Business Rates User research interviews

Final Deck - 1

27 May 2022

Research objectives

- How do they find the current process for paying business rates?
- Have they ever needed support? And how did they find that process?
- Do they understand the contents of their bill?
- What's their current experience with the system?
- How do they interact with the council? What are their preferences?
- What do they feel are the opportunities to improve the process/make it more joined up?
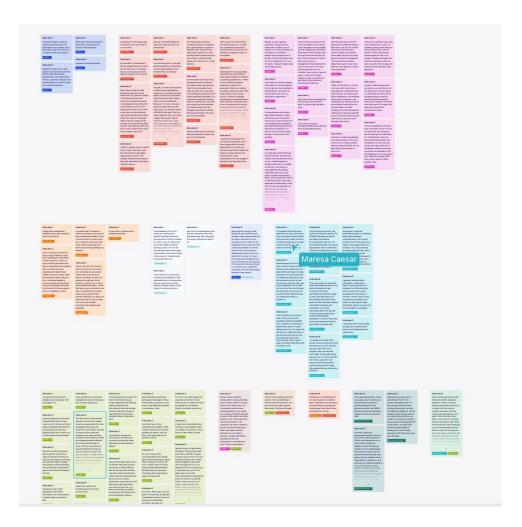
MadeTech

Fieldwork

- Interviewing began on 3rd May
- Recruitment ongoing until 23rd May
- 9 Interviews completed
- Interviews initially booked in for an hour. Averaged 15-30 mins.
- Interviews have taken place over Teams and Google Meet

MadeTech

Analysis

Interviews were then transcribed and themed

MadeTech

Overall feedback and experiences of paying and managing business rates were positive:

"90% of cases it works fine. It's just the ones that are a bit trigger happy could do with looking at internally before they look externally to see what the issue is."

MadeTech

There wasn't really any negative sentiment around paying business rates:

"The breakdown of it is a cost. It's not the highest customer business cost, and I'm not worried about how much it goes to the police or how much it goes to the council or whatever else. It's just the total cost."

MadeTech

Key themes

Communication Status

For some local authorities they had a clear and responsive contact. For those managing rates across multiple local authorities this varied. Having to either wait on the phone or chasing up on emails.

Managing multiple business rates payments

For those with multiple business rates there were challenges in being able access all the information they needed in an efficient way

Refunds

Found that the process could be quite challenging. Being unable to challenge or confirm payment and having the risk of bailiffs or summonses

MadeTech

Key stages

Steps

Planning and management	Payment	Payment changes

- Managing spreadsheets
- Recording rates for the year
- Forecasting

- Mostly direct debit
- One instance of manual payment due to figure issues

- Sometimes council information incorrect
- Difficult and manual to process and collect refunds.

MadeTech

Billing

For those managing multiple bills, there were inefficiencies and challenges at times in the format that bills were being provided.
Users want a way to be able to easily access and export key information
Users want to easily see all of the bills that they receive

"We get some e-bills. If they send them all on one PDF it's great because you just click on it once and they will print off. But what tends to happen is each individual bill is sent separately as a PDF – with up to 5,000 arriving – when this happens it's easier to open letters."

"I have a master spreadsheet with them all alone, which I can import into a software system, which produces the bills. So I've been doing this for a fair number of years now."

MadeTech

Billing

Although most found the payment process easy there was a user need for a clear information trail. One example was the difficulty in seeing changes if an invoice has been issued due to changes in rateable values or the occupancy status of properties
Users want to be able to track any changes to bills issued

"Every time we have to follow up, and typically the response is prompt and quite helpful, but it's just kind of a waste of everyone's time. Really, I think is a bit inefficient. If you just issued a credit note and said, 'okay, sorry, we raised an invoice for 500,000 for the year which is no longer relevant, here's your new charge.' We wouldn't have to make that inquiry at all."

"We like to make the payments ourselves so we can keep track of what's going on. Otherwise we'd have lots of payments going out and we wouldn't be able to allocate them and we wouldn't know what they were for."

MadeTech

For those with multiple business rates to pay and manage, they have specific formats that they need to easily manage and process the bills:

"A lot of them have tried to get us to move on to online billing, the issue that we have with that is it sounds like it will be good, but what they then ask you to do is set up a password to access each bill...we still end up usually printing them off so that we've got something for auditors. It's just so time consuming that we're actually better at just receiving the paper bills in the post.

Billing and comms needs

As a user with a single or multiple sites across one local authority

- I need to log into one centralised system
- I need to be able to easily know my business rates
- Pay quickly
- Access my bills
- Plan what my business rates are for the year
- Manage refunds/ reassessments
- I need to know who to contact for a query and the status

MadeTech

Billing and comms needs

As a user with multiple sites across local authorities OR

As a user managing multiple sites on behalf of multiple businesses across multiple authorities

- They're likely to be managing different payment dates
- They may need to export data easily to one centralised system or database
- They could be managing large amounts of billing information (via post and email)
- They'll be managing different refund and comms processes
- Manage multiple accounts with different refunds
- I need to know the status of different queries and have the liability for some

MadeTech

Communication

Generally communication was good where there were specific contacts. The frustration was where there it wasn't available and users didn't know if there was any progress on their queries

Users want to see the status of their query (e.g submitted, allocated, etc - as opposed to a phone call chasing an email).

Users want to be able to clearly outline their queries/issues to ensure that they've been addressed and understood

"I'll usually try and email them information because it's so painful sometimes to get through on the phone, particularly over the last couple of years, because they've all been dealing with other issues apart from the rates bills, dealing with reliefs and grants and everything."

"I'm always at the end of the phone. So you've only got to pick the phone up to me or email me and say 'what's the situation. Can you send this over?'...It may make things easier for me. I'd rather they did that than waste time and energy and sending post - it's a waste..."

"we usually sort of set out on an email to them and then they can understand what our problem is."

MadeTech

Communication

The biggest impact on the communication experience was querying or chasing payments, with some users citing refunds and particularly difficult with some local authorities.

Users want to be able to quickly and easily request refunds.
Users want to be able to see the information local authorities are referring to (E.g. calculations for reissued bills)

"We also request refunds, overpayments. Some authorities have an online facility to do that, which is fine, others don't. So it's probably the most frustrating thing for myself now having to submit basically an email to the mailbox and then waiting. And it's the time waiting for that to be actioned…Time is a major factor"

"I was just going to say the other issue probably that's key is this the lack of trail on what's changing from within the local authority and then not getting the full trail to us to then process the documents."

"Yeah. It's the challenge with that as well. If you're submitting it into an inbox - you don't know if the status has been read or if it's been allocated."

MadeTech

Opportunities for further research

Comms	Refunds and re-issues	Exporting key information
• Explore bringing some of the comms process into the system to allow business rates users to see the status of the query. • Explore user flows that could be managed internally by local authorities that would allow the business rates user to see the status of their query.	• Explore how can user flow for refunds and bill re-issues be made clearer • Explore how refunds and bill re-issues can be queried by business rates users • Explore how changes in bill re-issues can be presented in a clearer way to users	• Explore how key payment and account information can be exported in a way that is usable for other payment tracking, management and forecasting systems. • Explore how payment information can be easily exported for those paying multiple business rates (For both businesses and agents)

Usability Testing	Self employed
• Usability testing of the Sedgemoor System (was out of scope for this project)	• Those that use co-working spaces do not currently pay business rates. This was an issue when issuing business grants during Covid. Potential space to be explored in terms how those that are self employed or freelance could link into a central system.

MadeTech

Project Summary

What we've done?
- Explored the key challenges and opportunities for business rate users

How we've done it?
- We conducted in-depth telephone and video interviews with those who manage and pay business rates. There were a range of users including those who manage business rates of one or multiple properties in one local authority, through to agents or those who manage payments over many authorities in the UK.

What we've achieved/learnt?
- We have identified from these conversations the main pain points and opportunities to improve:
  - Users want to be able to see the status of queries that they submit (e.g. not having to follow up on email by phone)
  - Users want to be able to see and understand any changes in re-issued bills (In some cases this information isn't included)
  - Users want to be able to request refunds quickly and easily
  - Users who manage multiple licences and/or multiple authorities want to be able to export key bits of billing information into other systems.

What else is left to do?
- Usability testing of the Sedgemoor system (TBC)
- Decision on priority of final UR recommendations (to be added to backlog)

MadeTech

Appendix (Toplines)

Initial topline summaries

- No real issues with payment most have direct debit but some pay installments with a bank transfer (larger businesses with multiple sites).
  - An issue raised about changes to the rate of revenue or occupancy status when bills are reissued, lack context. They have to work out the story. Refund request and process for overpayment could be better.
  - One example where date options for direct debits were limited.
- Generally good experience when needing to get in contact with a query
  - Would email or telephone, generally good experiences.
- Felt well supported during the pandemic
  - They received grants however there was a bit of a delay from the announcement from government - couldn't fault council.
  - Grants could be better highlighted.

MadeTech

"I found them easy to work with and supportive of trying to work through it. And I would say it's not always easy to find what your rates value is…"

"typically it comes to me when people have headaches with the invoices that they receive, because they can't understand them or, you know, they get themselves in a bit of a mess and it needs unravelling."

"I might have emailed them probably tried to get through to them on the phone."

"I get e-shots from them telling me what's going on or any updates. I would say they're useful, but it's probably not always as clear on the website"

"The breakdown of it? To be honest I wouldn't say that's the most important bit of what I'm looking for…it's just the cost. I'm not worried about how much of it goes to the police or how much of it goes to the council or whatever else. It's just the total cost."

MadeTech