Maryland Department of Housing and Community Development

Customer Service
FY18 Annual Report

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FY18 Highlights

In FY18, the Department of Housing and Community Development made great strides toward our goal of providing high-quality customer service.

In January 2018, the department announced new loan and down payment assistance products and debuted a redesigned website for the Maryland Mortgage Program. These new initiatives will expand access to the program for lower income homebuyers as well as those struggling with credit issues, down payment, or closing costs. Along with these program enhancements, the department also highlighted its efforts to streamline processes for program lending partners and a new program website, http://mmp.maryland.gov, redesigned to be more user-friendly and responsive for customers.

The department’s Facebook page responds to 100 percent of customer messages. In addition to using social media to respond to questions, the department has met its stated goal of using these resources to inform the public about agency news and events.

Recognition Given to Employees

Throughout the year, department employees are presented with awards that recognize their commitment to serving Maryland residents. At monthly staff meetings, an employee from each division is presented with a Caught Doing Good award, which awards the individual’s excellence in their work. In FY18, 61 employees received Caught Doing Good awards. Additionally, eight employees received the Secretary’s Award from Secretary Kenneth C. Holt in recognition of their outstanding contributions to the department.

At last year’s “DHCD Day,” the annual employee appreciation day held in September, 64 staff members received awards in the following categories:

- **Captain's Award** - The Captain's Award goes to charismatic and influential individuals who are able to spur others into action.
- **1st Mate's Award** - The 1st Mate's award goes to those who help run the day to day actions of the ship. These individuals champion DHCD initiatives in their respective divisions.
- **Bosun's Award** - The Bosun's Award goes to individuals who look after the infrastructure of their respective divisions. Bosun's Award recipients help others perform their jobs.
- **Sea Artist's Award** - The Sea Artist's Award goes to individuals who help plan future projects and initiatives. These individuals also look out for potential obstacles and hazards that may arise.
- **Surgeon's Award** - The Surgeon's Award goes to those who have a knack for solving problems and coming up with creative solutions.
- **Quartermaster's Award** - The Quartermaster's Award goes to individuals who equip members of their team with the proper tools (organizational knowledge, contacts,
resources, etc.) to succeed at their jobs. Quartermaster Award recipients set their teams/coworkers up for success.

- **Engineer's Award** - The Engineer's Award goes to employees who handle the technical aspects of their divisions. Engineer Award recipients have excellent skill with programs/software/policy native to their respective division.

- **Oiler's Award** - The Oiler's Award goes to newer employees that are positively impacting their division in one or more ways. Despite being relatively new, these individuals contribute to the overall goal of the division.

- **Master-at-Arms' Award** - The Master-At-Arms’ Award goes to individuals who often mentor other employees. These individuals train others and introduce them to the unique culture of their division.

- **Gunner's Award** - The Gunner's Award goes to the tacticians of the division. These individuals demonstrate sound knowledge of objectives, and how to best tackle problems and opportunities presented to the division.

Additionally, during last year’s “DHCD Day” awards, 44 people received service awards, which are presented to employees for milestone years of service to the state.

**Leadership Analysis of FY18 and Summary of FY19 Approach**

The Maryland Department of Housing and Community Development is dedicated to promoting and preserving homeownership, creating and protecting affordable rental housing opportunities, and providing revitalization and redevelopment initiatives that change Maryland’s communities for the better. The department’s good work touches the lives of millions of Marylanders and boasts a national reputation as an innovative and fiscally prudent housing and community finance agency.

While it has always been an important part of the department’s mission, agency leadership recognized a fresh opportunity to place an increased focus on customer service by implementing Governor Hogan’s “Customer Service Promise.” The department engages over 50,000 customers a month and strives to deliver its information, programs, and services to customers and partners in a professional, responsive, knowledgeable, and compassionate manner. Responses received since launching the Customer Experience Survey indicate the department continues to provide a positive customer experience, even in scenarios where a customer’s issue is not something the agency has the authority or capacity to resolve.

Over the past fiscal year, the department has:

- Provided opportunities for customer service training and education to all staff and increased individual employee access to customer service resources through the agency’s intranet;
- Continued and expanded its strong program of employee recognition;
- Launched revisions to our lender portal that allow for a more user-friendly interface, creating an improved customer experience for both lenders and homebuyers;
- Enhanced the agency’s usage of social media platforms like Facebook and Twitter to provide current and important information to and facilitate better communication with customers.
These efforts are ongoing and will ensure that the department continues to address the needs of citizens and communities in Maryland with an incredibly high level of responsiveness and technical expertise. Whether it’s a hotline operator going the extra mile to make sure a homeowner gets the proper resources to repair or weatherize their home, or direct outreach to community organizations in Baltimore to ensure the success of multi-year, redevelopment efforts through Project C.O.R.E. investment, or providing guidance and assistance to Ellicott City businesses in the wake of disastrous flooding, customer service is and always will be a fundamental pillar of the department’s mission that informs the agency’s work, no matter the scale.

**Detailed FY18 Results and FY19 Plans**

**Customer Service Survey Results**

Between January 1 and August 20, 2018, 137 external customers took our customer service survey. For Question 1, regarding overall satisfaction with their experience, 100 respondents indicated they were very satisfied, six were somewhat satisfied, seven were neutral, seven were somewhat dissatisfied, and 17 were very dissatisfied.

Question 2 addresses whether or not the state made it easy for the respondent to receive assistance. Of these responses, 92 strongly agreed that their experience was easy, nine agreed somewhat, 11 were neutral, eight disagreed somewhat, and 17 strongly disagreed.

Although this is a very small sample size compared to how many customer service inquiries we receive in a given year, the numbers are a strong indication that we are doing well. In all categories, the vast majority of respondents indicated that they are very satisfied with all aspects of our customer service. Moving forward, we will continue to assess ways to make our services more convenient and accessible for our customers.

**Status of Customer Service Training**

In FY18, the department hosted the following training sessions for employees:

- 7/5/17 - 7/27/18 - New Employee Orientation/Intro to DHCD - 68 participants
- 3/20/18 - HR/OFP - Building Strong Teams & Relationships and Leadership Game - 12 participants
- 5/15/18 - 6/20/18 Supervisor's Bootcamp Training - 16 participants
- 3/28/18, 4/6/18, 4/18/18, & 5/4/18 Aspiring Leaders Training - 89 participants
  - Aspiring Leaders is a course that provides department staff with strategies for developing team competencies both in themselves and others, and utilizing leadership skills to make them work more effectively. A newer program at DHCD, it is the necessary prerequisite course for the more intensive Emerging Leaders program.
- 9/17 - 12/17 & 6/18 - 8/18 Emerging Leaders Program - 40 participants
Emerging Leaders is a five day training program offered by the department to employees with little or no managerial experience that builds a foundation to succeed in their jobs by providing them with a clearer understanding of their roles and expectations as a leader, and by strengthening some of their core supervisory, management and leadership skills.

- 8/16/17 - Grammar Tips - 11 participants
- 6/22/17 & 3/14/18 - Effective Presentation Skills - 21 participants
- 5/17/18 - Dealing with the Irate Customer - 2 participants
- 2/28/18 - Director's Cut - Customer Service - 3 participants
- 12/15/17 - Winter Training - Emotional Intelligence - 234
- 12/5/17 - Dealing with Difficult People - 18 participants
- 9/20/17 - Principles of Customer Service Training - 8 participants
- 9/15/17- DHCD Day – Customer Service Motivational Presentation - 324 participants
- 7/25/17 - 7 Principles of Customer Service Excellence - 2 participants

For FY19, the department will continue hosting customer service trainings.

Customer Inquiry Response Times and Overall Time-to-Resolution

Timeliness of Responding to Customer Inquiries

Office of Public Information - Customer Service
The response time goal for all customer inquiries received via the phone line, customer service inbox, and social media is within one business day. The average response time to messages received via Facebook is seven hours, and we respond to 100 percent of messages.

Best Practices

The Customer Service Manager maintains a list of all customer service representatives in each program across the department. This document was first made available through our agency’s intranet during FY17, and is regularly updated to ensure accuracy. It helps our staff direct incoming inquiries from our customers to the correct person who can assist them, which enhances our ability to provide thorough and accurate assistance. The page also includes a form where employees can submit updates to contact information and let the customer service team know if a representative will be on leave.

Additionally, in the Office of Public Information’s Communications Office, where the customer service division is based, all employees have been cross-trained and given access to the customer service phone line to assist during high-volume call times and when the customer service manager is unavailable. All Communications employees also have access to the customer service email inbox. This ensures a more timely response for those who have reached out with an inquiry or concern.
Plans for Improvement

Community Development Administration
The Community Development Administration is preparing to launch an enhanced version of MDhousingsearch.org in September 2018. Customers will be able to find affordable, accessible housing through this free tool, and landlords will receive free advertising for their listings. The redesigned site will also feature links to local resources, rent and budget calculators, and other useful tools. A confidential special needs housing search option also helps caseworkers find adequate housing for their clients.

Neighborhood Revitalization
In FY18, the division of Neighborhood Revitalization anticipates launching automated, online systems for biannual progress reports, award modifications and final reports.

Office of Public Information - Customer Service
The Office of Public Information will continue to provide cross-training for employees who regularly answer the phone in the use of Language Line to assist Limited English Proficient customers.

Opportunity Zones Conference
In July 2018, the department hosted the Maryland Opportunity Zone Conference in conjunction with the Department of Commerce. The conference, which is one of the first of its kind in the nation, provides an opportunity to learn more about the program and discuss best practices to spur revitalization across the state, and the department received positive feedback from the approximately 400 attendees. The Opportunity Zone program is a nationwide initiative administered by the U.S. Treasury created under the 2017 Tax Cuts and Jobs Act. The program provides federal tax incentives for investment in economically distressed and underserved communities over the next 10 years. Areas designated as Opportunity Zones will be able to reap the benefits of capital gains to help finance redevelopment and revitalization. In May, 149 Opportunity Zones were designated across Maryland, with every single jurisdiction in the state receiving at least one designation. In response to the positive feedback from the conference, the department is working on an enhanced portal so partners will have more timely information and be able to take advantage of the Opportunity Zone program by layering it with state incentives.

Improving the Customer Experience from Multiple Perspectives

Making Agency Services Available Online

Marketing
In August 2018, the department’s marketing team launched updates to the process used for lead generation for our lender partners of the Maryland Mortgage Program, in cooperation with the department’s Information Technology team. The cumbersome Excel spreadsheet that was
previously used was replaced with a cloud-based system designed to make access to MMP loan products simpler for potential Maryland homebuyers, while also incentivizing top producing loan officers with quality leads. The new system is more secure than the previous one used, due to it being cloud-based and only accessible via a password protected portal for lenders. Additionally, it will allow for more robust data reporting that will help to enhance our future marketing and customer service initiatives.

In addition to these improvements, the marketing team is also working on creating blog posts that are more customer-focused. These informational posts center around topics like the five steps to buying a home, and illustrate the department’s care and concern for all customers. Our lender and realtor partners also began receiving a newsletter from the department that regularly provides them with additional information, ensuring their ability to provide great customer service.

**Neighborhood Revitalization**
During FY18, the Division of Neighborhood Revitalization streamlined two sets of programs resulting in improved customer service.

First, homelessness programs have been simplified through the transfer of four programs from the Department of Human Services to DHCD. This resulted in a single agency for communication, application and provision of technical assistance. As part of this transition, six programs were combined into a single application process and all of the state regulations were condensed. Applicants were also able to submit applications electronically for the first time.

Because of the way homelessness services have been streamlined through a statewide Continuum of Care system, these changes also allow citizens in need of emergency housing or services for homelessness prevention to seek assistance through a single organization, rather than having to shop around through multiple organizations.

Operating funding to nonprofit organizations was also streamlined when three programs that previously each had a separate application process were combined into a single, electronic process. The Main Street Improvement Program, Nonprofit Assistance Fund and Technical Assistance Grants Programs now share a single application with simplified requirements.

**Division of Information Technology**
The Division of Information Technology launched a Customer Relationship Management system to streamline application intake for the Department’s disaster assistance programs.

**Division of Credit Assurance - Multi Family Asset Management**
Periodically, the Division of Credit Assurance hosts an event for our partners (property management and owners) to share information and discuss important topics. These partner events have been held in 2016 and 2013. The meetings have received favorable feedback from attendees, and DCA anticipates an FY19 or FY20 event to continue this dialogue with our partners.
Processing Times for Customer Transactions

Community Development Administration
Processing times for Single Family - Maryland Mortgage Program loans have strict timeframes; these schedules are driven by long-standing relationships with our financing, lending and Realtor partners. Other programs (i.e., Multifamily, Neighborhood BusinessWorks, Special Loans, and Energy) are originating "boutique" type loans, so standardized processing times aren't a particularly relevant metric and there are no current plans to set a standard.

Adjusting Hours to Meet Customer Demands
In FY18, the agency’s hours changed slightly to provide more consistent telephone coverage in the Office of Public Information, per our resolution in the FY17 report. In the Office of Public Information, the employees who answer the customer service line still answer the phone outside of regular business hours and direct the caller accordingly. For FY19, we will continue to ensure an employee is present to answer the telephone.

Social Media Usage to Improve the Customer Experience
Our customer service on social media is a strong point. On the Maryland Department of Housing and Community Development Facebook page, we have a 100 percent response rate for messages. On Twitter, when someone directs a message at the agency account, we are equally responsive. Social media is one of the department’s primary means of promotion of the department’s mission and services. In FY17, we began running several ad campaigns on Twitter and Facebook, and found they were successful tools for directing Maryland residents to our programs. We continued to run social media ads in FY18, and enjoyed similar success.

In the FY17 report, we expressed our intent to continue using social media as a means of promotion and customer engagement. We specifically felt live videos would be an effective means of engaging our base. In June 2018, we conducted an interview with Assistant Secretary Matthew Heckles in advance of the rollout of the Maryland SmartBuy 2.0 program using Facebook Live as the platform. To date, it is one of our best-performing posts of all time. The video has reached 16,523 Facebook users and has amassed nearly 4,000 views since being posted on June 18, 2018.

In FY19, we will continue to use social media as an avenue of engagement and promotion. Because of the overwhelming success of this video, we are exploring the possibility of conducting regular live interviews using this tool. We will also continue to respond to customer inquiries received via social media in a timely manner.
Conclusion
The department remained focused on customer service through FY18, and will continue to find ways to improve in FY19. Building on the success we have enjoyed, particularly with morale-boosting events such as DHCD Day and customer service-recognition awards, we will continue to focus on identifying and recognizing employees who truly embody the Governor’s Customer Service Promise. Additionally, our department is constantly looking at ways to streamline processes, procedures and in FY19 will implement a program based upon SHA’s Project Greenlight to encourage employee innovation in these areas.