



Improving Customer Experience with Federal Services

High Impact Service Provider Annual CX Action Plan

US Department of Housing and Urban Development

FHA Resource Center

August 2019



HISP Annual Maturity Self-Assessment Summary

Measurement: 4 / 6

Please give a 2-3 sentence summary of your efforts:

The FHA Resource Center uses a range of customer experience activities and operational performance measures to determine customer satisfaction and performance metrics. Some of the include CX surveys and Open and Closed response time reports.

What are you most proud of?

The scores on our customer service surveys continue to improve. In addition, the response time for service requests continues to decrease even with the additional inquiries we are receiving from the transitioning of the NSC Call Center into our FHA Resource Center.

What nascent / ongoing activities do you hope to grow?

Transition the present phone call activity from the National Servicing Center National Servicing Center (NSC) Call Center to the FHA Resource Center Contact Center. There is a contract in place with HUD's National Servicing Center with NOVAD Consulting to handles these phone inquiries. These NSC call center activities are part of the larger that was awarded to NOVAD Consulting approximately 4 years ago. The contract is in its last option year. The Period of Performance is anticipated to end in October of 2018.

What's blocking you from initiating / making / fully implementing changes?

Success of ongoing transformation efforts are challenged by limitations with the current IT technology in place along with funding constraints.

What else would you like to share?

We have been working with the GSA Center of Excellence team on an agency wide enterprise CX plan for the delivery of improved customer experiences. As part of this, there are efforts underway to build a centralized CX capability that will serve 4 functions: provide centralized subject matter expertise in CX and Human Centered Design and define the CX operating structure for all of HUD; engage HUD employees at all levels to act in customer-obsessive ways and equip them to do so successfully; coordinate across all program areas to identify, prototype, and launch new initiatives that will measurably improve CX scores; build and maintain a mechanism and processes to provide objective, real-time data about who HUDs customers are and the quality of their current interactions. As a part of this effort, FHA will integrate the Resource Center into a single, coordinated, and consistent contact experience, named UDCentral.

Governance: 3 / 6

Please give a 2-3 sentence summary of your efforts:

The FHA Resource Center has been working with the GSA Center of Excellence team to work on developing formal roles and responsibilities of CX owners and stakeholders to ensure buy-in to institute and monitor an enterprise –wide contact center.

What are you most proud of?

As one of the most mature call centers in the agency, our FHA Resource Center customer service strategy is aligned with the HUD strategic plan. We were observed with GSAs customer experience findings to deliver the strongest CX activities.

What nascent / ongoing activities do you hope to grow?

We are currently working on developing a customer experience strategic plan to prioritize CX activities, establish milestones and along with continued monitoring for review.

What's blocking you from initiating / making / fully implementing changes?

The success of the transformation efforts are contingent upon sufficient funding and staffing.

What else would you like to share?

See comments regarding agency-wide CX efforts outlined under 'measurement', as they apply here as well.





Organization & Culture: 3 / 6

Please give a 2-3 sentence summary of your efforts:

We have been collaborating with external and internal partners to ensure we integrate best practices. Many of our performance plans now incorporate CX activities to strengthen the customer service measurement.

What are you most proud of?

Our program continues to develop and deliver a high quality customer experience which has allowed us to continually integrate and receive buy in from other divisions customer service activities into the FHA Resource Center project like the NSC.

What nascent / ongoing activities do you hope to grow?

The FHA Resource Center - Call Center continues to include goals for high quality customer service and satisfaction. They are engaging the workforce / employees to align the customer goals with ongoing customer experience training. These CX measure are incorporated in performance plans both at the FHA Resource Center and with our agency personnel which support the Tier 3 inquiries.

What's blocking you from initiating / making / fully implementing changes?

Over the past several years the agency has experienced a declining workforce. Some of the program areas are facing staffing shortages which challenges these customer service experience activities and progress.

What else would you like to share?

See comments regarding agency-wide CX efforts outlined under 'measurement', as they apply here as well.

Customer Research: 4 / 6

Please give a 2-3 sentence summary of your efforts:

We have been utilizing the data from our survey analytics to ensure we are leveraging this survey feedback to gain insight into the customer journey. This data is being utilized to help address the needs of our customers which will then allow the prioritization of customer experience enhancements.

What are you most proud of?

The FHA Resource Center project has been collaborating with OMB and GSA to developed higher quality CX tools to ensure the proper analytics can be obtained to improve customer service.

What nascent / ongoing activities do you hope to grow?

Our OMB approved survey instrument is in the process of being submitted to align with the recent OMB A-11 standards. In addition to our 7 existing approved surveys we are also developing other survey instruments to analyze the other agency programs customer experience such as the recent integration of the National Servicing Center into our FHA Resource Center project.

What's blocking you from initiating / making / fully implementing changes?

The review process for updating a survey instrument approval are often challenged since they are being reviewed by different divisions within an agency to ensure compliance. This increases the time and ability to obtain quality data from our clients.

What else would you like to share?





Service Design: 3 / 6

Please give a 2-3 sentence summary of your efforts:

The FHA Resource Center project is working with the Office of the Chief Information Officer and the GSA Center of excellence team in the development of a new enterprise wide customer service platform for the entire HUD agency. This is being developed to include enterprise wide modernization to include human centered design practices and iterative practices to improve customer service. This includes all levels of customer service from full service to self service.

What are you most proud of?

The CIOs office and GSA are drawing upon the FHA Resource Center's operating model to shape the new enterprise wide Center of Excellence effort.

What nascent / ongoing activities do you hope to grow?

The FHA Resource Center will continue to work collaboratively with CIO office, GSA and the other CoE contractors and other HUD program areas to enable our project to be the first call center operation to be incorporated into a HUD enterprise contact center.

What's blocking you from initiating / making / fully implementing changes?

Funding and the timely execution and ability to procure the IT platform necessary to replace our current limited technology.

What else would you like to share?

See comments regarding agency-wide CX efforts outlined under 'measurement', as they apply here as well.

Areas of Focus

Reflecting upon our 2019 CX Maturity Self-Assessment, HUD overall and our HISP has decided to focus on raising our maturity in the following areas in FY19/FY20:

- Measurement
- Governance
- Organization & Culture
- Customer Research
- Service Design





FY 2019 / 2020 CX Improvement Actions

Describe a use case where a typical customer of your program faced challenge(s) during a service experience. This case should relate to one of your organization's Focus Areas for the remainder of FY19 and through FY20.

Example HISP Customer Profile

HUD's customers vary greatly across program areas, and consist of many different direct and indirect customer types. The main direct customer for this HISP is lenders. HUD's challenge is to directly serve lending partners in ways that protect them from risks associated with FHA loans, enable them to better serve citizens seeking FHA loans, and to do so efficiently and effectively.

Customer Needs + Frustrations

There are limitations to our understanding of all customer needs and frustrations. We do know that lender underwriters are seeking clarity/interpretation on a FHA Handbook or Policy. However, we are expanding the depth and breadth of our understanding of customer needs.

HISP Implementation Challenge(s)

Measurement and customer research efforts are complicated by two primary factors:

1. Distance between the HISP and the ultimate beneficiaries – citizens' realization of the benefits we provide are reliant on intermediary customers that service citizens and participate in our programs. Measurement and research must span all layers of HUD's network of direct and indirect customers.
2. Wide variances in customer expectations - lenders have varying needs, goals, and operating models. For example, some lending partners appreciate having the ability to make loan decisions based on their interpretation of policy. Other external customers prefer to have a more definitive, "spelled out", process. Measurement and research needs to be designed to consider these variants in ways that uncovers points of alignment and tension between customers.

Action 1

Focus Area: Measurement & Customer Research

Goal to be accomplished by September 30th, 2021:

In order to address our customers' immediate frustration and longer term aspirations, HUD is building an in-house CX capability that will provide a constant stream of real-time customer intelligence and CX measurement, coupled with human-centered design expertise. This will include a mechanism to collect customer feedback about existing interactions, as well as the ability to dive deep with qualitative research approaches. By balancing qualitative research with quantitative feedback, this HISP will be able to understand both immediate 'surface' needs and frustrations, as well as deeper points of shared values and tensions that are true across all customers. This will enable us to identify the greatest opportunities to improve our customers' experiences while realizing efficiency gains.

Critical Activities and Milestones:

FHA portion of HUD Wide Center for excellence is expected to be transitioned within May 2020 to April 2021. A complete audit of HUD's various customers and listening mechanisms is being sponsored by the HUD OCIO and will be completed by November 2019. This work will be foundational in defining the requirements to procure a VOC solution that best meets the needs of the HISP and HUD overall. As well, by July 2020, HUD Central will be launched and will include real-time customer feedback elements.





FY 2019 / 2020 CX Improvement Actions

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Customer Needs + Frustrations

Customers for 'governance' and 'organization & culture' are internal to HUD. HUD employees at HQ and in the field need support, tools, and empowerment to act in customer-obsessive ways, and the coordinated access to do so in partnership with their colleagues across all program areas.

HISP Implementation Challenge(s)

The largest challenge will be gaining buy-in for a people-first mindset and approach. The organizational benefits of a human-centered problem solving approach are not always immediately realized and can be perceived by some to be superfluous.

Action 2

Focus Area: Governance and Organization & Culture

Goal to be accomplished by September 30th, 2021:

HUD is committed to creating a customer obsessive culture to help support its strategic goals, objectives, and mission. To this end, HUD will establish an Office of Customer Experience (OCX) to serve as a center of CX expertise that coordinates thinking and efforts across all of HUD's programs and offices, and provides the training and knowledge needed to empower all staff. The OCX will remain closely connected to all program areas via a CX Advisory Board that convenes monthly to help use customer feedback and research to manage HUD's pipeline of cross-agency CX initiatives and support, and provides top-down support for all HUD staff to act in customer-centered ways.

Critical Activities and Milestones:

By August 2020,

- Office of CX will be established and pursuing multiple initiatives that improve the affinity (alignment) between citizens, partners, and HUD, i.e. Measurably Improving Customer Experience in compliance with OMB A-11.
- Customer Experience Advisory Board will be created.
- Voice of the Customer (VoC) strategy will be in place, and a VoC practice prototyped in multiple program areas.
- Office of CX will provide employees and partners opportunities to learn about and participate in customer experience best practices and practical applications at HUD.





FY 2019 / 2020 CX Improvement Actions

Describe a use case where a typical customer of your program faced challenge(s) during a service experience. This case should relate to one of your organization's Focus Areas for the remainder of FY19 and through FY20.

Example HISP Customer Profile

Our FHA customers were interacting in multiple call centers for our single-family inquiries. On FHA origination inquiries, clients contact the FHA Resource Center contact center. If the same customer had a question on the servicing of the FHA loan they would be required to utilize the FHA / HUD National Servicing Center. The interactions these customers experienced were at times not consistent due to the call centers difference in the origination of FHA loans versus knowledge on the servicing of FHA loans.

Customer Needs + Frustrations

FHA customers want one stop shopping services which are effective and easy to utilize in one call center for both servicing and origination inquiries. The plan includes integrating forward servicing, loss mitigation services and HECM support with the current FHA Resource Center that responds primarily to FHA mortgage origination inquiries. This will allow FHA customers to have a one stop, professional, customer service experience. This will eliminate the challenges where CSRs may not be able to adequately respond to inquiries that they may receive that are misrouted to the other contact center.

HISP Implementation Challenge(s)

One of the main challenges is transferring all of these inquiries under the one call center. (FHA Resource Center) This requires staffing, training, development of new FAQs, and SOPS & technology CRM changes so the one call center is skilled to provide an excellent customer experience on all of FHA programs and services. The other challenge is the current software product seems to have more performance and latency issues when handling an increase in inquiry volume.

Stats

The forward servicing, loss mitigation services and HECM support inquiries will increase inquiry volume by 66% (from 2,300 inquiries to 3,800 inquiries daily)

Action 3

Focus Area: Service Design

Goal to be accomplished by September 30th, 2019:

All of the current inquiries which were being received by the National Servicing Center call center will be transitioned to the FHA Resource Center. This will allow all FHA inquiries both on origination and servicing to be responded to by trained CSRs for the delivery of a one stop shop high quality customer service. In addition, the transition will include updated software technology once this additional forward servicing, loss mitigation services and HECM support is transitioned to the current FHA Resource Center platform.

Critical Activities and Milestones:

End of Fiscal Year 19. Complete the full transition of the National Servicing Center Inquiries from their current call center to the FHA Resource Center contact Center.

Third Quarter FY 19. The HECM Servicing Inquiries will be transferred on April 1, 2019 which includes staffing, training, process development, CRM technology changes, FAQ development etc.

Fourth Quarter: After this four-month phase 1 transition is successfully completed on the HECM servicing inquiries the second phase will be implemented transfer the Forward Servicing/Loss Mitigation inquiries to the FHA Resource Center on August 5, 2019. There will be similar additional staffing, training, process development, CRM technology changes, FAQ development etc. for this second / final phase during the last quarter of FY 19.





FY 2019 / 2020 CX Improvement Actions

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Customer Needs + Frustrations

Contact lines are spread across many fragmented areas. Customers must call many lines before reaching someone with a correct response, due to process inefficiencies. Across HUD, there is a lack of HUD-wide knowledge management, case tracking or warm transfer capabilities which lowers resolution and drives repeat calls.

HISP Implementation Challenge(s)

Currently, we are waiting on funding to move forward with the solicitation to procure contract support to build HUD Central contact center and platform. We have an aggressive timeline to meet implementation goals.

Stats

HUD uses more than 100 contact lines to engage customers, including 5 formal external-facing contact centers, 65 field offices, numerous "shadow" lines, and thousands of direct employee lines.

Action 4

Focus Area: Service Design

Goal to be accomplished by September 30th, 2021:

HUD's existing contact lines and contact centers will be migrated to a single, centralized, enterprise-wide contact center, called HUD Central. This new contact center will: have an ecosystem of supporting infrastructure, technology, and organizational management; enable sharing of standardized technologies, tools and best practices; expand communication channels; integrate communication channels through CRM and other tools; create a robust and continuously evolving knowledge management solution that consolidates existing knowledge at HUD; integrate with a CRM tool to supply consistent information for all interactions with customers; and provide internal and external customers with timely, accurate and consistent services.

Critical Activities and Milestones:

HUD Central is anticipated to begin operations in May 2020, and to become fully operational (with complete migration and technical deployment) by April 2021. FHA Resource Center slated to begin migration to HUD Central from May-July 2020. All pending funding and acquisition timelines.

