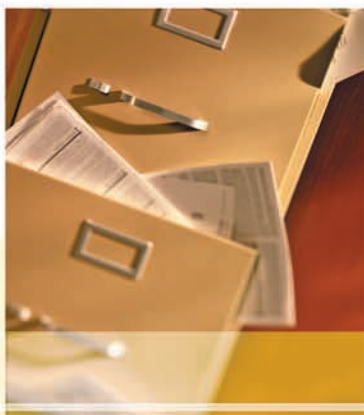


# Paper cuts in the UK Housing Sector

## The business case



## Paper cuts in the UK Housing Sector. The Business Case.

### Houses built from paper?

The UK housing sector has foundations of paper and walls of paper - or so an outsider peering in might be forgiven for thinking. Essentially, Housing Associations have relied upon the trusty medium of paper to record daily operational activities, contractual and transactional documentation and correspondence relating to tenants and properties throughout the years. However it is now perhaps ironic that this very medium is increasingly behaving as a barrier to efficient customer service - coming between UK Registered Social Landlords and their customers.

Of course without paper the sector as it is today could not have come into existence - and paper still has its uses. But paper documentation has now increased to such an extent that it is actually reducing customer service levels rather than facilitating them. It is also increasing costs for document processing, management and storage through its sheer bulk and increasing unwieldiness. It's difficult to manage and maintain within the operating confines of a housing organisation. And in an increasingly legislated and litigious world, paper is a dangerous medium - making it difficult for associations to conform to legislative requirements.

But how did it ever get into this state?

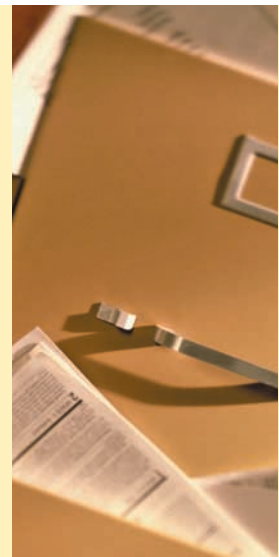
### One-to-one centric

The volume of paper generated by every property and tenant is high. Sector feedback indicates a typical estimate of around 60 documents - of many different types - required for every tenant. With thousands of properties under management, it's easy to see how quickly the figures involved start to spiral higher.

With so much paper to deal with, it's hardly surprising there is such a high risk of lost or non-available documents. Mis-filing or poor maintenance of records is not only common, but in a manual system handling such large numbers of documents, also understandable.

Even when documents are correctly filed, accessibility to information is poor and retrieval slow. Paper is one-to-one centric and there are no shortcuts to getting a document from a filing cabinet. What is required is a more auditable process.

Yet another limitation of a manual filing system, or even of a standard EDM system, is in keeping a complete and traceable history of a property or tenant. As tenant and property information (case files) are associated, it is difficult to keep a record of the property history if the files are moved with the tenant. This often means that retrieving all the documents relating to a property demands multiple, time-consuming searches.





Time is also a major problem – together with manpower and space – in performing manual sorting, filing and data entry tasks. And even given plenty of time, plenty of staff to do the job and plenty of space in which to do it, any manual process is prone to inaccuracy and human error. But whereas mistakes may once have led only to wasted time and effort, now they can be responsible for the far more serious failure to comply with legislation.

## **Deadline, 30th June**

Legislative requirements necessitate strict information management processes. From January 1st 2005, anyone will have the right to make a request for any information held by a public authority, and that authority will have to comply with the Act in responding.

Even now, in the run up to January 2005, every public authority (defined as 'a public body which exercises public functions') must make some information available as a matter of course. In fact, the requirement to adopt and maintain a publication scheme – with information routinely available to anyone who wants it – must be met by 30th June 2004.

But the Freedom of Information Act is not the only legislation which will have an impact on Housing Associations. eGovernment initiatives are driving the change to on-line availability of information, and even the Sarbanes-Oxley Act will have a knock-on effect in this country if US multi-nationals are involved.

## **Concentrated minds**

The impending legislation has naturally concentrated the minds of those involved in data management.

Research conducted in February 2004 by the Meta Group shows that most companies see the legislation as an opportunity to improve their systems in the key areas affected. They are accepting the challenge, and making at least some of the necessary investments to improve their systems. In fact, no less than 79% were planning to improve customer service through faster response times to customer enquiries, and 50% were aiming for reduced errors. At the same time they were planning to reduce costs: by improving efficiency through automating manual processes (66%) and by ensuring the accuracy of data before it entered enterprise systems (51%).

Meta Group believes that capturing and electronically reproducing documents at source is the single most effective way consistently to manage content. This not only helps organisations to meet compliance challenges, but also improves customer service and cuts costs – as most organisations surveyed by the group hoped to do. Two thirds of those questioned were planning to automate or improve their manual documentation processes, and 58% were intending to have this operational within three years.

Research from the analyst company Ovum has also looked at the challenges facing enterprise content management and has identified content capture as a key component.

Ovum believes that content has to be managed electronically simply because 'there is so much.' Managing electronic documents in addition to paper documents only adds to an ever growing problem as inbound e-mails and web forms make up an increasingly large proportion of office documentation. It is the diversity of formats in which content arrives – paper, emails, faxes, forms-based or free format, letters, contracts, orders and invoices – and the number of people who need access that also point to the need for electronic document management.

Once this has been introduced, Ovum says that businesses will identify 'substantial quantifiable

benefits' from electronic content, ranging from the elimination of sorting, manual delivery and re-keying of data, to the advantages of increased security and traceability, and the ease of auditing and gathering performance statistics.

The Gartner Group has also identified some sobering figures concerning the increasing amount of time wasted on manual document management.

Since 1997, they estimate that time spent by knowledge workers on document management tasks has risen from eight hours per week to between twelve and sixteen hours. They have also found that the average document is copied between nine and eleven times, at a cost of around £10; that the cost of filing each document is around £11; and that the cost of finding a mis-filed document is a staggering £70.

## Clear requirements

Despite the size of the challenge, it is easy enough to identify and understand what is required to overcome the problems of paper documentation in Housing Associations:

- A single data input management system for all documents, where data can be captured at point of entry from any source: whether it be the mailroom headquarters, the service operation or High Street branches
- Linked property and tenant records
- A single view of data resulting from an integrated system
- An audit capability, with a complete history of properties and tenants
- An electronic data management system, delivering all the benefits related to digital images compared with paper
- Automated and streamlined processes where possible: in data entry, document preparation, indexing tasks, distribution, storage

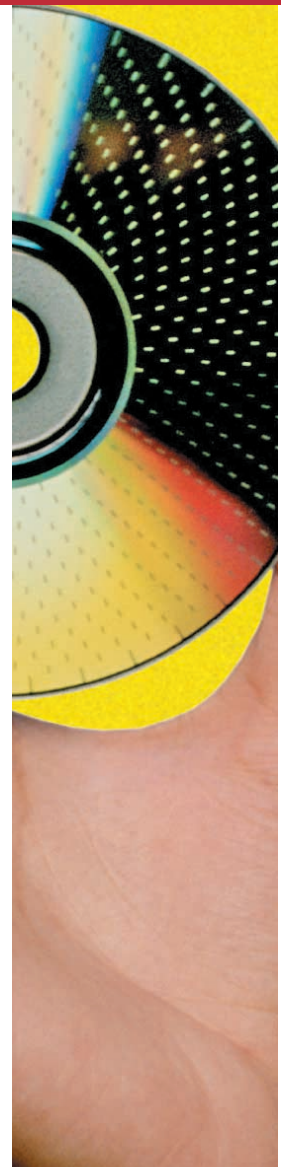
Meeting these requirements can also be relatively easy. It's simply a matter of choosing the right system from the right supplier.

## Unique solution

One company which specialises in high-volume, mission critical solutions to automate and streamline data and paper-intensive business processes, is BancTec. As a leading vendor in the field, we have installed systems responsible for the scanning and processing of at least five million documents every day across the UK and Ireland.

Our unique solution for the housing sector is *eFIRST™ property*.

This comprehensive system addresses all the sector's needs for handling and maintaining documents. Specifically, *eFIRST property* provides automated



document capture, classification, processing and data entry, case management and electronic storage of all documents - whether they be paper or electronic.

It can also automate document distribution within your organisation, for example, routing letters and general correspondence to the appropriate individual. Working alongside your existing housing CRM system *eFIRST property* even has the ability to automatically populate the correct profile within the CRM system: providing you with a streamlined, document-driven management process.

## Exceptionally valuable

What *eFIRST property* does for Housing Associations is to solve the problem of paper.

It does this, quite simply, by getting rid of paper and improving accessibility of documents. Establishing a simple document management system, it scans paper documents and indexes them onto a central repository, so authorised users can gain access.

*eFIRST property* also makes it possible to keep cases of tenant and property information together, and provide links between associated property and tenant files. This case management functionality eliminates multiple searches to find related information and provides a complete record of property and tenant history. And it automates previously manual tasks associated with simple document management systems: such as document classification prior to scanning, indexing tasks, and manual data entry tasks associated with forms and other information required for the CRM system. So even for organisations already utilising CRM, it is a valuable tool.

What makes *eFIRST property* exceptionally valuable is that it incorporates specific processes and document types generic to the housing industry: from site visit reports to property deeds, maintenance and repair job cards to tenants' applications, and doctors' reports to tenancy agreements. By placing these all on-line it provides information management compliance – controlling processes in order to manage activities properly and provide a reliable information archive.

So job tickets ensure compliance, housing applications on-line make it easier to manage tenancy status, and so on. The system also provides public and private data status for each document – meeting the

requirements of the forthcoming Freedom of Information Act.

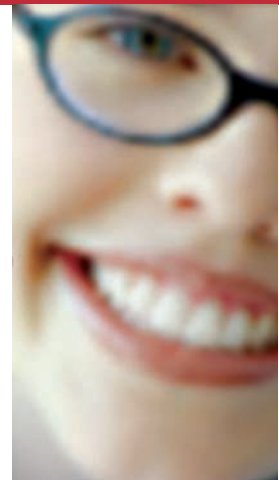
The result is a document-driven process for the organisation: essential as the organisation's activities are themselves driven by documents and the information they contain.

## Many advantages

Few Housing Associations start with a clean slate; there is nearly always an historical backlog of documents that need to be considered. BancTec provide a managed service allowing organisations to outsource all requirements associated with converting documents to digital files, processing them by extracting the required information and archiving them in an on-line repository or populating an existing application. In the case of one of our Housing Association customers, BancTec converted and populated their document management application with around one million historical documents.

The ability to source the entire document management system and any additional document conversion or processing requirements all from one company is one of the many advantages of dealing with BancTec. Providing a one-stop shop service; software and hardware provision, integration services, full maintenance and 24/7 support, outsourced managed services and consultancy means you need only deal with one organisation. Another is the knowledge that, ultimately, *eFIRST property* will provide a centralised approach for inbound information, handling and managing multiple inputs from mailroom, regional branches, suppliers, faxes, emails and the web.

And all without a sheet of paper in sight.



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