

2012 NCSHA Award Nomination
Ohio Housing Finance Agency



Management Innovation – Technology

**Automated Call Distribution Phone
System and Database Software**

Douglas Garver, Executive Director
Paul Vawter, Chief Information Officer
Tonya Brunner, Consumer Advocacy Manager

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HFA: Ohio Housing Finance Agency

Category: Management Innovation – Technology

Entry Name: Automated Call Distribution Phone System and Database Software

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The Ohio Housing Finance Agency (OHFA) currently administers the State of Ohio's foreclosure prevention program, *Restoring Stability: A Save the Dream Ohio Initiative*. OHFA was allocated \$570.4 million from the U.S. Treasury's Hardest Hit Fund (HHF) to execute the program designed to provide financial assistance to Ohio families impacted by the economic downturn. The initiative launched on September 27, 2010. Successfully reaching Ohio homeowners in need of assistance requires a high level of customer service in every aspect of the process. OHFA's Office of Consumer Advocacy, together with OHFA's Office of Information Technology worked together to provide a state of the art call management and client management solution.

Prior to launching the Restoring Stability program, Ohio established the Save the Dream Ohio (SDO) hotline to connect Ohio constituents with a local HUD-approved housing counseling agency for various types of assistance including foreclosure and homelessness prevention and other location-specific programs. The SDO hotline was located in the Office of the Ohio Attorney General. To better serve the public through an efficient use of resources, OHFA moved the hotline in-house in August 2011 to serve under the Agency's Office of Consumer Advocacy.

At the time, the Restoring Stability initiative and the Save the Dream Ohio hotline utilized two vastly different software systems that did not communicate with each other, making the process of assisting customers difficult. To ensure a seamless transition for the Agency, housing counseling agencies, and Ohio constituents, OHFA's Office of Information Technology integrated the Consumer Advocacy database with the master database for Save the Dream Ohio and moved the software to a sequel server so OHFA operators could view the data in real time. The master database links with an Interactive Voice Response (IVR) system that collects caller information after hours and works in conjunction with external housing counseling agency portals designed by OHFA's Office of Information Technology, which allows the housing counseling agencies to extract referrals and leave contact notes. The customized system allows the external agencies to access their own individual agency referrals from Save the Dream Ohio, while OHFA maintains the data and has the opportunity to monitor external agency performance for the program.

Upon integration of the software systems, OHFA began to recognize the need for improvements and updates to its two consumer advocacy phone lines, which were routed via the State of Ohio's antiquated Centrex phone system. At the time, the distribution of calls into the hotline was assigned to six counselors based on talent, experience, or the separation imposed by the purpose of the two different hotline numbers. This was inefficient, because counselors were only able to take calls from one line or the other, by manually selecting the Unified Call Distributor (UCD) number on their landline phones prior to receiving a call. When lines were busy or a call was received after hours, the Save the Dream Ohio hotline constituents were routed to the IVR response system and the Consumer Advocacy calls were sent to a standard voicemail box. There was very little flexibility for either system and no ability to produce data of any kind regarding call volume or statistics for reporting purposes. OHFA made the decision to automate the call system into a single solution with the ability to designate specific counselor agents to multiple lines while having the capability to allow experienced agents to answer any line during the same session.

OHFA staff began to research an Automated Call Distribution (ACD) system to combine the two consumer phone lines with increased reporting capability. However, the initial quote provided to the Agency exceeded more than \$32,000 and provided limited functionality and virtually no flexibility to make changes internally. Any change required substantial charges and undefined implementation times. OHFA's Office of Information Technology established best practices and solutions for the existing system deficiencies (see the memorandum attached). OHFA concluded the existing phone system could not manage the needs of our customer support team. Recognizing the need to be fiscally conservative in identifying a quality solution to the antiquated system, OHFA staff decided to pursue a different solution for more flexibility.

New Solution – ACD in the Cloud

The Office of Information Technology decided on "ACD in the Cloud", a robust web-based system that allows flexibility in workflow, tracking, scheduling callbacks, individual or mass e-mailers, enhanced management reporting, mass outbound calls to participants, and increased service options for Ohio's constituents. Further, ACD in the Cloud software could be integrated with the existing updated database already in use for maximum flexibility and efficiency. The software provider, Connect First, provides the capability for each call to be recorded and documented; thus removing the possibility of human error in self-reporting. Each counselor agent is assigned a skill level and has the ability to take calls from multiple gates or phone campaigns during the same session. The agent hears an audible tone announcing the type of incoming call, as well as statistical information that also announces the gate on their screen.

The ACD in the Cloud solution allows response monitoring and tracking for Restoring Stability's operations staff, resulting in timely resolutions for Ohio's constituents. If the servicer does not respond to an inquiry from operations, Consumer Advocacy has the mechanism in place, through the ACD in the Cloud software, to monitor and report the deficiency in a timely manner. Increased accountability and improved internal processes allow Consumer Advocacy to provide excellent customer service to Ohio's constituents through the implementation of best practices and improved reporting systems.

The flexibility from the ACD in the Cloud solution allows the Office of Information Technology and management to make adjustments "on the fly" to the system even during business hours. Changes occur in real time and allow for a streamlined workflow process permitting management to ensure high service quality by adjusting to changing environments on a daily basis.

In a relatively short period of time, advancements in Internet technology have exponentially increased OHFA's capacity to perform web-based transactions. In the last ten years, data throughput has increased from dial up speeds of 56 kilobytes to 40 megabytes, which is nearly 900 times faster. With this increase, Internet-based systems have become powerful enough to provide flawless voice and data connections simultaneously which are often superior to land-line phone quality.

OHFA's Office of Information Technology created a web-based program that interfaces with the Connect First platform and the existing sequel server database to pass information both at the beginning and at the end of the call. This innovative technology allows web-based access to the existing master database at OHFA, use of created scripts or forms for compliance within the Connect First interface, and also passes data back to the master database so it is always updated and in real time. This allows management to utilize the best of both worlds, while maintaining and improving overall data quality. The counselor agents have access to historical data for each constituent, IVR data, and any new updates from the Connect First platform such as mass email or outbound phone campaigns. This is especially helpful to the counselor agent so they can assess the nature of the call quickly and efficiently using the historical data. All of the data-dips occur behind the scenes so the agent has immediate access to assist the constituent in a proficient manner.

The ACD in the Cloud solution allows maximum flexibility for excellent customer service and reporting purposes. It can be customized to fit any organization's needs and may be integrated with existing databases and software programs as a compliment to the system. The ACD in the Cloud solution may be replicated and used in conjunction with many existing client management software systems and databases. OHFA utilizes advancements in technology and enjoys sharing this technology with other states in order to enhance processes, workflows, and best practices. OHFA considered this project with an open-source approach and is willing to share and discuss all source codes with other HFAs. The Agency is currently participating in several data-sharing endeavors with other states and looks forward to sharing this technology.

The ACD system allows each client to be routed to the agent trained to handle their specific need. If a client calls into the wrong 800 number the receiving agent can transfer the caller to the correct agent with a single button operation. From a compliance standpoint, this system allows the agent to document the proper procedures were followed to ensure fulfillment of privacy law requirements. From a disaster recovery standpoint, the ACD in the Cloud solution is an excellent system to maintain service during a catastrophic event. Since there is no real physical location, customer service may be maintained from any location where there is computer access. The Voice Over Internet Protocol (VOIP) system also has greater sound clarity with recording capability for inbound and outbound calls. Depending on the need, management can record all, some, or choose to allow the agents to record calls at will. The whisper function allows the manager to join a call to coach the counselor agent, or to interrupt and join the call. This feature creates a supportive environment for the agents, as well as increasing OHFA's best practices for greater accountability and transparency.

The ACD in the Cloud software can be replicated and used in conjunction with many existing client management software systems and databases. By stripping the inbound caller's telephone number, that record can be automatically matched in a sequel database to pull an existing record. And if the caller uses an alternate phone, a manual look-up procedure can be initiated by the agent answering the inbound call. The ACD in the Cloud software provides the ability to dip into and update the existing database during a live call and provide maximum functionality for customer service staff; thus improving service to constituents.

The streamlined ACD in the Cloud software permits maximum flexibility with workflow and staffing levels. Each staff member has been cross-trained to increase capacity without increasing staffing levels. More seasoned counselor agents answer multiple gates, while an inexperienced or new agent may only answer one gate. The workflow flexibility allows management the ability to assign special projects to staff members, without increasing hold or wait times, since agents may answer multiple gates. The turnaround time has decreased for customer inquiries and counselor agents can communicate with each other through the chat function, limiting the constituent's hold time. Response to inquiries can be monitored and tracked for quicker resolution times. Previously, multiple touches were required to resolve the same issue. Now, the inquiry is resolved within five business days or the inquiry is escalated to management.

The initial start-up costs were minimal and the monthly fee was based on the number of agents using the system. The total cost associated with the cloud based system was less than \$2,000 initially and less than \$1,000 per month for the whole package supporting six agents. Since management has the ability to make changes, the Agency does not incur any additional charges to change daily workflows or add scripts. OHFA's objectives to improve customer service were achieved by implementing the ACD in the Cloud solution. Through implementation, the Agency improved the accuracy of its data, workflow and reporting functions.

Initial Search Screen

[Return Call / Research](#)

Phone Number
 Last Name
 County
 Email Address

Last Name	First Name	Address	County	Phone	Email
Edit	Doe	John	123 Main Street Franklin	888.561.1212	jdoe2012@gmail.com

Record

Agencies for Franklin county.

Mid-Ohio Regional Planning Commission.....Homes on the Hill.....Fairfield Metropolitan Housing Authority.....ESOP (Eastside Organizing Project, Inc).....Consumer Credit Counseling Service of the Midwest, Inc./Apprisen Financial Advocates.....Columbus Urban League.....Columbus Housing Partnership.....

First Name Mortgage
 Last Name UnEmployed Contact Type
 Address Foreclosure Urgent?
 City Sheriff Sale Elected Official Referral EOR Completed
 State Data Source
 Zip Agency
 County Legal Aid Society
 Phone Bank Name
 Second Phone
 Email Matter ID
 Received Date Likely RSS ID
 BTTC Case Open

Date	FollowUp	Call_Assignee	Contact_Method	Action	Note
06/22/2012	Resolved	Unassigned	Direct Client Call	Assigned to Consumer Advocacy	Homeowner called to obtain information for Save the Dream Ohio. Mr. Doe will call back in 1 week to check the status of his application
			Foreclosure Filed	Pending	

New Note

Follow Up Resolved
 Call Assignee
 Contact Method
 Action
 Client Request
 Type
 Outcome
 Note Type

Ohio Housing Finance Agency

To: Cindy Flaherty, Director Homeownership
From: Paul Vawter, Chief Information Officer
Cc: Tonya Brunner, Consumer Advocacy Manager
Re: Solution for Call Distribution System
Date: April 10, 2012

Cindy, I have reviewed the list of issues from Tonya concerning the deficiencies in our current Unified Call Distributor (UCD) System. I recommend that we move to a “cloud based” Automated Call Distribution (ACD) System. Using the power of our Internet connection we would be able to tie our 800 numbers directly to a Web based solution and provide the calls to OHFA via a Voice over IP (VOIP) connection.

I am also confident that we can do look ups in our current caller database for the online caller using caller ID information from the call. We can then either add to an existing record or open a new record of caller information. It looks like this solution will allow us to provide the call details on screen for the agent and collect all new information and pass it directly to the database real time.

Please see the attachment where I have provided a column of deficiencies alongside what this solution should be able to provide. I have discussed this process with Tonya and I think she is very excited about the things a solution like this can provide to the agents. Let me know what you think and if you agree with Tonya and me we will put together a plan with a timeline needed to implement the solution.

Thanks,

Paul

Deficiencies and Issues	ACD IN THE CLOUD CURES
Inability to generate useful reports <ul style="list-style-type: none"> • Track data or statistical trends • Only manual, self-reporting of each call by Agents • Track homeowner inquiries for a resolution • Limited manual report generation 	Automatic Report Generation <ul style="list-style-type: none"> • Robust reporting functions to track statistical trends • Automatic data capture • Tracking mechanism to follow homeowner inquiries for a resolution • Over 100 reports available
Lacking mechanism for automatic callback system	Callbacks may be automatically scheduled and assigned to agents for efficiency
Unable to monitor calls for quality control and best practices	Calls may be recorded automatically or on demand for quality control & best practices
Unable to assign calls by tier escalation, skill level, or gate type	Each Agent may be assigned multiple gates during the same session
Unable to monitor, manage, or decrease hold times – no queue with the UCD system	Queue allows management to provide additional information for constituents during hold times and to adjust call flows immediately based on volume
Could not send emails, attachments, FAQ's, or additional resources automatically at the end of the call	Automatic function allows multiple selection of attachments sent during or after the call for additional resources
Unable to adjust workflow to accommodate two gates simultaneously	Gates may be adjusted during operating hours and in real time for improved customer service
Manager unable to join calls	Manager may join calls in different modes to assist agents
Agents unable to communicate with each other during calls	Chat function allows the agents to effectively communicate information without placing constituent on hold
Land-based Telephone System	VOIP telephone system allows for better quality and flexibility
Database Integrity – unable to capture all data necessary	Data is automatically captured to maintain database integrity
Need to integrate different databases into a master database	Multiple CRM software may be integrated into one master database