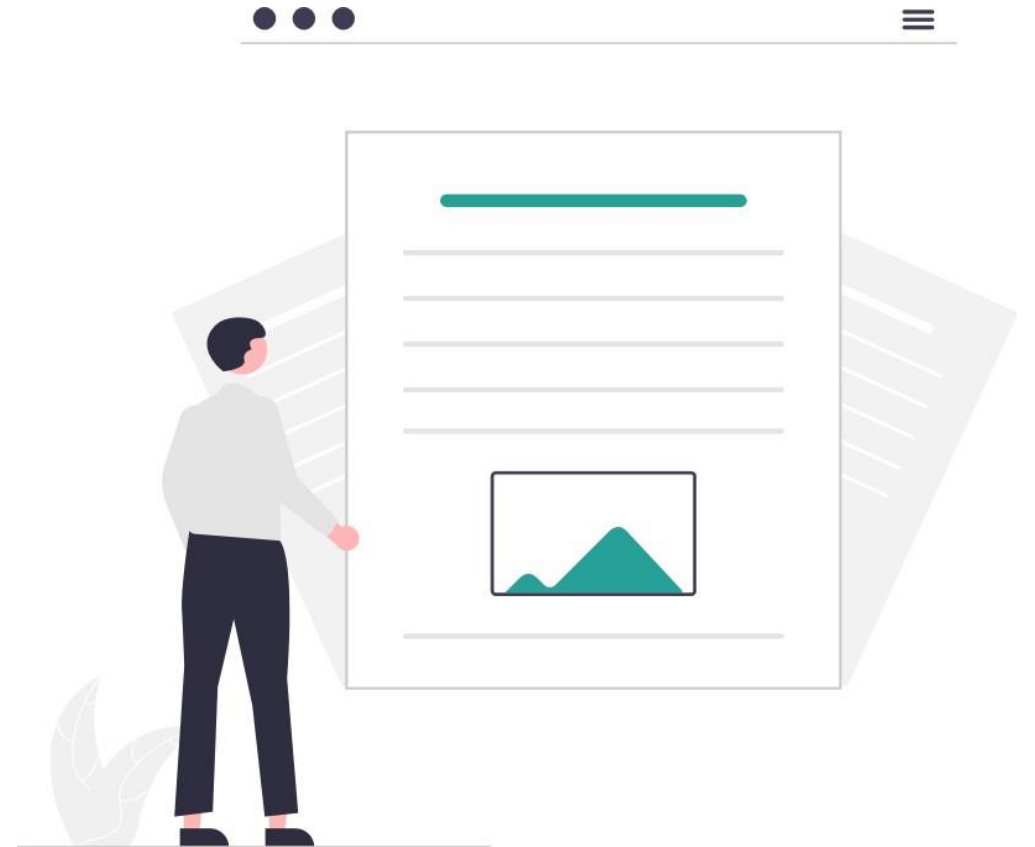
# Research Methodology

## Introduction

For the user research, we followed a human-centred design methodology; ensuring that we focused on those who use and contribute to the service from the outset.

This methodology allowed us to challenge our assumptions and biases as well as to find out what people truly need from the future design and service.

To find out what users think of the current service, we conducted desk research, held a range of workshops, Q&As and interviews.



# Research Methodology

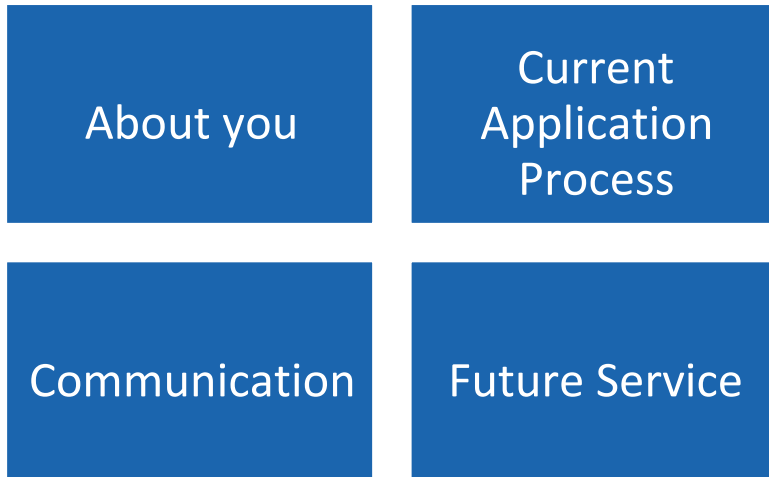
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## Discussion Guide

A discussion guide was written by the user researcher, based on questions generated in group discussions, workshops and feedback from the wider team.

In our user engagements, we based our conversations on **4 focus areas** to meet the aims and objectives of the project, but to also gain a more holistic understanding of the user experience.

These areas centered on:



## Prior Research

The Discovery team received several documents for review as part of the Discovery work. The team also carried out additional background research online into HOSF and collated materials during interviews.

These documents have provided context throughout the project and informed the discussion guide questions. This helped to focus project time on important areas and to remain within the project's scope.

## Desk Research

The team reviewed a range of documents that was received from the project team, the HOSF website and Scottish Government Record Management System (eRDM).

# User Recruitment

## Recruitment

**Interviews:** 15 semi-structured interviews\*

**Where:** Microsoft Teams and on the phone

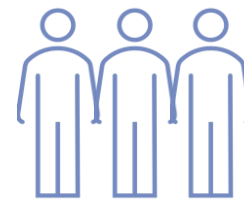
**Interviewees:** 3 HOSF employees (service providers) and 12 external users (service users)

**Recruitment of Applicants:** we recruited Applicants through Money Advisers. It is important to note that we were also able to hear about Applicant stories via the Money Advisers.

\*we also had extra participants taking part via email. This feedback was incorporated into the research analysis.

## User Groups

### Service Providers



(The HOSF Team)

2 x Caseworkers

1 x Service Owner

HOSF Team

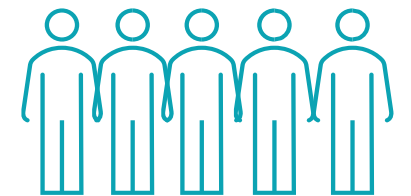
### Service Users



Applicants



Money Advisers



Social Landlords

# User Groups: The Applicants

## Age 45+

Data held by the HOSF team suggests that Applicants tend to be aged 45 and over.

Speaking with Money Advisers, it appears that a lot of Applicants are 60+ and come to the scheme as an end of term Applicant.

## Varied digital, literacy & numeracy

Money Advisers suggested that the Applicants have varied digital, literacy and numeracy skills. Due to this, Money Advisers work closely with Applicants to communicate with them in a way that works for them.

## Higher rates of mental health problems and disabilities

Data held by HOSF suggests that over 40% of Applicants describe themselves as having a disability or mental health problem.

Applicants spoke openly about their needs during interviews, too.



# User Groups: Money Advisers & Social Landlords

## Money Advisers & Social Landlords

### Money Advisers

**Money Advisers are the middle-person between HOSF and the Applicant.**

They work for different organisations, including Citizens Advice Scotland.

Throughout the application process, they explain the scheme, provide updates and support the Applicant. They often provide financial advice outside of the scheme, including how to apply for benefits once they are tenants.

### Social Landlords

**They represent not for profit organisations, but still need to ensure that the homes that they invest in are still a valuable addition to their assets.**

Social Landlords are local authorities and registered social landlords (RSLs) such as housing associations.

In addition to following Scottish Housing Quality Standards (SHQS), when building or making repairs to homes, they often have additional standards that they comply to. This means, the need for repair work, and the type of repair work to be done, will vary depending on the Social Landlord.

# User Research

User Needs



# User Needs – Overview

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**User needs in the simplest terms are what users need from a service.**

User needs are an important early step in designing services and act as a foundation to ensure we design what users actually need.

It is important to note that **user needs**, and policies, **can change over time**. This may also be the case if additional user groups are spoken to in later phases of the project. It is important to use these insights to inform future designs.

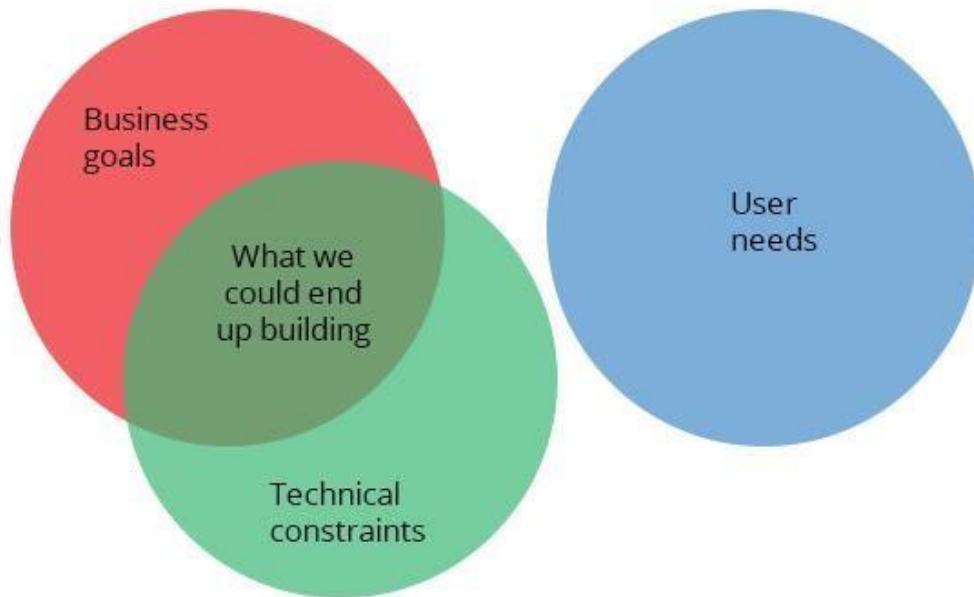
In the context of this study, the ‘service users’ were Applicants, Money Advisers and Social Landlords. The Service Providers were Caseworkers & the Service Owner.

User needs are valuable as they:

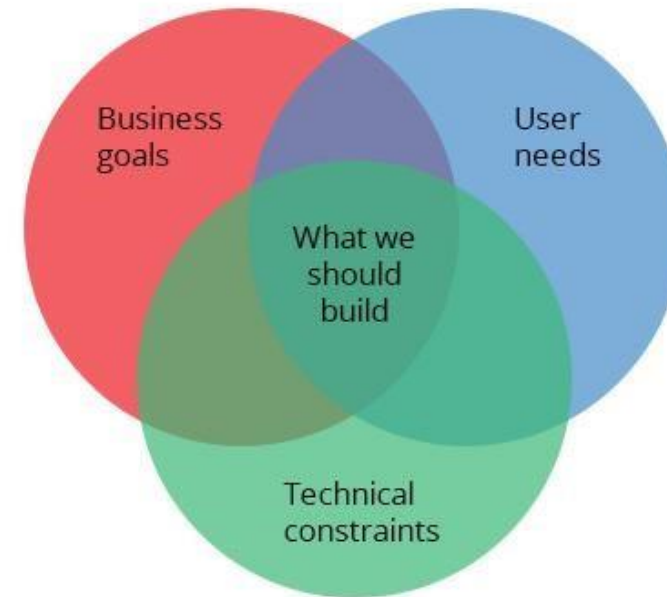
1. help create a **concise view** of what we are trying to achieve with the future solution
2. allow us to focus as a team around a **common understanding of users** who provide the HOSF service as well as understanding the needs of those that use the service
3. help to **consider all users** in the future direction of the service

# User needs – building the wrong thing

Building the wrong thing



Building the right thing



# User Needs | Service Providers

## The HOSF Team

needs a system that is easy to use so that they can complete their work efficiently. The HOSF team need a more manageable caseload. To speed up processes, tasks need to be automated for everyone.

### As a Caseworker, I need:

- information to be in one place so that I can work more efficiently
- to save time on data input so that I can spend more time on other tasks
- processes to be automated so that tasks are quicker to complete

### As a Service owner, I need:

- a way to see an overview of all cases in one place so that I can see how the service is performing
- processes and reports to be automated so that the team can spend more time communicating with users
- to know how the scheme is performing so that I can make informed steps for the future service

# User Needs | Service Users: Common Needs

Applicants, Money Advisers & Social Landlords

As a service user, I need:

- to know what is happening with the application so that I am reassured it is progressing as planned
- to know how long each step will take so that I know what to expect from the start
- a quick outcome so that I can move on regardless of the decision
- to receive quick responses from the HOSF team so that I know what to do next
- to have clear guidance on the scheme so that I can make an informed decision to take part

# User Needs | Service Users

## Applicants, Money Advisers & Social Landlords

### As an Applicant, I need:

- to be updated regularly about the status of my application so that I know what is happening
- support with understanding my application so that I know what I am signing up to
- to be notified about house visits so that I am confident opening my door
- to have a choice in how I communicate throughout the scheme so that I am not prevented from accessing the service
- the information around the service to be clear and realistic so that I can make an informed decision

### As a Money Adviser, I need:

- up-to-date information around the scheme so that I can offer informed advice to Applicants
- to be able to track the Applicant's application so that I can support them through the process and with next steps
- guidance from the HOSF team so that I can best support Applicants

### As a Social Landlord, I need:

- to have more information around the scheme so I can decide whether it is feasible to take part
- to better understand the finances around the scheme so that I can budget/plan for it
- more information about the property and tenant, early on in the process, so that I can make informed and quicker decisions

# User Research

**Key findings – All Service Users**

Applicants, Money Advisers & Social Landlords

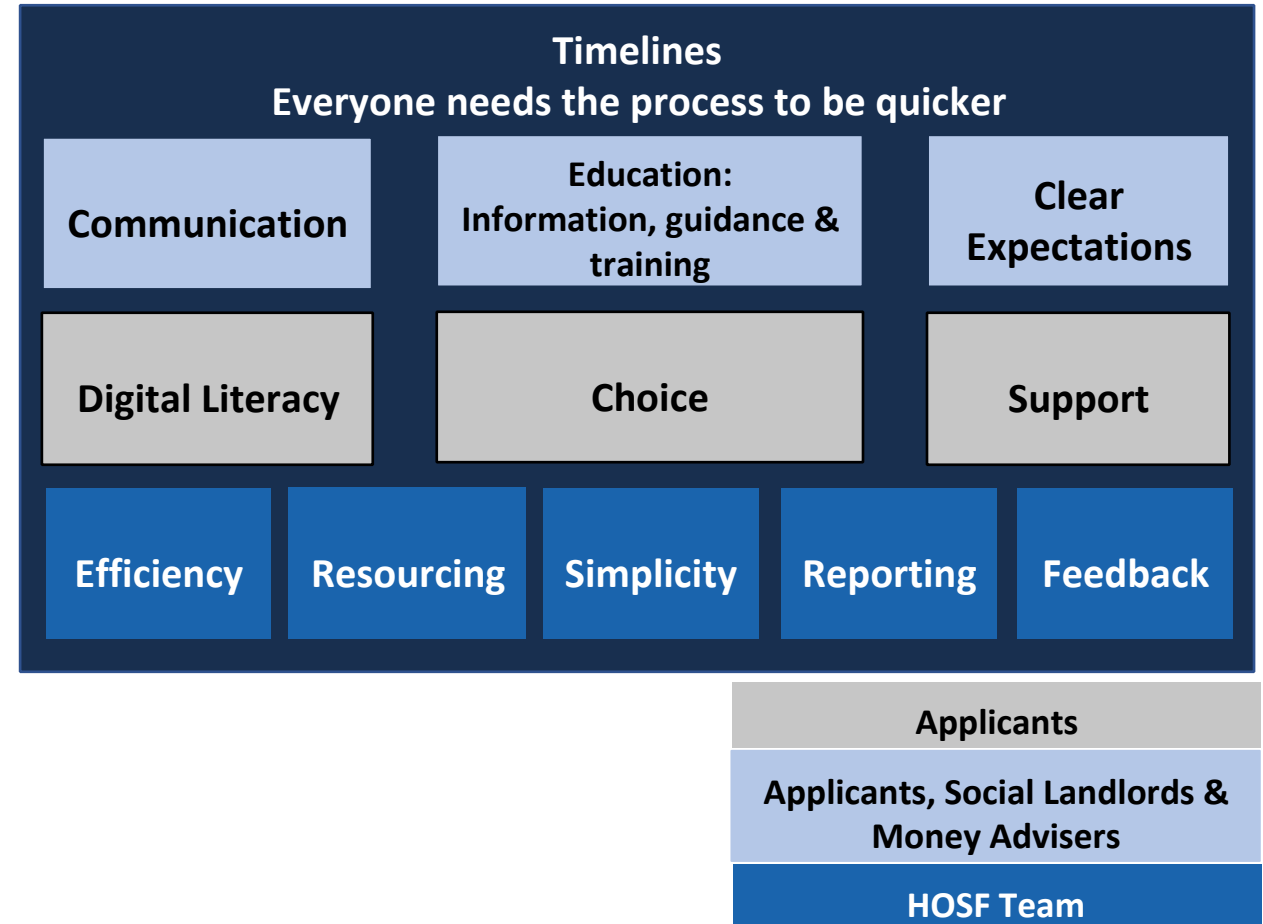
# High Level Themes – All Users

The Discovery phase is an important step in getting a well-rounded and in-depth understanding of the goals, scope, and limitations of the project.

Talking to both internal and external users, gave the team a better understanding of what users like and dislike about the current service as well as what they hope from the future service.

**The high-level themes reflect what we learnt from these conversations.**

The 12 **high level insights** from this research are:



# Key Findings: Timelines

## Long timelines

During interviews, participants were asked what their **'top priority'** would be for the future service.

All interviewees mentioned **speeding up the timeline**.

The application process should take around 12 weeks. However, timelines are lasting longer than 2 years causing uncertainty and frustration for those taking part in the scheme.

## Unknown timelines

Currently, participants do not know how long the scheme should take from start to finish. Timelines are unclear for all.

Many did not know why the process was taking so long.

Money Advisers explained that they were reluctant to put forward the scheme to Applicants due to not knowing how long it would take to complete.

Applicants said if they had known how long it would have taken, they may have reconsidered taking part.

## Timelines should be:

- considerably shorter
- clearly documented and explained

This will help all users feel like they are included in the process and know what to expect.



“Length of time that it takes from application to any kind of outcome, particularly if it’s a successful application, it’s jumping through hoops, it’s very lengthy, everything takes an eternity.”

Money Adviser

“If we could turn it around quicker it would be a fantastic scheme.”

Money Adviser

“I really don’t understand why things can’t be made quicker.”

Applicant



# Key Findings: Communication

## Lack of Communication

**Second to timelines, all users want better communication during the scheme. They do not always feel included in the process.**

The HOSF team are aware that communication with external users takes time. Due to resourcing and the current system, communication is limited so that time can be focussed on progressing applications.

All users feel that they currently have to do a lot of the chasing to find out what is happening with the application.

## Chasing updates

**Currently, users are unable to see which stage their application is at.**

All users are reliant on communication from the HOSF team in order to get updates. This is particularly frustrating for the Applicant who has to wait on the Money Adviser for information.

## Communication should:

- Keep all users in the loop so that they can make appropriate next steps
- Provide regular updates, even if nothing is happening

Most users are aware that the HOSF team is small and that there may be a long wait to receive a response, but they need to feel like they are being listened to. For Service Users, **staying informed is a big part of the service.**

Greater transparency around communication could lead to improved trust in the service.

“It’s hard to have an update, I have to chase a lot – would be better to have an online form with a confirmation email – or get automatic ping to say: this has been done.”

Money Adviser

# Key Findings: Expectations & Guidance

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## Unclear Expectations

Currently, Service Users are not sure what to expect from the scheme.

They are not sure about the different stages of the process and what they involve.

They want to know what will happen from start to finish.

## Lack of knowledge & guidance

During interviews, users explained that the information around the scheme was limited. Without being signposted to information, they would not know where to look for it.

As the HOSF scheme also involves transference of money to different parties, including the Applicants and Social Landlords, it is important that this is explained clearly. How is money distributed throughout the scheme? How are these costs calculated?

## Service Users need clearer information on:

- timelines
- what to expect at the different stages of the process
- next steps

Consider how this information could be shared with all users. Greater transparency could improve trust in the service.

## Further guidance and training might need to be created to:

- support the Money Advisers who explain the service to Applicants; what do HOSF want Money Advisers to communicate to Applicants? Why?
- help Applicants improve their understanding of the scheme
- introduce and explain better the pros and cons of the scheme to Social Landlords and Money Advisers
- explain clearly how money is distributed to all parties

# **User Research**

**User Insights - Applicants**

# Applicants: Communication

## Communication

**After improved timelines, communication was the topic that Applicants spoke mostly about.**

The theme of communication for Applicants can be broken down into 4 key areas: digital literacy, choice, guidance and support.

### Accessing the Service

**Applicants** usually find out about the Home

Owners' Support Fund after a discussion with a Money Adviser through services like the Citizens Advice Scotland.

With the help of a Money Adviser, they submit their application. Applicants must apply for the scheme through a Money Adviser, otherwise their application is rejected.

The Applicant is often updated about the progress of their application through their Money Adviser.

During the process, Applicants receive visits from surveyors who inspect their home. They contact Applicants prior to visits in various ways. Sometimes, they arrive unannounced as they do not have the correct contact details.

- **Applicants want to stay informed. They don't always know what is happening with their application.** Consider how they could be updated without having to chase the HOSF team or their Money Adviser
- **Applicants are frustrated with the current service, due to the timelines and lack of updates.** Engaging them effectively is important so that they can participate in the scheme and respond in a timely way to correspondence
- **They don't always know when to expect home visits** e.g. the surveyor arrives at the Applicant's home when they were not expecting them

They should know when home visits are planned so they know what to expect, especially as they are experiencing uncertainty with their living arrangements and finances. Consider how contact information for Applicants is kept up to date during the process.

"I want to be kept informed of what's happening, even a weekly thing, even if nothing is happening"

Money Adviser

# User Insights: Digital Literacy & Access to the service

## Applicants have varied levels of digital literacy

Money Advisers spoke about the importance of giving Applicants choice when communicating with them about the HOSF scheme.

They explained that it is important for Applicants to be able to talk to them on the phone and in-person as well as via the internet.

Reasons for providing this choice included Applicants not:

- having access to the internet
- having money to pay for the internet
- feeling confident about their digital skills/having no digital skills

## Opportunities

- Assess Applicants literacy and reading ages to see if content and the service is accessible

Giving choice to Applicants will empower people to engage with the service.

“People we see are not the most computer literate, they had no PC in their time at school – they have lived their life without the need to use a computer – so digital will be an issue.”

Money Adviser

“A lot of people don’t have email addresses or anything like that.”

Money Adviser

“Some people can’t afford internet; some people don’t have data.”

Money Adviser

“I’m dyslexic. I left school but could not really read or write.”

Applicant

# User Insights: Choice & Support

## User choice

In addition to Applicants being able to choose how they communicate throughout the service, they also spoke of wanting to contact the HOSF team directly, instead of having to rely on their Money Adviser.

## Continued Support

**Applicants agree that the support from Money Advisers is important.** The Money Adviser often helps the Applicant with their finances outside of the HOSF scheme, including arranging benefits once they are tenants.

Applicants often need assistance with filling in the application form as well as help with understanding the scheme and the legal terminology.

The Money Adviser offers a lot of emotional support to Applicants through communication and offering reassurance.

- **Consider allowing Applicants to contact the HOSF team directly.** Although this is an option at the moment, communication between the HOSF team and Applicants is currently limited. It is primarily via email. This is a barrier for some Applicants.
- **Regular updates** in the form of notifications will also keep Applicants informed, provide reassurance and give them more autonomy

“I prefer to contact them (HOSF) directly. My Money Adviser is a 3rd man.”

Applicant

“Application with the Money Adviser's help; It was easy to do it that way.”

Applicant



# User Insights: Expectations & Guidance

## What does the scheme mean for me?

**Becoming a tenant:** Taking part in the HOSF scheme means Applicants will go from being a homeowner to a tenant. They will have to sell their home.

In interviews, Applicants expressed that they were not sure what the expectations would be once they were a tenant. E.g. one person mentioned wanting a pet, but not knowing if this was an option as a tenant. **What kind of repairs will I need on my home?**

Applicants need to better understand that the repairs that take place on their home need to comply with standards (the Scottish Housing Quality Standards and perhaps the Social Landlord's standards). Applicants are unlikely to choose the finish of these repairs e.g. the type of light fitting. This may come as a surprise for some.

Social Landlords have different rules and standards so this guidance may have to come from them.

- **Consider working closely with the Social Landlords so that they can provide guidance to the Applicant regarding repairs and becoming a tenant.** Guidance available in different formats (info sheet, video, phone call, working with the Social Landlord's team) would help Applicant's understand this transition better
- **Detail how money will be distributed throughout the scheme.** Examples would give Applicants a better understanding of what to expect

"I had to get my head around the legality of it, the money how much you got it's not said, but no it's not on paper, my MA explained."

Applicant

# User Research

Key insights – Money Advisers



# Money Advisers: Communication

Before the pandemic, they would complete the application in-person. Now, the Money Adviser fills in the form for the Applicant, often via phone, and mails the form to them so that they can check over it and sign it.

Money Advisers have their own systems in place for updating Applicants.

## **Money Advisers are on board with inputting applications online.**

Due to the Covid-19 pandemic, many of the Money Advisers we interviewed now input data digitally, before passing it on to different organisations.

The Money Advisers we interviewed felt ready to input and submit the applications online.

- **Consider how Money Advisers could receive regular updates alongside the Applicant so they can discuss**

**options together.** Money Advisers don't always have updates for the Applicants. This can cause frustration for the Applicant and make it difficult for the Money Adviser to build trust with them

## **Likes**

- They find the application form easy to fill in on behalf of the Applicant and find the guidance for filling in the application form helpful

"I think if we can improve updates and communication in the scheme, it will solve a lot of problems."

Money Adviser

"I'm in the middle between the Scot Gov team, the landlord and the Applicant, I need to give updates." Money Adviser

# Money Advisers: Communication: Engagement

**Working with Money Advisers and external users collaboratively is important. The Money Advisers play a key role in the service. They are considered as part of the wider HOSF team.**

Maintaining a positive partnership with them through effective and timely communication is key to this.

Engaging with Money Advisers will be an important step in onboarding people with the new solution.

It is important that they feel heard and listened to.

As many of the Money Advisers have been supporting Applicants with their applications for a long time, there is a lot of opportunity to work closely with them when introducing new solutions.

- **Money Advisers mentioned previously attending sessions ran by HOSF.** These sessions would also help to answer questions that Money Advisers have. It would especially benefit people who are new to the Money Adviser role. Restarting these could be a good way to engage Money Advisers

“We tend to train ourselves between us. It would be good to have (training) for new starters. They don’t always understand the shortfall.”

Money Adviser



# Money Advisers: Guidance & Information

## Information

**Money Advisers need more information around the different stages of the service.** When asked about different steps in the process, they were not always sure what each entailed. As they assist the Applicant with the process, they need to be more familiar with the overall journey the Applicant will take.

## Guidance

**To ensure that Applicants have similar user experiences, when accessing and using the service, it is important that Money Advisers have clear guidance** from HOSF on their role. What is expected of Money Advisers? What is not expected of them? How can they best support Applicants?

“Applicants need to understand the process – people might have been in their homes for 25 years – some people might lose thousands of equity just to stay in their house”.

Money Adviser

## Training & Guidance needed?

- **Consider how users will be supported** with the transition to inputting applications online
- **Guidance plus training might need to be created** to support the Money Advisers with using a new system. How will this training be delivered? Money Advisers suggested an online session or training video
- **Money Advisers like the guidance around the application form.** Could there be similar guidance around their role in supporting the Applicant through the HOSF process?

“A lot of these (Money Adviser pointing to different stages) happen behind the scenes for me”.

Money Adviser



# User Research

Key Insights – Social Landlords

# Social Landlords: Knowledge and Understanding

## Information around the scheme

**Social Landlords** need a better understanding of the rules and benefits of the scheme.

When interviewed, Social Landlords were not clear about the finances around the scheme, like the level of subsidies that they are offered.

A particular pain point for Social Landlords is around the calculation of repair costs.

Working closely with the Social Landlords to ensure that they want to take part is key for the future of the scheme.

“What I really need is an idiots guide – how it (the scheme) would positively impact on your business.”

Social Landlords

To confidently participate they need:

- more information around the scheme
- to understand the benefits of taking part in the scheme
- data detailing the impact of the scheme to know if investing in the home is a good business decision
- to be able to forecast how many applications they may receive annually so that they can budget for the scheme
- to know what the condition of the house will be
- To understand better how repair costs are calculated

## Opportunities:

- offer data and case studies about the scheme to Social Landlords

“There’s not an education in the industry about HOSF.”

Social Landlords

# Social Landlords: Communication

**Social Landlords communicate directly with the HOSF team.**

Like the Money Advisers, they spoke of having to chase the HOSF team for news on the case.

They want to have regular updates so that they can prepare for the tenant's 'move-in' date and plan for when rental fees will start.

- **Like the Money Advisers, Social Landlords would benefit from attending sessions ran by HOSF.** These sessions could be an opportunity to introduce the scheme to prospective landlords and a chance to further educate current landlords about the benefits of taking part
- **Consider how Social Landlords are updated about the process.** They need timely responses so that they can prepare next steps/invest money elsewhere if they do not acquire the house

“What would definitely help is If we could have regular communication to let us know it’s still progressing. It's just so we know it’s still going ahead.”

Social Landlord

“It would be good to have an understanding of where a case is in the timeline.”

Social Landlord

“Silence is never good.”

Social Landlord

# User Research

Key Insights – service providers

# User Insights: HOSF Team: Resourcing

**Transitioning to a digital solution will involve time, people and supporting others.**

Internal and external users recognise that the HOSF team is under resourced. The team has reduced significantly in numbers over the last 10 years.

Caseworkers have to manually input the application forms that are sent in. This takes up a lot of time and results in there being less time to get back to end user queries.

This means:

- the communication needed to run a transparent service for all is impacted as more time needs to be spent on administrative tasks.
- there is pressure on individuals
- with the current number of staff, the team would not be able to meet an increase in demand for this service
- Caseworkers have taken on more responsibilities over the years which means job roles may have evolved

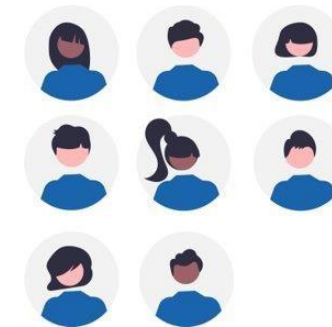
**Things to consider:**

- **allowing Money Advisers to input applications directly into the new solution would save Caseworkers time**

They would be able to dedicate more time to other tasks.

- **increasing the team to meet growing demand for the scheme**

This would provide support to the current HOSF team and prepare the team for an increase in demand for the scheme.



“More staff is needed.”

- Caseworker



# User Insights: Caseworkers: Efficiency

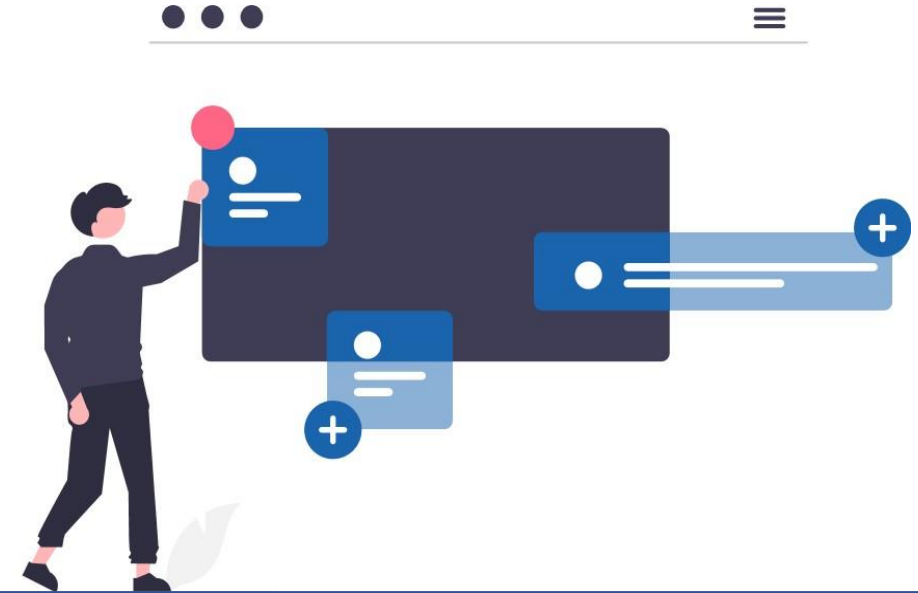
## Efficiency

Different systems are currently in use. This requires the HOSF team to switch between screens and search for information in different places. Previously, processes were automated. Tasks like finding landlords is taking a lot longer as it now involves searching through spreadsheets.

This means:

- individual tasks take longer to complete
- a risk of human errors being made
- completing tasks can be frustrating

**Accessing information in one window** would make administrative tasks a lot simpler and would reduce errors which may occur as a result of switching between windows or tabs.



“I have to hunt for information.”

- Caseworker

“I might have to pull info from 5 or 6 different sources on 2 monitors, where it used to all be in one system. Bringing all the info together is hard, it’s easy to miss something.”

- Caseworker

# User Insights: Service Owner: Efficiency

**Without a robust system in place, it is difficult for the Service Owner to have an overview of the work being done by the HOSF team.**

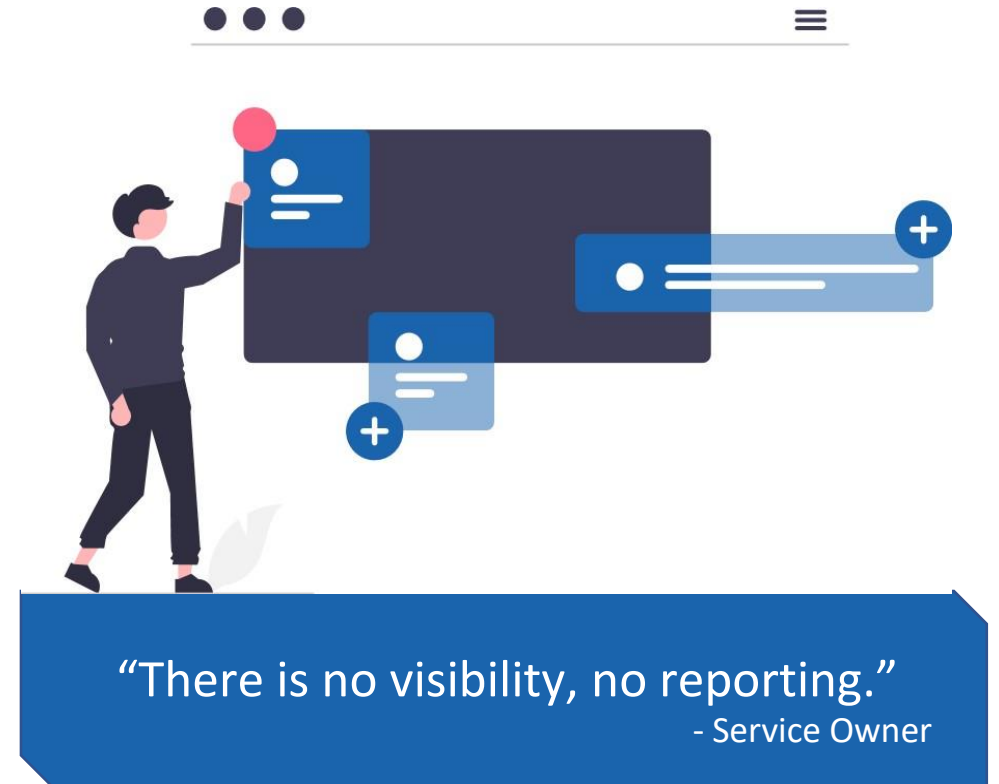
The following improvements will help with the team's efficiency and help towards speeding up timelines.

## **Centralised information**

The Service Owner needs to be able to see where cases are at and how they are progressing.

**Improved processes are needed in order to save time, including automatic checks.**

This should also reduce time spent on manually checking the work done by Caseworkers. Further inbuilt Quality Assurance (QA) checks, in the new solution, will also help with data accuracy. Users want checks to be automatically done by the solution.



**“There is no visibility, no reporting.”**  
- Service Owner

# User Insights: HOSF Team: Simplicity

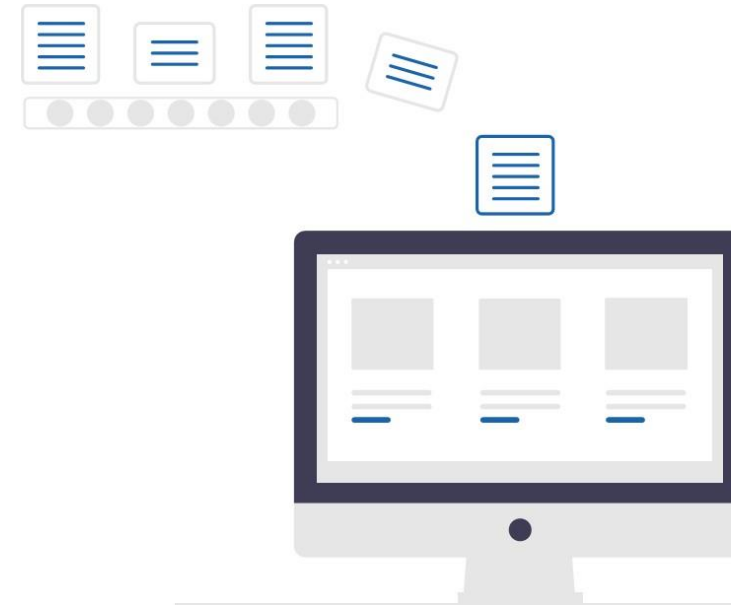
The current system is not as easy to use as it could be. Especially since late 2021 when the HOSF system was decommissioned.

It requires data to be input manually. Checks that were previously done by the old system now need to be checked by someone.

This results in:

- a duplication of work and effort
- a risk of human errors being made
- it being difficult to quantify the impact of the HOSF team's work
- tasks taking longer to complete

The new system should be simple to use. It should reduce the amount of time it takes to complete tasks.



“I need a database that makes my work easy, where I find what I need.”

- Caseworker

“The system works, but the impact on how long it takes is quite big, we can't keep up like that.”

- Caseworker

# User Insights: Service Owner: Reporting

The service owner needs to be able to interrogate the scheme data in an intuitive way so that so that they can make informed steps for the future service, by identifying what is working well, gaps and areas to improve.

Being able to extract data in various ways to meet different deliverables will be important.

## Thing to consider:

- **being able to extract data in different ways should be an in-built function of the new solution.** If external users request data from HOSF, being able to extract meaningful data for them is important in meeting their user needs. Having this function, will make data requests quicker, too
- **being able to extract data in different ways will be beneficial if there are policy changes or new legislation.** Living and housing costs have become more and more of a discussion point. Who will need to see this data in 5 Years time? Who will have a legal right to it? What kind of output will they need?



# User Research

Other findings

# Other Insights to consider

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## Service Providers

**When Money Advisers and Social Landlords were asked who they communicate with throughout the scheme they included their involvement with solicitors and surveyors.**

### Scheme Solicitor

- Money Advisers and Social Landlords find the scheme solicitor to be “**slow and unhelpful**” and a **cause of delays**

### Scheme Surveyors

- **Survey quality extremely variable.** Social Landlords do not view the surveys as an accurate or reliable estimate of the repair costs
- Applicants should be made aware that it is likely a **second survey** will need to take place, especially as this involves a home visit

Things to note: we did not speak to the solicitor or surveyor during the Discovery. There is only 1 solicitor for the scheme and the surveyors work in different ways across Scotland.

## Feedback

During interviews, Money Advisers and Social Landlords mentioned that they had not been asked for their feedback in a long time.

In order for the service to answer user needs, it is important that the HOSF team receive regular feedback.

This will allow for continued improvement to the service and strengthen engagement with users.

### Opportunities:

- provide a way for Applicants to give feedback at the end of the application process
- prioritise and action feedback

# Other Insights to consider

## Promotion of the scheme

**Currently, promotion around the scheme is limited. Many money lenders have never heard of the scheme. Especially, lenders based outside of Scotland.**

Promotion of the scheme could be a good way to get users to enrol in the scheme before getting into further debt, but there are implications to consider.

With the current level of staffing, HOSF would struggle to meet a high increase in demand of the scheme.

It could also increase the number of Applicants who apply who are not eligible.

Consider the pros and cons of promoting the scheme and what this will mean for future resourcing of the service.

“Would be good to have it more promoted, but then we might be flooded with applications.”

Money Adviser

(Easy to find out about HOSF?)

“For me yes, but not for the customers. All had never heard of them.”

Money Adviser



# Other Insights to consider

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## Quality of content

### HOSF autoreply email

Applicants mentioned their frustration at receiving autoreplies from the HOSF team.

They mentioned the tone of the email.

Content needs to be more empathetic if it goes to the Applicant level.

### Consider:

- reviewing content that goes out to all users, including autoreplies, emails, letters, guidance etc.
- creating communication templates so that it is standardised across all channels

## Inconsistency in comms across organisations

HOSF is advertised in different places online including the [Shelter website](#). There are inconsistencies with the timelines and guidelines that are published.

### Consider:

- reviewing content across channels
- sending updated guidance/information to organisation