

# HOUSING TECHNOLOGY™

HOUSING | IT | TELECOMS | BUSINESS | ECOLOGY

IN-DEPTH | 2016

## DIGITAL BY DEFAULT 2016 DIGITAL INCLUSION IN HOUSING

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CAPITA



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## INTRODUCTION & EXECUTIVE SUMMARY

DIGITAL BY DEFAULT 2016 IS THE FIRST SIGNIFICANT TECHNOLOGY REPORT ON DIGITAL INCLUSION IN THE UK SOCIAL HOUSING SECTOR SINCE HOUSING TECHNOLOGY'S ORIGINAL 2012 REPORT WHICH WAS PUBLISHED IN CONJUNCTION WITH BARONESS LANE FOX AND RACEONLINE 2012. THE ORIGINAL DIGITAL BY DEFAULT 2012 REPORT IS STILL AVAILABLE FROM [WWW-HOUSING-TECHNOLOGY.COM](http://WWW-HOUSING-TECHNOLOGY.COM).



**GEORGE GRANT**  
Publisher and Founder,  
Housing Technology

Go ON UK has developed some excellent assets and toolkits (see pages 5 and 41) to support housing providers' digital inclusion strategies, while numerous housing providers and IT suppliers have shared their experiences of digital inclusion and best practice (see pages 23 onwards).

The data and analysis of the charts in the main body of the report are based on the results of an online survey conducted by Housing Technology during December 2015 and January 2016. The data represents the views of senior executives from over 170 housing providers, who together own or manage almost two million properties across the UK and account for at least 2.5 million tenants and residents.

### SUMMARY OF THE DIGITAL BY DEFAULT 2016 SURVEY

- / **Defining digital inclusion strategies:** Over a third of housing providers have no formal digital inclusion strategy.
- / **Factors preventing tenants getting online:** Despite the conventional orthodoxy about why some tenants aren't online, the most common reasons are a lack of knowledge and confidence. The costs of getting online are seen as least important.
- / **Measuring digitally-included tenants:** Only a quarter of tenants are 'fully included' and almost 50 per cent of tenants are not digitally included in any way.

- / **Budgets & resources:** Most digital inclusion budgets and resources are directed towards IT training for tenants. Only a third of housing providers offer tenants specially-priced hardware and software and/or broadband connectivity packages.
- / **Support from IT suppliers:** Most housing providers would like IT suppliers to offer discounted and/or re-conditioned IT equipment and cheaper broadband connectivity packages.
- / **Factors hindering housing providers' digital inclusion activities:** The cost and complexity of integrating digital inclusion services with existing back-office systems is the most important factor hindering housing providers' digital inclusion activities.
- / **Spending on digital inclusion:** Most housing providers are spending 0.1-1 per cent of their annual turnover on digital inclusion projects.

The report is intended to give social housing providers guidance on how to digitally include more of their tenants; not only to improve their lives but also to improve housing providers' own business performance.

Alongside Go ON UK, we would like to thank Aareon, Advanced Business Solutions, BT, Capita, Halton Housing Trust, Longhurst Group, Orchard Information Systems, Origin Housing, RHP and Sentinel Housing for sponsoring and contributing to this report.

Furthermore, our thanks to our steering committee of senior IT and digital inclusion experts from ADACTUS HOUSING, CAIRN HOUSING, GOLDEN GATES HOUSING, HELENA PARTNERSHIPS, HOME GROUP, MIDLAND HEART, ORBIT HOUSING, RCT HOMES, RED KITE COMMUNITY HOUSING, SEVERNSIDE HOUSING, SOLIHULL COMMUNITY HOUSING, SOUTHERN HOUSING, TRAFFORD HOUSING TRUST, TRIDENT SOCIAL INVESTMENT GROUP, VIRIDIAN HOUSING, WAKEFIELD & DISTRICT HOUSING and WHEATLEY GROUP for reviewing the online survey.



# WHY IS DIGITAL INCLUSION SO IMPORTANT?

Rachel Neaman, Chief Executive, Go ON UK

At Go ON UK, we believe in the transformative power of technology to improve the prospects of individuals, families, communities and organisations. We believe everyone in the UK should have the motivation and skills to benefit and prosper from the internet today and in the future.

The value of digital inclusion is of particular importance to housing providers' tenants. A recent government survey has shown that just 23 per cent of housing providers' tenants are in full time employment, compared with 63 per cent of private renters. Furthermore, almost a third of housing providers' tenants are retired (29 per cent), compared to only six per cent of private renters. Housing providers' tenants are also, on average, in a lower earning bracket, with an average weekly income of £317 compared with £560 for private renters <sup>(1)</sup>.

These statistics are relevant for two reasons. We know that people in lower-income households <sup>(2)</sup> or who are unemployed or retired <sup>(3)</sup> are more likely to be digitally excluded. Our research with our partner Lloyds Bank <sup>(4)</sup> has shown that they are more likely to be financially excluded as well. We also know that this demographic group has the most to gain by becoming digitally capable. Those whose annual income is less than £15,000 could save an average of £516 per year, equivalent to six weekly family shops. These statistics really highlight the life-changing difference that having digital skills can make.

Housing providers themselves can also capitalise on the benefits of increased digital engagement among their tenants. Research carried out by Tinder Foundation <sup>(5)</sup> has shown that many organisations that developed digital inclusion strategies have seen clear, measurable financial benefits from economies of scale, efficiency savings and channel shift.

With the advent of wider changes in how citizens will engage with local and national government, such as universal credit, it is vital that housing providers are ahead of the curve in ensuring their tenants are not left behind.

But this is not just about statistics; our experience on the ground has also shown the benefits that digital inclusion can bring to housing providers. During our 2013 regional programme, Go ON North East, we worked closely with housing providers and advocated reaching out to tenants to improve their Basic Digital Skills.

As part of this work, Deborah Matthews, head of group ICT at Coast & Country Housing and Go ON UK's North East digital leader, launched Go ON Social Housing, a North East group of nine housing providers.

On the importance of digital inclusion and Basic Digital Skills, Deborah said, "Digital inclusion is becoming more and more important in virtually every aspect of day-to-day life. Being unable to access the internet impacts on education, job seeking, accessing benefits and financial planning. It is therefore important that we do everything possible to facilitate and promote the benefits of being online. In addition to this, there is so much more that being online can open up, including communication with family and friends, fun and games and a world of knowledge and research. Coast & Country is delighted to be working with both local authorities and housing providers to raise awareness of this vitally important subject and provide support to our communities to gain Basic Digital Skills."

The Go ON Social Housing approach to digital inclusion is two-fold; they want to support tenants to increase their digital skills, and create online services that allow access to account information, anytime, anywhere. The leader of Go ON Social Housing is Coast and Country Housing; its 'Click Start' project demonstrates their commitment to support tenants and residents to get online. The agenda has proved a great success and the number

of tenants who have access to the internet has increased by eight per cent in the last two years alone.

A great example of the impact of the Click Start programme is Keith's story. He visited Westfield Farm for his first appointment with a digital champion. Keith had a computer but didn't really know how to use it so he wanted to get some help with it and his digital skills. Keith suffers from anxiety so his support worker attended his first appointment with him. After only five weeks of one hour digital champion appointments, Keith became a confident computer user and he believes the benefits will be life changing.

He said, "I really didn't believe that I would be able to attend the appointments and finish the programme but my Digital Champion really put my mind at ease and was so patient. In fact, I have never felt so at ease and comfortable than when I was at Westfield Farm; the staff and volunteers are so friendly. I'm a very nervous person, but I definitely hope that I will have the opportunity to come to Westfield Farm again."

Stories like Keith's really bring to life the huge impact that becoming digitally capable can have. Those stories are why, together with our partners who include some of the UK's largest companies, Go ON UK is committed to eradicating digital exclusion and ensuring that everyone in the UK has the motivation and skills needed to benefit and prosper from the internet today and in the future.

Rachel Neaman is chief executive of Go ON UK.

## REFERENCES & SOURCES

1. Government statistical data sets on social and private renters
2. Ibid
3. Go ON UK Basic Digital Skills UK Report 2015
4. Lloyds Bank Consumer Digital Index 2016
5. The Digital Deal Challenge Fund Evaluation Findings Summary Report August 2014



# THE GO ON UK DIGITAL EXCLUSION HEATMAP

Digital exclusion is a complex issue. There is no single cause, but a combination of factors contribute to a greater or lesser extent to the risk of exclusion.

The headline numbers of, for example, those who lack Basic Digital Skills or have never been online have been tracked for some time. But if we are serious about eradicating digital exclusion, we need to better understand the detail behind those numbers and where and why there is an issue.

The Digital Exclusion Heatmap is Go ON UK's response to this challenge.

This unique mapping tool combines eight core metrics to calculate the likelihood of digital exclusion in local authority areas across the UK. Four of these are digital metrics (infrastructure, numbers of those who have never been online, Basic Digital Skills and Basic Digital Skills used by an individual in the last three months) and four are social metrics (age, education, income and health).

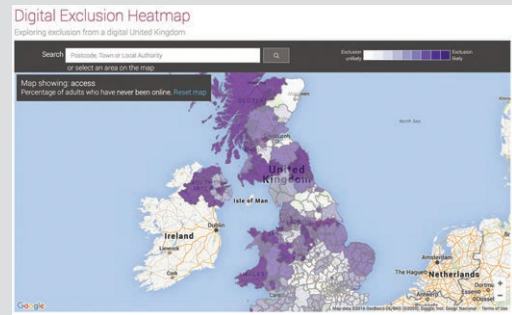
These combined indicators have been aggregated using a formula designed by the London School of Economics and Political Science to create a single, nationwide measure of predicted exclusion from the digital world.

The Go ON UK Digital Exclusion Heatmap has been developed to support policy-makers and those working in the digital skills and inclusion sectors, such as local councils, skills training providers and housing providers. It not only allows these organisations to target their work more effectively, but also provides the data needed to highlight the scope and local variances of digital exclusion more widely.

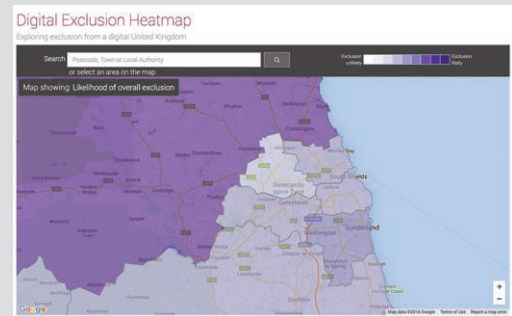
At Go ON UK, we want the Digital Exclusion Heatmap to help drive engagement, action and funding where it is most needed so that everyone in the UK has the Basic Digital Skills they need.

Find out the likelihood of digital exclusion in your area by visiting: [www.go-on.co.uk/heatmap](http://www.go-on.co.uk/heatmap).

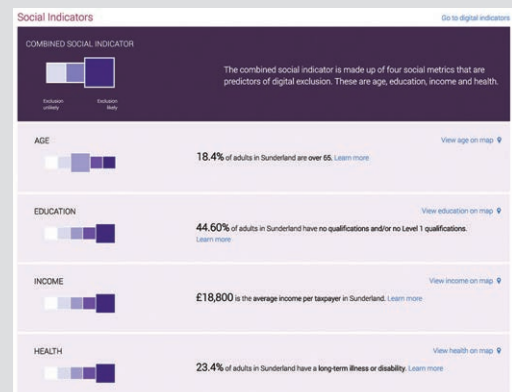
The Go ON UK Digital Exclusion Heatmap has been developed with support from the BBC as part of its 'Make It Digital' and wider digital literacy initiatives, the Local Government Association and the London School of Economics and Political Science, using fresh insight into Basic Digital Skills in association with Lloyds Banking Group.



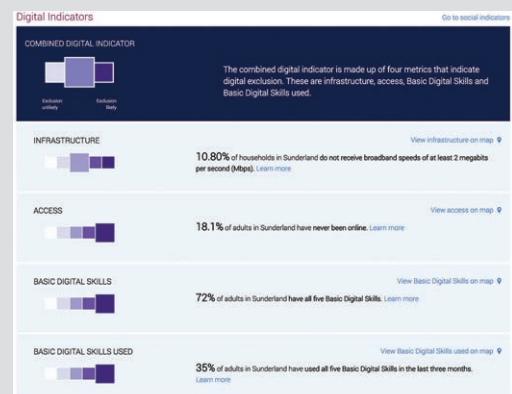
Levels of digital access across the UK



Levels of overall exclusion in the North East of England



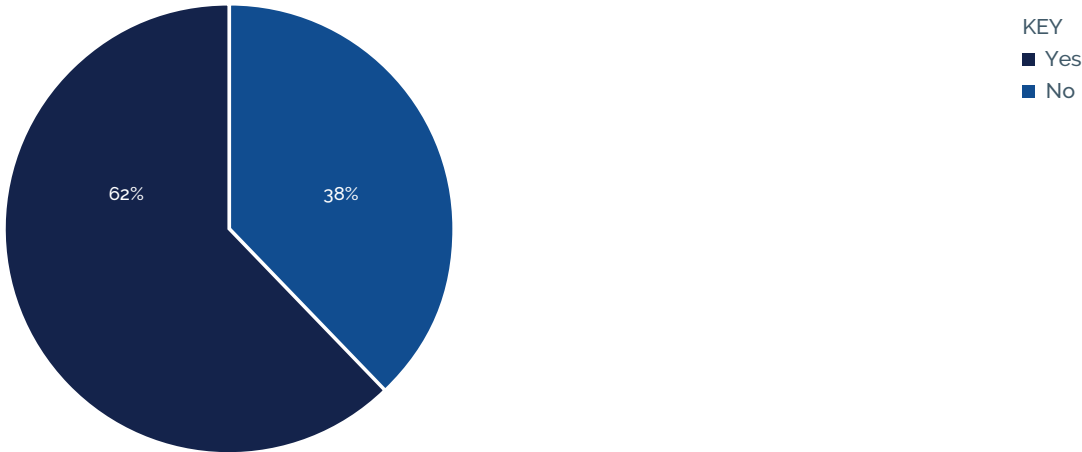
The social indicators of the overall exclusion measure



The digital indicators of the overall exclusion measure

# DEFINING A DIGITAL INCLUSION STRATEGY

HOUSING PROVIDERS WITH A DEFINED DIGITAL INCLUSION STRATEGY

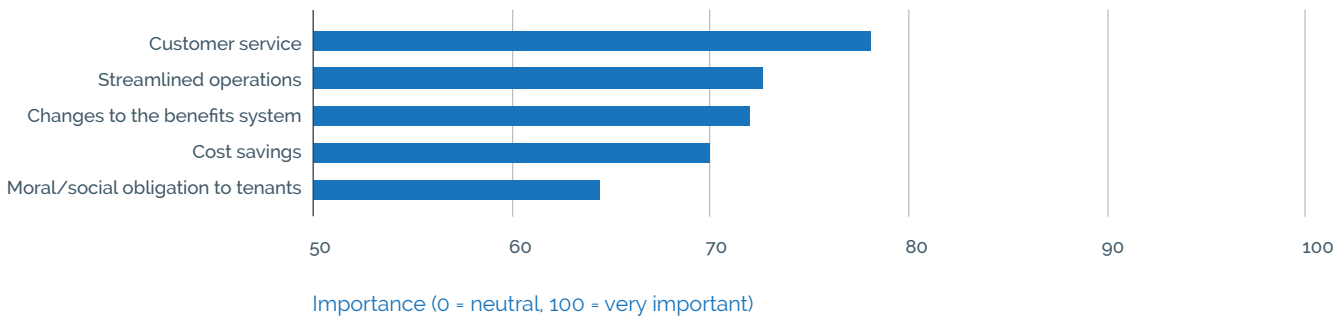


The majority of housing providers already have a defined and documented strategy for digital inclusion among their tenants, although despite the apparent importance of digital inclusion to their overall business strategies, over a third of housing providers have no

formal digital inclusion strategy (although in some instances, it may be part of their customer satisfaction programmes).

# DRIVERS FOR DIGITAL INCLUSION

DRIVERS FOR DIGITAL INCLUSION STRATEGIES



The reasons for housing providers to pursue digital inclusion strategies split roughly into improving the lives of their tenants and improving their own business performance.

Their desire to maintain and/or improve customer service levels combined with changes to the benefits system, such as universal credit and pay-to-stay, fall broadly into the first category, while using digital inclusion

to streamline their operations and reduce costs fall into the second category.

While housing providers' possible moral/social obligations to their tenants around getting them connected to and confident on the internet was considered the least important of the five areas, housing providers' 'paternalistic' approach to their tenants was still considered reasonably important.





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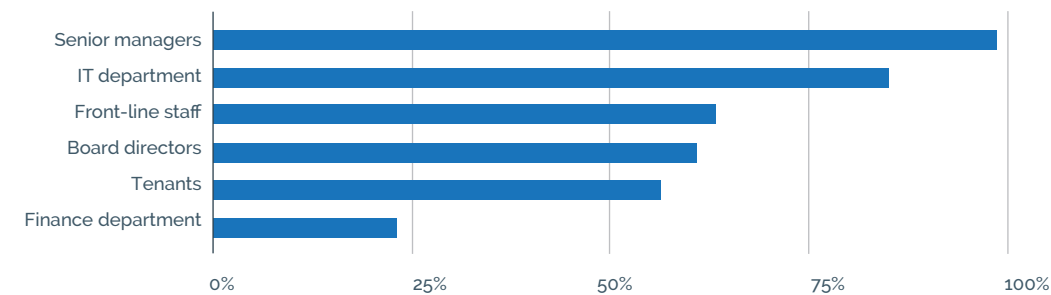
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# RESPONSIBILITY FOR DELIVERY & SPONSORSHIP

## PEOPLE INVOLVED IN DEVELOPING DI STRATEGIES

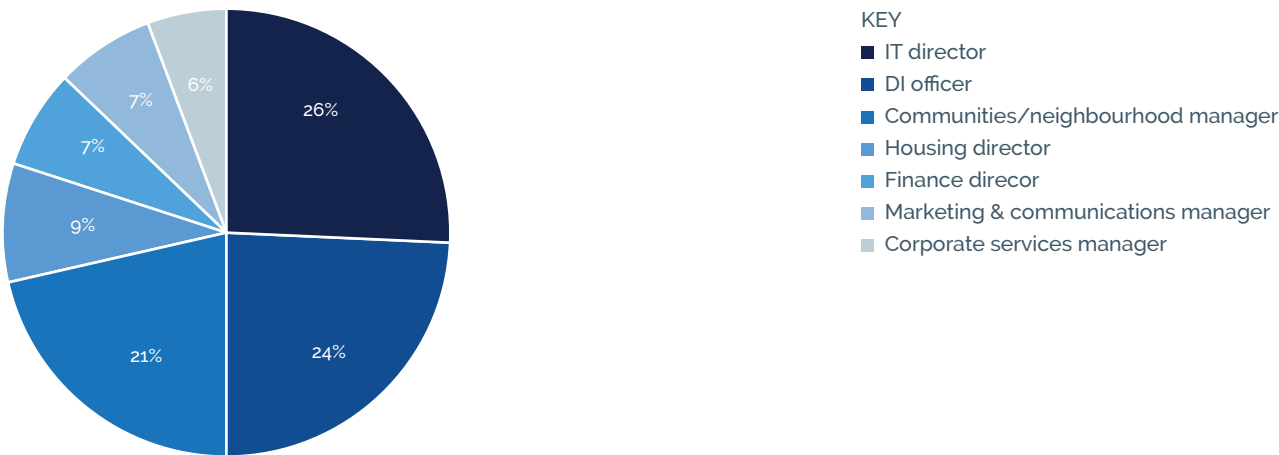


Unsurprisingly, senior managers in conjunction with housing providers' IT departments have tended to lead the way when developing their digital inclusion strategies.

There is then something of a gap before front-line staff, board directors and tenants get involved in the

strategy, followed by a significant gap before the finance department is involved. This latter fact should be a cause for concern for many housing providers, given the importance of digital inclusion and the closely-related ability of their tenants to cope with the 'digital by default' agenda around universal credit and other finance-related areas (such as pay-to stay).

## RESPONSIBILITY FOR DI DELIVERY



In terms of actually delivering housing providers' digital inclusion strategies, IT directors, dedicated digital inclusion officers and neighbourhood managers comprise the majority of positions, reflecting the

combination of, respectively, IT and community knowledge necessary for the successful delivery of digital inclusion programmes.



# FACING THE FUTURE

The future of housing technology

Technology has already revolutionised how housing associations record, monitor and utilise their data – helping to drive efficiencies and deliver a high level of service to residents.

But we are on the cusp of a new technology evolution...digital channels, big data and the internet of things are just some of the technologies that can help housing providers and their residents.

Are you ready to embrace the future in order to improve the way your association performs and achieve your organisational goals?

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- Integration
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- Analytics
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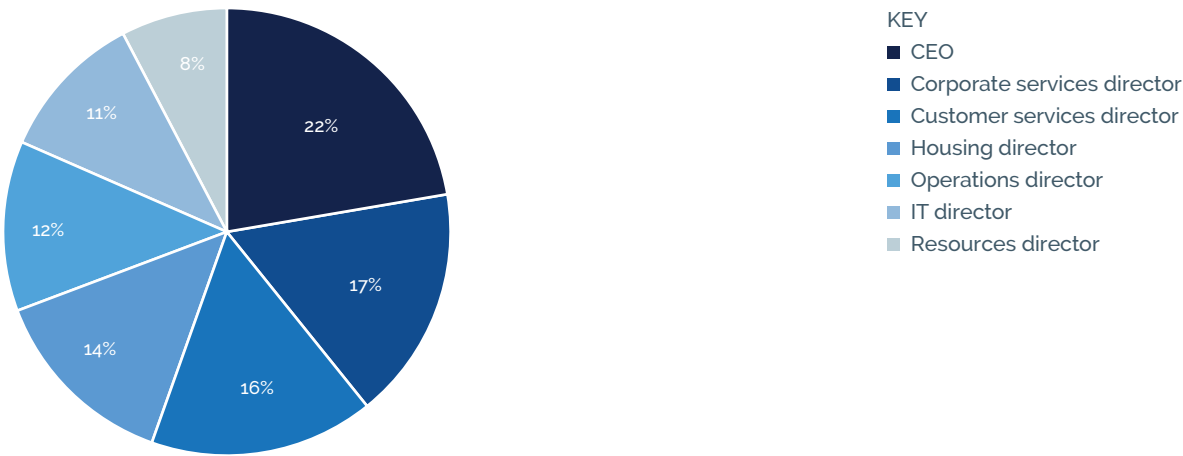
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Advanced provides an integrated suite of software solutions designed for housing associations to manage finance, procurement, HR, and payroll operations, as well as resident and property management. Advanced's solutions, deployed in-house or as cloud-based applications, manage key processes to increase efficiency and productivity, improve visibility of data and deliver a high level of customer service.

For more information please call 01582 714 810 or email [marketing@advancedcomputersoftware.com](mailto:marketing@advancedcomputersoftware.com)

RESPONSIBILITY FOR DI SPONSORSHIP

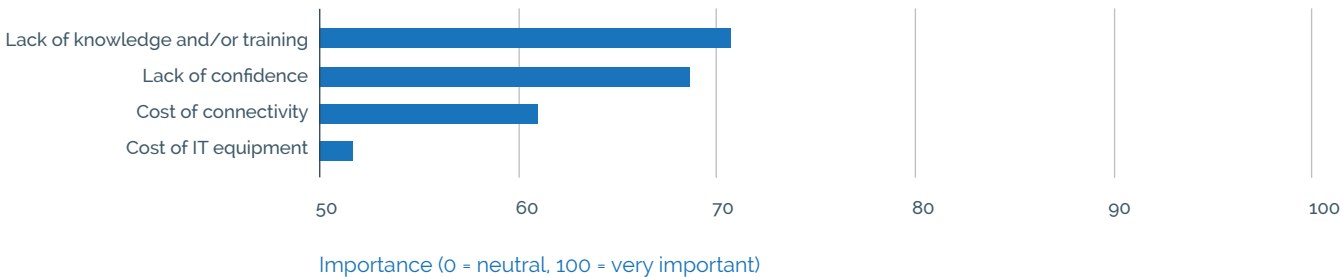


In contrast with the previous section on the actual delivery of digital inclusion strategies, the executive sponsorship of them is fairly evenly split across a variety of roles, from the CEO to the various directors of housing, IT, operations and customer service.

Nevertheless, it was clear from the respondents that, almost without exception, all of them had the support and buy-in of their preferred senior executives.

FACTORS PREVENTING TENANTS GETTING ONLINE

FACTORS PREVENTING TENANTS GETTING ONLINE



Despite perhaps the conventional orthodoxy about why housing providers' tenants aren't online, the most important reasons are to do with their lack of knowledge and a lack of confidence about how to use computers and the internet and how it could help them.

The costs of getting online, in terms of IT equipment (esp. when most tenants have a smartphone, if not a PC or laptop) and broadband connectivity are seen as

the least important factors. This demarcation between willingness (knowledge and confidence) and ability (equipment and connectivity) is borne out by housing providers' focus on IT training and education (see later sections).



# Amazing things happen when we connect.

Individually, we are remarkable. But it's only when minds meet that we realise what we're truly capable of. When we connect, amazing things happen. And now we have ways to connect like never before.

See what happens when BT helps businesses like yours connect.

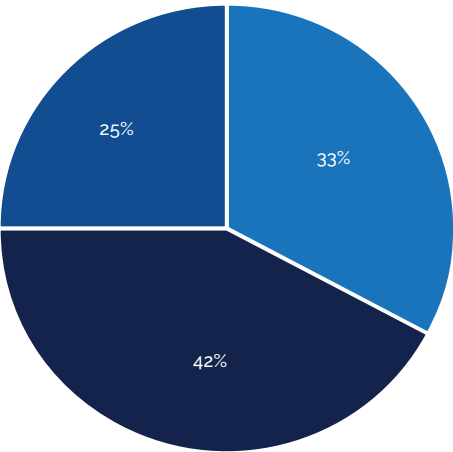
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# MEASURING DIGITALLY-INCLUDED TENANTS

DIGITALLY-INCLUDED TENANTS

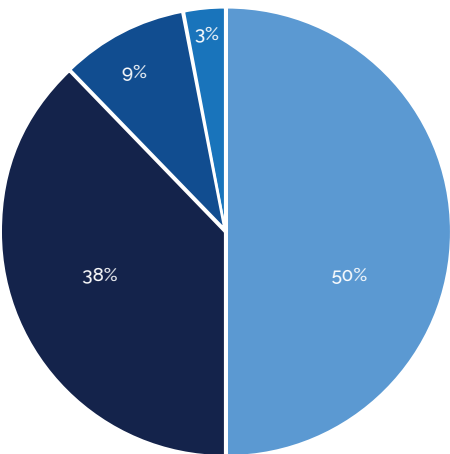


- KEY
- Fully included: they have transacted with their housing provider via at least one online channel
  - Partially included: no online transactions with their housing provider but they do have an email address
  - Not included: no evidence of any online activity

Measuring the extent to which tenants are digitally excluded is difficult. Based on the criteria by which one of the UK's largest housing provider profiles its tenants, only a quarter of tenants are 'fully included' insofar as they have transacted with their housing provider by at least one online channel.

At the other end of the spectrum, almost 50 per cent of tenants are not digitally included in any way, based on their housing provider having no evidence of any online activity on the part of their individual tenants.

CONFIDENCE IN KNOWING HOW MANY TENANTS ARE DIGITALLY EXCLUDED



- KEY
- Very sure
  - Resonably sure
  - Not very sure
  - Not sure at all

Following the previous section, it's instructive to note that only just over half of the housing providers were confident about the accuracy of their digital inclusion

data; around 47 per cent of them were unsure about the accuracy of their data.

# DIGITALLY INCLUDE YOUR CUSTOMERS...

The 'Open Digital Deal'

**£5**  
Per month

=

**1**  
1 GB  
data

+

**£45**

Hardware  
Fund

6

## REASONS FOR IMPLEMENTING A DIGITAL STRATEGY

6

### 1 SOCIAL 1

**91%** of people feel that the internet makes them feel more connected.

**81%** of over -55s said being online makes them feel part of modern society.

**20%** of customers now look after themselves better and know more about their health.

**1 in 2** over -55s are now better in touch with friends and family.

**9 out of 10** housing staff said social interaction between customers improved.

### 2 DELIVERY 2

It fundamentally changes the way services are delivered to our customers



Providing the **right information** in the **right place**, at the **right time**, 24/7.

Our approach includes **providing customers** with internet enabled devices.



This supports our aim to have **90%** of our **customers** accessing our services online by 2018.

### 3 SAVINGS 3

While transactional costs vary, basic analysis speaks for itself:



**IN PERSON**



**TELEPHONE**



**ONLINE**

That could be a difference of **£14.00** per transaction.

With approx. **170,000** transactions being processed per year.

This is a potential saving of up to **£2.4 million**.



### 6 PROTECTION 6

Introduction of Universal Credit needs to have a net nil overall impact on the organisation.

We will have to collect up to **65%** of our income that is currently paid directly to us.

To do this we can either employ more people or we can focus our existing resources.



### 4 EXPECTATION 4

It will bring our services in-line with changing expectations of our customers when accessing other services outside the housing sector.

**So our sector isn't left-behind.**



### 5 SUPPORT 5

It is an opportunity to reallocate resources to provide **additional support** to those customers who really need it.



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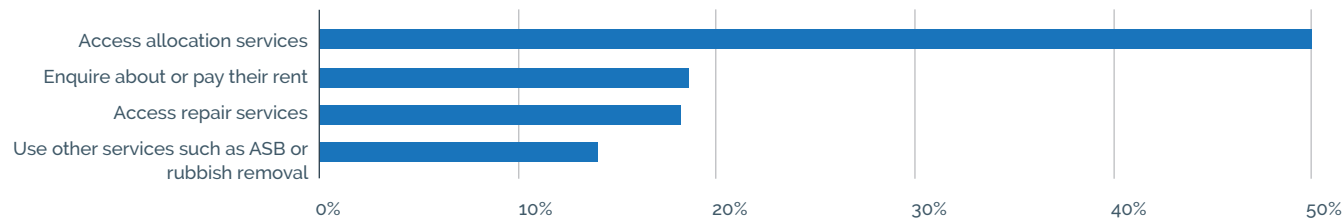
Working in  
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**O<sub>2</sub>**



# ONLINE SERVICES USED BY TENANTS

ONLINE SERVICES USED BY TENANTS

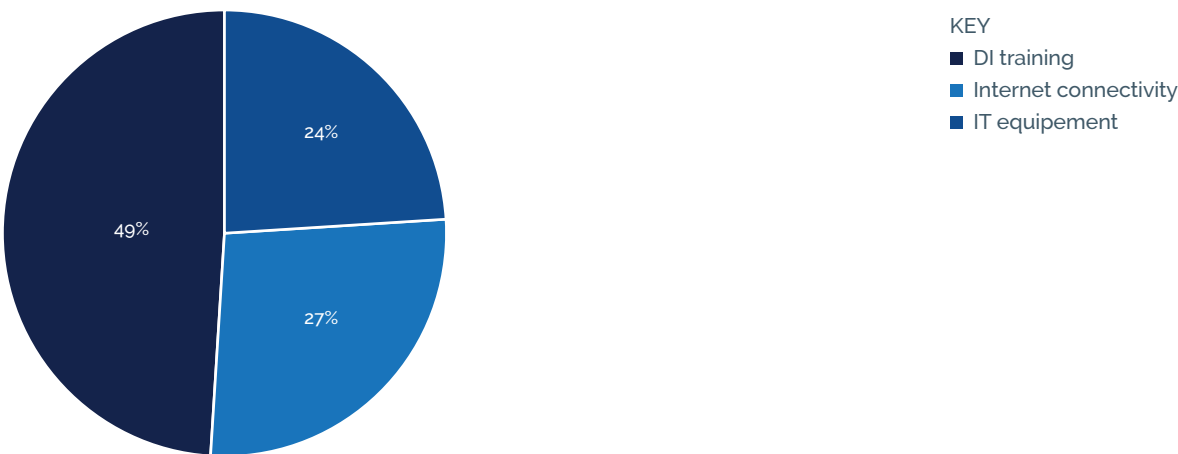


Despite housing providers' focus on online services for their tenants, the uptake to-date appears to be relatively low. While almost half of tenants had used their housing provider's online housing allocation services, other areas were less frequently used, with online rent enquiries,

repair services and other services (such as ASB and fly-tipping) being used by fewer than 20 per cent of tenants.

# BUDGETS & RESOURCES FOR TENANTS

DIGITAL INCLUSION BUDGETS & RESOURCES FOR TENANTS



Most of housing providers' digital inclusion budgets and resources are directed towards IT training for their tenants, with the balance being split approximately equally between specially-priced (or free, in some instances) connectivity packages and IT equipment.

This split of budgets and resources mirrors the digital inclusion services offered to tenants and where housing providers think IT suppliers could do more to help (see the next two sections).



Longhurst  
Group



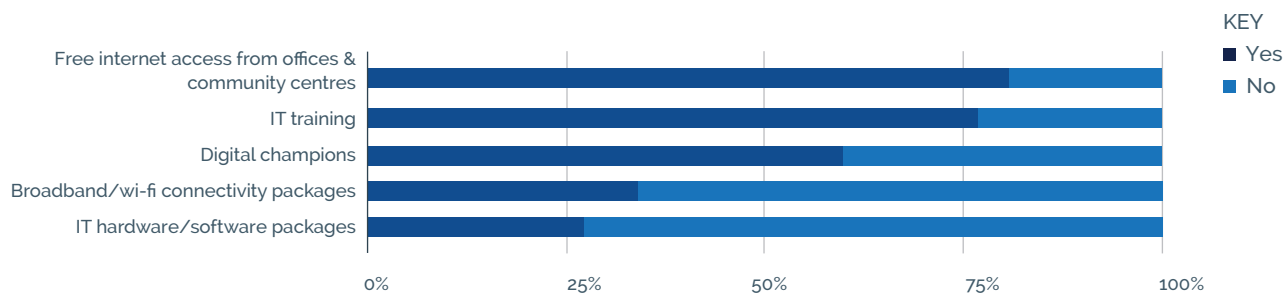
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# DIGITAL INCLUSION SERVICES

## DIGITAL INCLUSION SERVICES FOR TENANTS



Over 80 per cent of housing providers offer their tenants free internet access via their offices and community centres and over three-quarters of them offer free IT training to help tenants get online, alongside the availability of digital champions at 60 per cent of housing providers.

The situation is reversed when it comes to special digital inclusion packages for tenants, with only 27 per cent of housing providers offering hardware and software deals and 34 per cent offering broadband/wi-fi connectivity packages, echoing the need (see the next section) for more support from the IT suppliers specialising in the social housing sector.

# SUPPORT FROM IT SUPPLIERS

## DI SUPPORT FROM IT SUPPLIERS



When asked what the social housing sector's IT suppliers could do to support digital inclusion, the most common responses were a request for discounted (and/or re-conditioned) IT equipment and cheaper broadband connectivity packages.

The remaining areas of digital training, funding programmes and better integration and support were seen as less important, often because they overlapped with housing providers' own programmes.

# Time to go digital



## Check it Out!

It's been said that the digital disruption has already happened. World leading businesses have become household names without physical assets such as buildings, vehicles or communications infrastructure, exploiting new social paradigms using mobile digital networks.

Now it's the turn of Housing. The Government's reforms are changing the landscape for providers, and it's clear they have to become more efficient, cut costs and look to commercial opportunities to balance the books.

We've all talked about digital for the last few years, but now it's time to make it happen. Orchard will help you to make the journey, uniquely delivering an integrated digital platform for your business that essentially can provide end-to-end, real-time service appointment bookings, as well as commercial selling capabilities.

If you have aspirations to work like Amazon, ensuring you are up to speed with all things digital, speak to us. With the launch of our next generation solution for Housing businesses in 2016, the time is right to evolve with us.

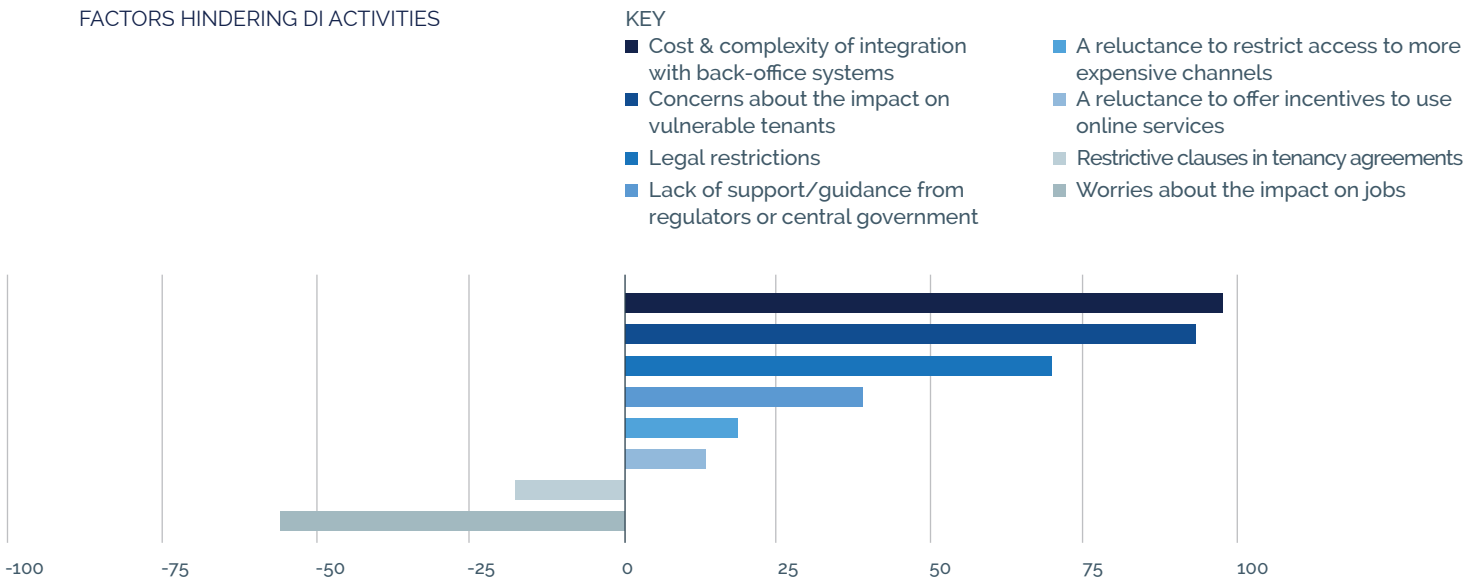
Call **0191 255 1931** or visit our website to see how we can help you improve your digital presence.

[www.orchard-systems.co.uk](http://www.orchard-systems.co.uk)



# FACTORS HINDERING HOUSING PROVIDERS' DIGITAL INCLUSION ACTIVITIES

FACTORS HINDERING DI ACTIVITIES



Importance (-100 = unimportant, 100 = important)

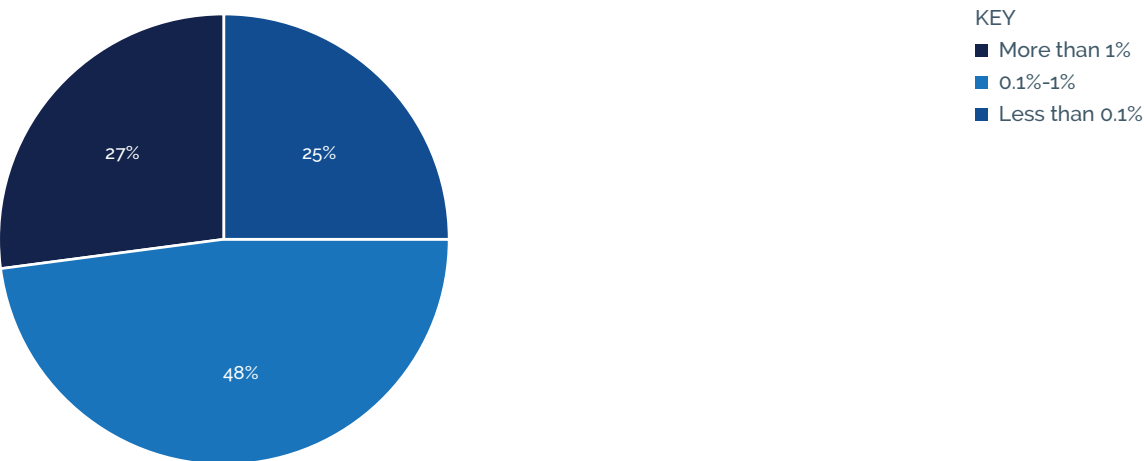
The cost and complexity of integrating digital inclusion services with existing back-office systems is the most important factor hindering housing providers' digital inclusion activities, closely followed by concerns about how more 'digital by default' services might affect vulnerable tenants. Legal restrictions, such as the possible need to send rent change notifications via the post, are also a significant hurdle for many housing providers.

Intermediate concerns include a reluctance to restrict access ('push') to more expensive channels, such as telephone and face-to-face, and a reluctance to offer incentives to tenants to use online channels ('pull').

Concern about how the greater automation of processes resulting from digital inclusion projects might affect the jobs of housing providers' staff is considered to be the least important factor.

## SPENDING ON DIGITAL INCLUSION

PERCENTAGE OF OVERALL TURNOVER SPENT ON DIGITAL INCLUSION



Most housing providers are spending 0.1-1 per cent of their annual turnover on digital inclusion projects through a combination of internal projects, linking digital inclusion with their core operational systems, and external projects, such as training, connectivity and IT equipment, to help their tenants. A quarter of housing providers are spending less than 0.1 per cent of their turnover on digital inclusion, while a slightly

greater number are spending more than one per cent of turnover on digital inclusion.

As a related point, it is interesting to note that over a third of respondents didn't know their spending on digital inclusion and were therefore unable to calculate it as a percentage of their annual turnover.





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[www.originhousing.org.uk](http://www.originhousing.org.uk)

# UNDERSTANDING DIGITAL INCLUSION

HOUSING TECHNOLOGY INTERVIEWED DIGITAL INCLUSION EXPERTS FROM AAREON, ADVANCED BUSINESS SOLUTIONS, GO ON UK, HALTON HOUSING TRUST, LONGHURST GROUP, ORCHARD INFORMATION SYSTEMS, RHP AND SENTINEL HOUSING ON HOW HOUSING PROVIDERS CAN GET MORE OF THEIR TENANTS DIGITALLY INCLUDED WHILE IMPROVING THEIR OWN BUSINESS PERFORMANCE.

## Defining digital inclusion

Before looking at what housing providers can or should be doing around digital inclusion, it's worth clarifying what 'digital inclusion' means.

Samantha Wylie, head of customer services at Longhurst Group, said, "We define digital exclusion as an inability to access the benefits of the internet or digital technologies through either a lack of access, skills and confidence, or affordability."

Go ON UK's chief executive, Rachel Neaman, said, "We focus on the skills required to engage effectively with digital channels. These 'basic digital skills' are defined in our framework as managing information, communicating, transacting, problem-solving and creating. However, as our Digital Exclusion Heatmap (see page five) shows, digital skills are only one of the contributory factors to digital exclusion."



"What our customer is doing is piloting the issuing of tablets to tenants as part of an agreement that those tenants will use the device to access services online rather than using the telephone or face-to-face, where applicable."

Paul O'Reilly, Senior Consultant, Aareon

## Why pursue digital inclusion?

Paul O'Reilly, the senior consultant at Aareon, said, "Whether it's shopping on Amazon, booking train tickets, online banking or simply searching for a local restaurant, we are becoming used to a seamless and immediate response. Tenants are no different; smartphone ownership is pervasive and interactions of the kind described above, facilitated by intuitive apps and web sites, are now the norm. We should also consider why service providers are moving online; the potential for significant cost savings as well as improved image. Given the

financial constraints now facing the housing sector, no housing provider can afford to ignore the digital world as a channel for engaging with tenants."

The CEO of Halton Housing Trust, Nick Atkin, explained how, with the onset of universal credit, 65 per cent of its income will be at risk. In order to collect this, it could either employ more staff or it could simply make better use of its existing resources. Halton Housing has defined six reasons to develop a digital strategy:

- **Social:** 91 per cent of people feel that the internet makes them more connected;
- **Delivery:** it changes the way Halton Housing's services are offered to tenants, 24 hours a day, 365 days a year;
- **Expectation:** it will bring its services in-line with tenants' expectations when accessing other services outside the housing sector;
- **Protection:** as mentioned earlier, universal credit will mean that Halton Housing itself will have to collect 65 per cent of the rental income that is currently paid directly; it can therefore either employ more staff or focus its existing resources;
- **Support:** it's an opportunity to reallocate additional support to tenants who really need it;
- **Cost-savings:** the cost difference between an online transaction and in-person is around £14; with 170,000 transactions per year, this is a saving of £2.4 million per year.

Orchard Information Systems' head of product strategy, Aidan Dunphy, added, "Whereas a commercial operation might look to service only its most profitable customers, a housing provider must meet the reasonable needs of all of its tenants. It's also economically sensible to do so; digital channels are typically much less costly to operate than traditional service channels."



"While the sharing of IT budgets across training, equipment and connectivity will differ for every housing provider, from a purely practical perspective, connectivity needs to lead the way."

Simon Fowler, Managing Director, Advanced Business Solutions

Mark Perry, CEO of Sentinel Housing Association, explained, "Digital inclusion is a great example of how we can help tenants to help themselves. Digital skills are a vital route to improve financial literacy, education, employability and wellbeing. Through supporting our tenants with web access and IT skills, we can support them to unlock employment, tackle social exclusion and achieve financial inclusion."

## Factors preventing tenants getting online

As shown in the chart on page 10, there are many reasons why tenants aren't online. RHP's executive director of corporate services, Amina Graham, said, "We have identified three core areas and how to address them. The first is a lack of skills, motivation and confidence, mitigated by the delivery of basic digital skills training. The second is access to digital services, so RHP provides free-to-use equipment or subsidised online services. And the third is related to medical conditions and/or vulnerability, so we provide help with adaptations and other support to provide access."

Aareon's O'Reilly said, "I would use the example of one Aareon customer who has taken a lead in this area. For many years, an objection I have come across has been that many tenants can't afford the equipment to get online, but now smartphone ownership is the norm. What our customer is doing is piloting the issuing of tablets to tenants as part of an agreement that those tenants will use the device to access services online rather





than using the telephone or face-to-face where applicable."

Wylie from Longhurst added, "We have found one of the biggest barriers is a lack of awareness of what the benefits of getting online are. However, we had our greatest successes when running sessions in a relaxed environment and also in sessions where local school pupils actually showed tenants the benefits of being online."

### Factors hindering housing providers' DI plans

Further to the results of Housing Technology's online survey of which factors are hindering housing providers' digital inclusion strategies (see page 18), Advanced Business Solutions' managing director, Simon Fowler, said, "Reducing the number of tenants who aren't yet online is the biggest hurdle and overcoming this is not easy. Many are put off by a lack of broadband access and online skills, the cost of equipment and associated charges, or even question the value of being online in the first place. Housing providers therefore need to ensure that their digital services are so simple and intuitive that they become the preferred channel for tenants, including those who are getting online for the first time, by providing the right training and support."



"We view a broadband connection as a basic utility. As housing providers must ensure that their tenants have access to the usual utilities, we would consider them also obliged to provide internet access."

Rachel Neaman, Chief Executive, Go ON UK

O'Reilly said, "What I often see is a lack of vision; the tools to achieve a digital inclusion strategy are ubiquitous and offer obvious efficiencies. I also think that a lack of integrated data hinders the drive to offer joined-up services, with data held in disparate places being harder to access. When I see people coming into housing providers from other sectors, they often bring a new perspective, because in most other sectors, digitisation is the norm, not a distant aspiration. These new perspectives are badly needed."

Halton Housing's Atkin explained, "The main factors that might hinder an organisation's digital inclusion plans are its internal culture and leadership direction, financial concerns (digital inclusion is often seen as cost-heavy and resource-intensive, although our analysis suggests that the savings made can justify almost any costs), and it can be difficult to measure the social outputs for tenants and what they mean for a housing provider."



"We've partnered with O2 to deliver internet-enabled devices and data packages to those tenants without internet access to help them get online; this 'Open Digital Deal' is also available to other housing providers."

Nick Atkin, CEO, Halton Housing Trust

Perry from Sentinel Housing added, "This is dependent on a number of factors including budget availability, geographical area, spread of housing stock and tenant profile. The digital inclusion plans of housing providers with large numbers of vulnerable or elderly tenants can be hindered by fears of change or decreased motivation and ability. At the same time, many tenants in rural areas still have inadequate infrastructure and restricted connectivity."

### Balancing IT budgets

On page 14 of this report, we looked at how housing providers' budgets and resources for digital inclusion are being shared between IT training, IT equipment and IT connectivity. Advanced Business Solutions' Fowler took a pragmatic view, and said, "While the sharing of IT budgets across training, equipment and connectivity will naturally differ for every housing provider, from a purely practical perspective, connectivity needs to lead the way."

RHP's Graham said, "Because of the pace of technological change and how the cost of mobile data and suitable devices are falling, it makes sense to concentrate on providing tenants with the skills to use online technology and provide café-type access from local sites rather than invest capital costs in hardware and connectivity that will be quickly superseded by something better and cheaper."

Sentinel Housing's Perry, added, "For us, connectivity isn't much of an issue because of our geographical areas. Our main focus is on community improvement, so rather than provide equipment to individual tenants, we help equip community hubs, including all of our sheltered housing schemes, and invest in education and training. We've also funded a number of digital inclusion schemes through our 'making it happen' community grants programme."

### DI-specific packages for tenants

Most housing providers offer varying IT-related packages and services for tenants, ranging from IT training to free or discounted hardware and software, as well as dedicated internet connectivity bundles. Longhurst's Wylie said, "We have a laptop hire scheme, which gives tenants the opportunity to access the internet free of charge. We also have a dedicated area in one of our offices where tenants can access the internet and receive free training and individual support."



"Because of the falling cost of mobile data and suitable devices, it makes sense to concentrate on providing tenants with the skills to use online technology and provide café-type access from local sites, rather than invest capital costs in hardware and connectivity."

Amina Graham, Executive Director of Corporate Services, RHP

Halton Housing's Atkin said, "We've partnered with O2 to deliver internet-enabled devices and data packages to those tenants without internet access to help them get online; this 'Open Digital Deal' is also available to other housing providers."

Advanced Business Solutions' Fowler said, "Two of our customers, AmicusHorizon and Peabody Housing, are currently undertaking several projects in this area. AmicusHorizon recently teamed up with Happus to provide low-cost IT equipment and internet connectivity to tenants, while Peabody's 'Net Worx' digital inclusion programme offers free one-on-one computer and internet lessons in community centres across London, run entirely by volunteer 'digital champions'."

Continued on next page

## UNDERSTANDING DIGITAL INCLUSION

Continued from previous page

Dunphy from Orchard added, "Orchard provides an integrated digital portal which enables our customers to provide realtime online services to their tenants. The portal supports a wide range of services including tenant and leaseholder services, real-time appointment booking, property advertising, online applications and new tenant on-boarding and is currently being expanded into ecommerce."



"We have a laptop hire scheme, which gives tenants the opportunity to access the internet free of charge. We also have a dedicated area in our offices where tenants can access the internet and receive free training."

Samantha Wylie, Head of Customer Services,  
Longhurst Group

### Moral & social obligations to tenants

The relationship between housing providers and their tenants is sometimes seen as being overly paternalistic, but to what extent do housing providers have a moral or social obligation to their tenants when it comes to digital inclusion?

Go ON UK's Neaman said, "We view a broadband connection or other form of internet connectivity as a basic utility, alongside energy and water. As housing providers must ensure their tenants have access to the usual utilities, we would therefore consider them also obliged to provide internet access, and the skills to use it effectively."



"Our main focus is on community improvement, so rather than provide equipment to individual tenants, we help equip community hubs and invest in education and training."

Mark Perry, CEO, Sentinel Housing Association

Dunphy said, "If anything distinguishes social housing providers from the private rented sector, it's their remit to support a sector of society which has particular needs and vulnerabilities. Tenants living in social housing are not only more likely to be digitally excluded, they are also more likely to be lower paid, and digital exclusion exacerbates and perpetuates

this because it denies access to more cost effective options for household purchases, energy and credit.

"It's not only a social obligation for housing providers to improve this situation, it's also a practical measure because any additional pressure on a tenant's finances will increase the risk that they will struggle to keep up with their rent."

Advanced Business Solutions' Fowler added, "There is a definite moral and social obligation for housing providers. Research shows that while social housing tenants are the most likely to be without internet access, they are also the most likely to benefit if this could be turned around. Furthermore, the government's new welfare reforms could affect both claimants' wellbeing and their housing providers' income streams."



"It's not only a social obligation for housing providers to improve digital inclusion, it's also a practical measure because any additional pressure on a tenant's finances will increase the risk of arrears."

Aidan Dunphy, Head of Product Strategy,  
Orchard Information Systems

### Digital inclusion & housing providers' wider operations

Aareon's O'Reilly said, "If you look at the commercial sector, then you see that the stand-out organisations are those who haven't simply tacked digitisation onto their existing business model; they have redesigned their business model to be digital. But I don't think that it's something you can do half-heartedly; housing providers need to completely reconsider the way they deliver services and use that perspective to reform the way they operate."

Neaman said, "Digital inclusion needs to be built into all of a housing provider's wider operations in order to have the greatest impact. All housing providers will be using digital tools and techniques in their everyday work; extending this to the ways in which they engage with tenants and providing the support to make this possible will also increase digital inclusion."

### Tracking the results of DI

As with any IT- or business-improvement programme, it's important to track how effective it is and monitor any cost savings and other planned benefits; digital inclusion programmes are no different, although arguably harder to measure.

RHP's Graham said, "We monitor the speed of online transactions, the number of tenants who have an active online account, the number of online transactions vs. phone calls and personal visits (and their associated costs of delivery), as well as 'softer' measures such as levels of tenants' satisfaction around their ratings of the choice, convenience and control of using digital services."

Halton Housing's Atkin added, "We track the results of our 'Digital First' programme by analysing how tenants are contacting us and how this has changed over time. For example, we've seen a reduction in inbound calls of over 40 per cent (which in turn has a cost-saving figure associated to it) while the amount of contact through our web portal and app has increased, at a far lower cost to serve than the phone."

Go ON UK's Neaman concluded, "We have produced a question set, based on our basic digital skills framework, which is used to benchmark and measure the success of various digital skills interventions. We use these questions to measure the national levels of basic digital skills and is part of the government's 'Evaluate IT' framework."

Housing Technology would like to thank Paul O'Reilly (Aareon), Simon Fowler (Advanced Business Solutions), Rachel Neaman (Go ON UK), Nick Atkin (Halton Housing Trust), Samantha Wylie (Longhurst Group), Aidan Dunphy (Orchard Information Systems), Amina Graham (RHP) and Mark Perry (Sentinel Housing) for their editorial contributions.



# A BRAVE NEW WORLD: SELF-SERVICE & DIGITAL INCLUSION

Paul O'Reilly, Senior Consultant, Aareon

In the UK rented housing market, major change is afoot. It is clear that both the market and customers' expectations of delivering, accessing and consuming services are changing, so that self-service is becoming the new norm. From Amazon for retail purchases and 'self-scan' machines in supermarkets through to the airlines' check-in consoles replacing the traditional desk and queue at airports, technology is being used to enable significant cost savings for the provider as well as a faster, more efficient experience for the customer.

In the context of significant cuts to rental income and the roll out of welfare reform, cost saving has become more critical than ever. In my opinion, the re-imagining of the business model around self-service is no longer a 'nice to have'; it is the new way of working.

My experience of working within the Aareon group has allowed me to see the changing delivery model that is being adopted not only in the UK but also in Europe. While we may be doing certain things differently, the bigger picture is the same. A lot of consolidation has already taken place in countries such as Germany and France, and landlords with 200,000 units are not uncommon. So what does digital inclusion mean to us?

Certain exemplar customers in our operating countries have begun to pilot the issuing of connectivity devices to tenants as part of their drive towards digital inclusion. This, to me, is thinking out of the box. You let the tenant a property with all sorts of expensive fixtures and fittings; if it saves you money, then why not give them a £50 tablet that they can

then use to access not just your services but the wider world as well? And then, as some customers are now doing, why not offer them training courses to get them up and running, so that just like our teenage children, online transactions become second nature to them? When you look at the figures, it seems to be a no brainer. The costs of letters, face-to-face, telephone and online transactions are worlds apart, from roughly £10 for a letter down to 8p for an online transaction. In my opinion, offering the option of a simple tablet PC needs to become as normal as issuing a set of keys. Indeed, in Germany, it is a legal duty for the landlord to offer internet connectivity to a tenant in the rented sector.

But 'digital inclusion' and 'digital exclusion' are not just about having access to the internet in your own home. A growing area of involvement that we have in both France and Germany involves smart metering. This is a growing area in which landlords are installing intelligent meters for communal energy projects that can be remotely read and controlled. They also feed back data to the landlord's ERP system and web portal for access not only by staff, who can use the data for energy billing, but also by the tenants who can benefit from not only more accurate and timely energy billing but also monitor their usage using a smartphone app and, if they can access it, a tenant portal. This adds significant social value by alerting tenants and staff to cases of unusual energy usage (for example, much lower or higher consumption) which for the tenant may indicate forthcoming budgeting problems, while for the landlord it may indicate insulation or glazing deficiencies that can be addressed.

Taking this concept a stage further is another ongoing project to roll out smart sensors in properties. This will happen organically as items are replaced, when such sensors become standard fitments in boilers, door-entry systems and such like. But it also needs to be factored in to asset planning as well; significant efficiencies could be gained by replacing items with 'smart' versions which then enable both reactive and planned maintenance to

be automated by links back to the ERP system to order works based on fault codes without continual human interaction. Remote monitoring apps can also reveal data to field-based workers. 'Smart' asset management is digital inclusion too; customers will benefit from it as well as the landlord.

These areas of innovation are focused mainly on cost savings. The average housing provider still spends vast amounts of expensive staff time doing routine, manual tasks which all cost money, and hinders the delivery of an 'on demand' service which has become the norm in the 21st century. So by definition, such improvements should also free up staff time to focus on delivery of the value-adding services, such as visiting tenants in their homes, facilitated by mobile devices. Again, I would argue that a tenant receiving such a service benefits from 'digital inclusion' indirectly. By moving traditional activities away from the office, and onto the wider internet will, in many areas, do away with the old-fashioned '9-5' housing service in favour of a truly 24/7 service; if other sectors have provided this as a standard for the last decade, why can't housing providers do it now?

The old objections to going digital, such as "tenants cannot afford a PC in their home", have been swept away. In 2015, smartphones became the predominant method of accessing the internet. As a result, the internet changed. Responsive web pages will adapt to the device they are accessed from, providing a seamless user experience. The use of apps is instinctive; at the same time, more general 'getting online' training is likely to cost-justify itself if the result is greater channel shift. The encroaching 'internet of things', as I have already described, is digital inclusion not only of the tenant, but of the property and estate that they live in. In my view, the reasons to move to an online service model now fully outweigh the reasons not to.

Paul O'Reilly is a senior consultant at Aareon.





# GAINING 'DIGITAL WINGS' IN HOUSING

Simon Fowler, Managing Director, Advanced Business Solutions

'Digital by default' is the government's strategy to take more and more official services online and encourage people to go down the digital route first. It has already changed the way that we register to vote, file tax returns, view our driving licence details, and tax our cars. With the introduction of universal credit, it has also had a massive impact on the way welfare benefits are processed. The government estimates that these changes will dramatically cut costs and streamline services to make them quicker and easier to use, resulting in a win-win situation all-round.

But is that really true? While most would agree that internet access is now essential to everyday life, a recent report by the National Audit Office, 'Digital Britain 2: Putting Users at the Heart of Government's Digital Services' warned, "There is far to go before digital becomes everyone's chosen means of accessing public services. The government has set out plans to help such people use digital channels but needs to put these into action if it is not to create a 'them and us' problem."

"ONS figures show that 80 per cent of over-55s have never been online and of these, 53 per cent currently see no reason to do so."

Housing Technology's 2012 'Digital by Default' report revealed there were still a staggering 8.7 million adults in the UK who had never been online. And almost half of these (4.1 million) were living in the social housing sector. This article looks to understand what, if anything, has changed, and specifically address the barriers that foster digital exclusion and prevent tenants from going online; discuss best practice in digital inclusion - how housing providers can become digital leaders and give tenants their 'digital wings'; and highlight the benefits in going digital for housing providers.

## Tackling the problem of digital exclusion

Digital capability is vital, both to help tenants achieve wider outcomes such as improving employment opportunities, health and well-being, and economic growth, as well as enabling them to better use digital services at a time to suit them. Of course, making services digital by default is more efficient and convenient for housing providers, too. The Cabinet Office estimates that the cost of digital transactions is almost 20 times lower than those on the telephone and 50 times lower than face-to-face.

The aim of the government's Digital Inclusion Charter, working alongside Go On UK, is to ensure that all UK citizens have access to digital services by 2020. As well as economic growth - hitting these inclusion targets is worth an estimated £63 billion to the economy, and online access to public services is forecast to save the government £1.2 billion in the next year alone - enabling more people to go online can also help tackle wider social issues.

Without the basic digital skills and capabilities required to realise the benefits of the internet, some of society's most vulnerable groups are at a distinct disadvantage. Not only are they missing out on the savings from shopping and paying bills online, they are also

at a disadvantage in their education and job prospects. Housing providers therefore have an important role to play in combating digital exclusion and supporting people to take advantage of these new technologies.

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"Without the basic digital skills and capabilities required to realise the benefits of the internet, some of society's most vulnerable groups are at a distinct disadvantage."

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Research shows that while housing association tenants are typically the most likely among UK citizens to be without internet access, it also reveals that they are those most likely to benefit if this could be turned around. In May 2014, Ipsos MORI conducted a survey of tenants in an attempt to understand their readiness for the digitisation of services. Of those interviewed, 40 per cent did not have internet access and 51 per cent of those who did felt that they would not be confident applying for benefits online.

## Overcoming barriers - giving tenants their 'digital wings'

Tinder Foundation's Digital Housing Hub was created as part of an action plan devised by the Social Housing Providers Digital Inclusion Strategy Group with the aim of examining how housing providers could carry out digital inclusion work. It concluded that digital skills support shouldn't be delivered in isolation, but embedded into wider support services, and a working partnership between social housing providers, UK Online support and job centres is therefore key to building digital skills.

Likewise, websites and online transactional services need to be so simple that they

become the preferred channel for tenants. This is especially the case with older age groups; ONS figures show that 80 per cent of over-55s have never been online and of these, 53 per cent currently see no reason to do so. As the focus moves away from traditional paper-based and face-to-face interactions, these tenants can feel neglected, leading to high levels of dissatisfaction.

So what can be done to allay fears and give those tenants who have been left behind the nudge they need to convince them to 'go digital'? The solutions are manifold, and include: classes in digital literacy; creating 'buddy' systems where younger tenants coach less digitally-literate tenants; ensuring that web content is friendly to older computers and operating systems; and negotiating discounts for tenants with software suppliers or tablet loan schemes and low cost borrow-to-buy partnerships with credit unions.

Several housing providers have already made their websites more interactive: allowing online booking for maintenance appointments; have a blog or Facebook page where they can engage in interactive discussion with their tenants; and tweet and text to keep tenants in touch with news and reply to queries. In this way, digital inclusion helps to improve customer care, contribute to more efficient service delivery, and helps tenants feel more acknowledged and involved.

### Helping tenants get online brings huge financial and operational benefits

Although housing providers have been talking about digital inclusion for a number of years, the recent introduction of universal credit and welfare reforms have fundamentally changed the relationship between landlord and tenant. In addition, as with all government-funded organisations, housing providers are under pressure to streamline their operations and achieve more with less. Helping tenants

get online is therefore one way that housing providers can gain considerable financial and operational benefits.

With universal credit expected to have a direct impact in driving tenants online, making it easier for them to do so will result in huge benefits all-round. These include consistent online rent payments, emergency repairs being booked faster at a time convenient to the tenant, and a reduction in day-to-day call centre enquiries, automating routine processes and freeing up staff time to deal with more complex queries, as well as the cost-saving benefits that online services offer.

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"The Cabinet Office estimates that the cost of digital transactions is almost 20 times lower than those on the telephone and 50 times lower than face-to-face."

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Going digital also brings other opportunities for housing providers:

#### 1. Increased efficiency and improved tenant relationships

By connecting systems and consolidating data, it becomes possible for housing providers to get a real-time view of their financial situation across all departments. This leads to improved efficiency, increased productivity, greater transparency, better cost control, tighter planning, more responsive services, and improved tenant relationships.

#### 2. Enhanced services while saving money

By receiving constant accurate information on the state of their housing, providers can carry out repairs exactly at the point of need. This prevents them from worsening and becoming more urgent and costly. This would save time and money, while enhancing the service they offer to tenants.

### 3. Social listening

Listening to tenants' positive and negative feedback online – 'social listening' – allows housing providers to obtain valuable opinions on tenants' priorities and, in turn, improve service delivery. Social media has enabled housing providers to connect with those who may find it more difficult to communicate in traditional ways, helping them to make decisions in a more informed manner.

### Conclusion: Housing providers are ideally placed to tackle digital inclusion

Despite the challenges outlined above, it is possible for digital to be inclusive to even the most disadvantaged groups in society. However, this will only be achieved with greater awareness, consideration and changes in approach. With technology transforming how social housing services are delivered, giving housing providers unprecedented levels of engagement with their tenants, they are ideally placed to tackle the issue of digital inclusion and ensure that their tenants aren't excluded in the government's plans to go 'digital by default'.

Simon Fowler is managing director of Advanced Business Solutions.



# New infrastructure gives base for future growth.



BT helps reduce space and power usage for the Mears Group, with a single, flexible platform that handles all its IT needs.

For a company with 12,000 employees and 250 offices around the UK, it is vital to have a consistent, reliable IT system that supports diverse divisions and can grow as needed.

That's why the Mears Group turned to BT when its existing system needed upgrading – and was delighted to be able to consolidate all of its computing applications and storage with BT's VDC Private.

Part of BT's solution portfolio, VDC Private features Cisco's® Unified Computing System (UCS) and enabled the Mears Group to consolidate its 25 servers into just one cabinet containing 12 blade servers – with capacity to increase computing power by 50% when required.

This capacity will come in handy when the Group looks to expand its two core businesses of social housing repair and domiciliary care. Teams around the country maintain, repair and upgrade more than 500,000 properties belonging to councils and housing associations every day. The care teams support thousands of elderly and vulnerable people in their own homes, helping with day-to-day tasks so that they can remain independent.

“It's vital that we have a reliable, accessible IT Infrastructure – BT has given us that.”

”

**Chris Page**  
IT infrastructure manager, Mears Group

## Comprehensive access.

Says Chris Page, IT infrastructure manager for the Mears Group: “With operational bases across England, Scotland, Wales and Northern Ireland, it's vital that we have a reliable, accessible IT infrastructure underpinning it all. By providing this from a central point, it gives all of our sites – regardless of how many staff they contain – access to the same data and applications, without the hassle of managing the IT estate themselves.”

“ We were impressed by BT’s technical knowledge. ”

**Chris Page**  
IT infrastructure manager, Mears Group

One of the reasons BT was chosen to upgrade the Mears Group system was that it had the breadth of knowledge about the company’s existing technology to migrate or integrate it with the new platform. The existing BT IP Clear MPLS network links most of the Mears sites and will give them access to the system, while the company’s voice needs can eventually be incorporated within the platform when its phones are upgraded.

“The new consolidated platform is much simpler for us to run,” comments Chris. “If we expand and want to add a server, we just slot in a blade. There’s no need to buy a new chassis or a controller board, and we don’t have to worry about channelling additional power cables to it. “

The VDC Private system takes a fraction of the space and electricity to run, allowing Mears to reclaim some building space, reduce power costs and work towards its environmental aims. Being extremely resilient and enabling issues to be fixed centrally, the platform helps to reduce downtime for business-critical applications. It uses the Cisco® hardware and NetApp storage that Mears wanted, but had thought would be beyond its budget.

## Technical knowledge.

“However, BT took the trouble to understand our needs and managed to bring it within reach,” explains Chris. “They spent time walking us through the solution, explaining its benefits and making sure we were comfortable with it.

We were impressed by BT’s technical knowledge and the fact that they worked with Cisco’s® own engineers to configure it for us. That partnership gave us great peace of mind.”

He concludes: “At Mears we are great believers in investing in innovations that secure long-term outcomes rather than short-term solutions. VDC Private from BT is one such investment – it gives us a much simpler, more efficient infrastructure today, and is flexible enough to let us grow and add to it as our needs change in the future.”

“ BT took the trouble to understand our needs. ”

**Chris Page**  
IT infrastructure manager, Mears Group

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**CAPITA**

Roger Birkinshaw, Housing Director, Capita Software Services

# WHY THE INTERNET OF THINGS MATTERS

When it comes to considering digital strategies and the benefits we can hope to see from encouraging a 'digital by default' sector, a key area of future potential centres around the internet of things. You will no doubt have heard the phrase but may not truly understand the benefits or the scale of its possible impact to social housing.

## The internet of things

At its most ambitious, the internet of things (IoT) aims to make everything we touch and own as smart and interconnected as the phones in our pockets.

Gartner predicts there will be 26 billion IoT units by 2020 and a global revenue for the industry of £200 billion. More adventurous estimates put its value to the world economy at over £19 trillion by 2030 thanks to improved productivity and reduced operating costs. In July 2015, the UK government opened a £10 million funding competition to businesses that could demonstrate how the IoT might benefit citizens and cities.

The potential benefits of IoT are numerous. They could range from medicine boxes that remotely tell GPs their patients have taken their tablets to smart gloves for engineers that relay every detailed movement required for a repair. Or supermarket shoppers wheeling their goods straight to the car as every IoT grocery is scanned and the price automatically deducted from their account.

While hi-tech consumer products such as smart watches have so far seized the headlines, IoT innovators know that enterprise use is the real revenue powerhouse and is doing more to make applications for business clear and compelling. If it succeeds, recent figures



predict that by 2020 40 per cent of IoT use could be corporate, outstripping the other two sectors of home and government. That would make enterprise IoT, on its own, larger than the entire current mobile market.

There has been talk for some time about how IoT could help housing providers manage their assets. Before we start to realise the benefits, there remain many challenges to overcome, not least of which is the concept of 'digital exclusion'.

## Digital inclusion

Of course, for tenants to be able to benefit from IoT, they need to have internet access. Various sources have highlighted the significant proportion of the population that is digitally excluded because they lack internet access and/or have low levels of digital literacy.

A 2015 report by HMRC found that, among the UK general population, 15 per

cent are digitally excluded, equivalent to over seven million adults. It defined exclusion as having no use of the internet, predominantly because of a lack of access at home or at work or, for a minority, because of no use despite having access.

The research found that there are digitally-excluded people within all parts of society, but older people and those from lower social grades are more likely to be so. As a sector, I believe that we need to challenge the idea of digital exclusion and examine what 'exclusion' really means for tenants. It may well be the case that those taking part in such surveys do indeed have access to the internet, whether via access to Facebook on their smartphone or to call a friend via WhatsApp, but they still feel 'excluded' from being able to access other services online.

For those tenants that genuinely have no access to the internet, many housing



providers are already taking steps to help them get online. For example, Solihull Community Housing has installed free wireless broadband access and made free, reconditioned computers available to tenants, allowing them to access education and recreational opportunities that would otherwise not have been within their reach.

This kind of support helps tenants access a range of services including price comparison websites and online banking, which can help to reduce their shopping and utility bills. Internet access also increases the options tenants have to communicate with their landlord, perhaps to register a faulty appliance, whether that be via email, a website or a web-based phone call.

### The possibilities of IoT

Overcoming the challenge of digital exclusion will enable housing providers to realise the benefits of IoT. A great example is the work Capita is doing with Two Castles Housing Association to install smart-sensor monitoring equipment to capture and analyse household data such as air quality, temperature and humidity. The project is the first of its kind for the sector and will help tackle overheating and fuel poverty, as well as helping to provide services to vulnerable residents.

Multiple remote sensor monitors have been

installed in the pilot phase, digitally sensing the property's temperature, humidity, acoustics, carbon monoxide and smoke. Sensors have also been placed on lamp posts in the street to measure the outside air quality and Two Castles is also monitoring power consumption in its properties.

Alerts from the sensors are captured on Capita's OpenHousing platform where they may initiate a phone call, schedule a visit or trigger any other action. Household data will be collated over a pilot period of twelve months. The data will provide Two Castles with an accurate picture of how well each household's key building features are performing, and will work by measuring the actual internal environment of each property, the power used to create this environment, plus any relevant external conditions.

The data recorded will help Two Castles to educate and advise all of its residents on ways in which they can live smarter and more sustainably to reduce fuel bills and save them money.

This kind of monitoring will also allow the organisation to pre-empt future needs that haven't yet arisen. Using damp as an example, high-tech humidity sensors can now report back when (or even before) a property is beginning to show signs of damp, allowing for timely interventions

before the damp damages the fabric of the building. This predictive ability means action can be taken and scheduled in a manageable way throughout the year to avoid workload bottlenecks and at a lower cost. It reflects a very different way of approaching social housing management that could save the sector huge amounts of money overall.

### The future

As sensor technology becomes cheaper and more connected, access to data on the environmental performance of homes will become increasingly abundant and form part of a housing provider's housing management system. Using these vast datasets, predictive and targeted maintenance interventions will be possible, not to mention new insights into fuel poverty and the links between health and heating.

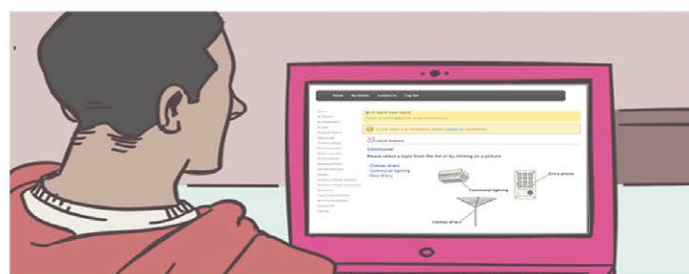
With 2.4 million households across England currently living in fuel poverty, technology has the potential to shape the way social landlords design, build and maintain sustainable affordable homes in the future. IoT has the potential to revolutionise and really help improve the service delivered by housing providers and enhance the lives of their tenants.

Roger Birkinshaw is housing director for Capita's software services.



# CAPITA

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# DIGITAL ROLL OUT AT HALTON HOUSING

Nick Atkin, CEO, Halton Housing Trust

Our Digital First programme was born out of the recent welfare reform changes and the desire to improve our services and the ways in which our customers access them. The welfare reform and introduction of universal credit will impact on our ability to deliver priorities both on the business in terms of rent and debt collection but also our customers' ability to manage monthly budgeting and taking responsibility for their rent payments.

The objective of our Digital First programme is for 90 per cent of our customers to choose to access our services via a digital self-service route by 2018. This is to ensure that the overall net impact of the introduction of universal credit on our business model is nil.

"The Open Digital Deal costs £5 per month per device for 1Gb of data and a £45 hardware fund to contribute towards a device."

There are six main reasons that underpin our Digital First business case:

## 1. Social

From our research, there are a number of social advantages for customers to be connected to the internet:

- 91 per cent of people feel the internet makes them more connected;
- 81 per cent of over-55s said being online makes them feel part of modern society;

- 20 per cent of customers now look after themselves better and know more about their health;
- 50 per cent of over-55s are now in better touch with friends and family;
- 90 per cent of housing staff said social interaction between customers improved.

## 2. Delivery

It fundamentally changes the way we deliver our services to our customers by allowing us to provide the right information in the right place, at the right time, 24 hours a day, 365 days a year. Our approach includes providing those customers without any access to the internet with tablet devices. This supports our aim for 90 per cent of our customers to be accessing our services online by 2018.

## 3. Expectation

As with most other service sectors, our customers expect to be able to access us at any time, in any place as they compare us to other sectors. Pursuing a digital route will bring our services in-line with these changing expectations and those of other relevant sectors.

## 4. Protection

The introduction of universal credit needs to have a net nil impact on our organisation. We will have to collect up to 65 per cent of our income which is currently paid directly to us. Therefore, we either have to employ more people (thereby increasing our costs) or we focus our existing resources and invest in the digital future.

## 5. Support

Not all our customers need the same level of support. As the financial tsunami of welfare reform starts to affect our customers, we use a 70-20-10 swimming analogy:

- 70 per cent of our customers require a swimming instructor; only basic training and support are needed because they are essentially self-sufficient;

- 20 per cent need a lifejacket; they require the same basic training as the swimming instructor group but also some ongoing ad-hoc support;
- 10 per cent need a lifeguard; this is the segment we need to support the most and reallocate our resources to because they require intensive in-person support to stay afloat.

## 6. Savings

We need to make cost savings to help deal with universal credit and the recent rent cuts and while transactional costs vary, basic analysis highlights the potential efficiencies that can be achieved.

"As with most other service sectors, our customers expect to be able to access us at any time, in any place as they compare us to other sectors."

There is a significant variation in transaction costs, ranging from £15 to serve a customer in-person, £4 over the phone and only 90p via our app. This could reduce each customer interaction by over £14. With approximately 170,000 transactions per year, this could realise £2.4 million in efficiency savings.

In response to the changes within the sector and our customers' ever increasing expectations, we launched our Digital First programme in April 2014. The programme centres on the implementation of online services for customers including proactive live chat, the customer app and website portal, HHT Community for TV and games consoles, automated lines and intelligent voice queues. These new services complement our aim for 90 per cent of our customers choosing to access our services online by 2018.

" There is a significant variation in transaction costs, ranging from £15 to serve a customer in-person, £4 over the phone and only 90p via our app."

To offer internet-enabled devices and data packages to customers, we formed an alliance with O2 Telefonica. As a result, we can now help customers who don't have any access to the Internet to get online, to start using online services and reap the benefits that those people who do have access are able to enjoy.

We identified people who would benefit through extensive data collection and analysis of our customers over the last 18 months. Customers who have no existing way to access the internet are offered a tablet costing approximately £100. This includes a £5 per month SIM card offering 1Gb of data usage. The devices are provided to qualifying customers at no charge as part of our Digital First programme. In basic terms, we can enable 260 customers to access the internet via this route for the same cost as one person who answers the phone to deal with enquiries via this route.

We have made this deal available to other housing providers, with several already signed up. The Open Digital Deal costs £5 per month per device for 1Gb of data and a £45 hardware fund to contribute towards a device.

Since its introduction in April 2014, the impact of the Digital First programme has been (as at December 2015):

- The number of households who have accessed services digitally since April 2015 is around 39 per cent;
- Contacts made using digital channels has increased from six per cent in September

2014 to 26 per cent by December 2015; this represents 25 per cent of all contacts;

- Live chat usage has tripled, most notably following the introduction of the proactive functionality;
- Incoming calls to the customer services team (CST) have reduced by 44 per cent since December 2014. There has also been a 40 per cent reduction in outgoing calls from the CST to customers;
- The number of visits to customers has also reduced in the last 12 months;
- We have implemented 11 mobile working modules since May 2014 and have over 70 customer-facing colleagues using these modules on a daily basis. This has facilitated a saving of approximately 30 minutes for each visit due to reduced administration and travel time;
- The changes made around internal communications have resulted in the volume of internal emails being sent reduced by 18 per cent since September 2014;
- Since September 2014, there has been an increase of 26 per cent in transactions by customers. Just over a quarter of these are via digital channels, compared to only four per cent in September 2014.

" To offer internet-enabled devices and data packages to customers, we formed an alliance with O2 Telefonica."

If you are interested in understanding more about our digital inclusion projects or would like to know how the Open Digital Deal could help your organisation then please get in touch with Monica Quintero: [monica.quintero@haltonhousing.org](mailto:monica.quintero@haltonhousing.org) or 0151 510 5252.

Nick Atkin is CEO of Halton Housing Trust.

#### WHAT OUR CUSTOMERS SAY

"It's really easy to check my rent. Previously, I was always phoning up to check my rent balance because of the bedroom tax."

"I can't believe how easy it is to use. I reported a repair via my device on Tuesday and they were out on Thursday fixing it! It's better than waiting on the phone."

"When my shower stopped working, I used the app to report the problem and it was fixed in no time. I also keep an eye on my rent account."





# ENTERPRISE-WIDE DIGITAL INCLUSION

Samantha Wylie, Head of Customer Services, Longhurst Group

As consumers, we demand a lot from online services. We want our transactions to happen quickly, smoothly and, most importantly, we want them to happen now. So why would our customers demand any less? At Longhurst Group, we believe that our customers should always expect excellent services.

With the advent of mobile devices, we all now have the ability to carry the world in our pockets so even casual users have begun to expect more. When it comes to online transactions, there can be no compromise between security and customer experience. Just like high-street banks, housing providers are handling sensitive personal information while delivering essential services. And just like banks, we need to be seen as trusted organisations that are using technology to make managing everyday responsibilities straightforward.

## Make the important things easy

Our home is one of the most important things in our life; without it we would struggle to keep a job, open a bank account or raise a family. We know that our customers feel that way too, but we also know that many of our more vulnerable customers are not confident that they have the skills they need to maintain their tenancy without support.

By providing the simplest possible solutions, we remove the barriers that prevent people from successfully managing their tenancies. Making things easy also means that we can cut down on the amount of time spent handling general enquiries, keep rent-collection levels high and channel more resources into other essential services. That's why we're

committed to tackling digital exclusion in the communities we work with. Longhurst Group aims to have 55 per cent of its customers choosing to go online for all general enquiries and simple transactions by 2019. Confidence will play a big role in helping customers to make that choice, so as well as developing functionality, we'll continue to invest in training programmes to equip people with digital skills.

As champions of digital inclusion, we've seen the incredible impact that online services have had on our business and the lives of our customers over recent years. We've noticed engagement levels increase and made real value-for-money savings as customer contact has moved online, so now we're looking to take our digital service to the next level. Working with expert partners, we think we may have found the system we're looking for.

## Enterprise management solutions

Modelling our customer-service standards on leading high-street brands, Longhurst is introducing an enterprise management solution (EMS) similar to those already widely used in retail. The system will facilitate automated digital communications and campaigns, enabling us to engage with our customers in a very personalised, meaningful and timely manner.

The benefits of an EMS include dynamic customer segmentation, detailed individual analytics, automated marketing, and the ability to personalise content. Not only will this allow us to understand our customers and their needs better, but we'll be in a position to speak directly to those needs with targeted messages and a tailored customer experience. That means better customer service for everyone who visits our website without monopolising resources.

## EMS in practice

In January 2016, we launched our pilot programme to establish what an EMS could do for us and our customers. As

part of the trial, we've developed an email campaign to encourage more customers to sign up to pay their rent via direct debit as well as producing a selection of communications that are triggered by specific customer behaviours. Although the results are still being analysed, we've seen some fantastic insights already.

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" Making things easy also means that we can cut down on the amount of time spent handling general enquiries, keep rent-collection levels high and channel more resources into other essential services"

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Without interfering with the functionality of our existing website, a new catalogue of tools has been added to our CMS desk that allows us to generate custom reports, design automated campaigns, and track different customer behaviours.

Our web developer, Netconstruct, is working with Civica to connect our housing management system to the EMS to create an intelligent, integrated system that will allow us to build a full and insightful profile of each of our tenants. Ultimately, we'll be in the position to analyse behaviours in enough detail to be able to anticipate our customers' needs and so provide relevant information and review our services as required.

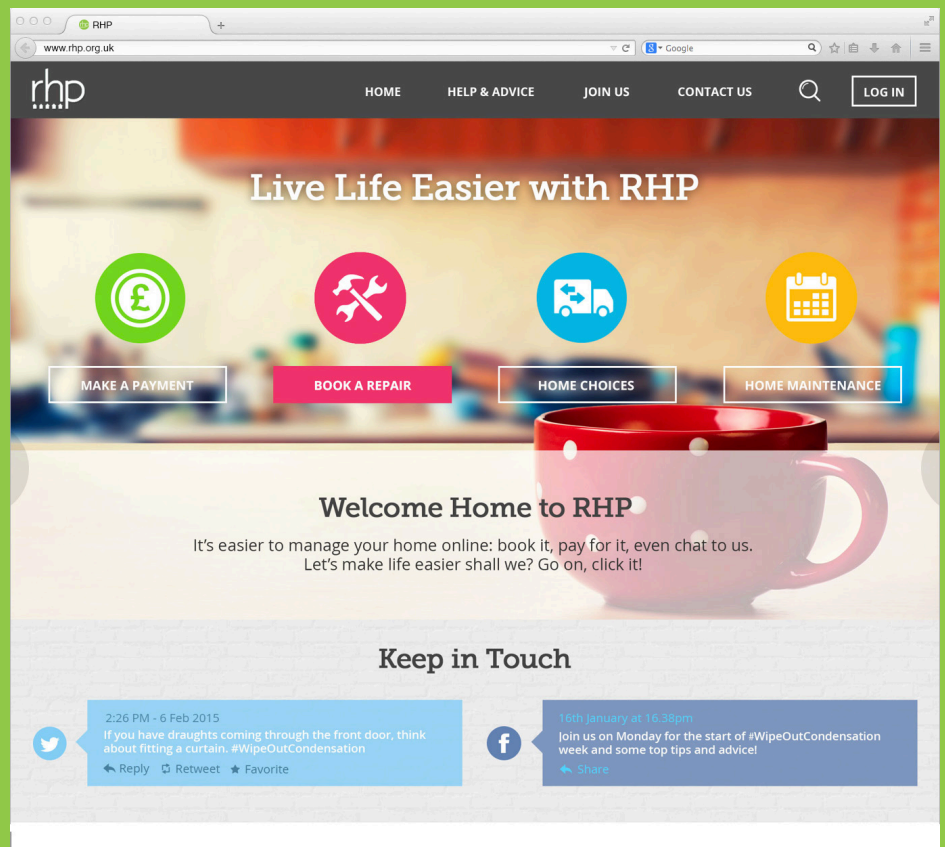
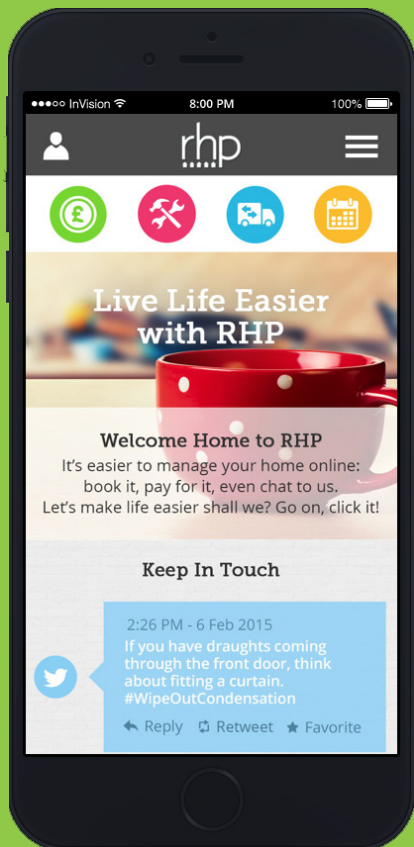
As with all complex systems, it's important to make sure you can walk before you can run and we'll be using the learning from the pilot project to inform our plans for the coming months. We're really pleased to be taking the first step on an exciting digital project which will revolutionise the way we speak to our customers.

Samantha Wylie is head of customer services at Longhurst Group.



# RHP LEADING THE WAY IN ONLINE SERVICES

## CHOICE, CONVENIENCE & CONTROL



**Our new website, launching early this year, is designed to make life easier for our customers. We know how important it is for them to be digitally active and to provide them with services that offer choice, convenience and control.**

We were the first housing provider to enable customers to book their own repairs appointments online, choosing a two-hour arrival slot to suit them – over 60% of everyday repairs are now booked using this 24/7 service. 99% of customers pay their rent electronically and using our free online services they can also keep track of the works planned for their home over the next five years, rate the work being done in real time and message us in moments over live web chat.

We are focussed on continually improving our digital services to make it even easier for customers to do business with us at anytime, from anyplace and on any device.





# WALKING THE WALK - DIGITAL BY DELIVERY

Aidan Dunphy, Head of Product Strategy, Orchard Information Systems

**Housing is experiencing a digital earthquake, and you had better be ready for it if you want to survive.**

During the noughties, government initiatives such as the ODPM's National Projects sought to throw open to the internet the doors of local and central government organisations; now the Government Digital Service leads the way, fully embracing agile methods and displaying exemplary innovation and responsiveness.

The housing sector was cut off from this, perhaps because it was never fully seen as 'public sector' until the recent

re-classification of its debt by the ONS. For years, there was talk of e-government principles being applied to housing, but it never happened and recent policy changes have shifted the onus onto landlords to shape up.

The sector has arguably followed the government's path to transformation, albeit a decade later. There has been a recent rush to get digital, but as Yorkshire Housing's June 2015 'Housing Customer Self-Service' survey revealed, approaches are many and with varying results. How much of the following is familiar?

## **Are you a digitally-excluded housing provider?**

It's only recently that RPs have woken up to the new reality. Even now, a grasp

of the full impact of digital may not have reached all quarters. Beliefs persist that tenants don't use the Internet or that they don't have smartphones, often based on old or poorly-worded surveys. I recently witnessed a CEO quizzing their executive team about why their organisation hadn't implemented a digital portal; it later transpired that the project had been obstructed by the head of customer services, fearing cuts to staff numbers.

This old-world, silo-based thinking has no place in the new landscape, and digital will expose it. It is essential to understand that your customers are likely to own an internet-connected device, and if they don't now, they will soon as the government continues the push towards digital by default.

## **The seven stages of digital awakening**

<b>STAGE ONE LISTED</b>	We have a website, listing useful telephone numbers and addresses which customers can use to enquire about something. It had over a hundred hits last month!
<b>STAGE TWO ENHANCED</b>	Our website has useful content, albeit static. It was updated only a year ago!
<b>STAGE THREE PERSONAL</b>	Our CEO saw a presentation at a conference which led us to implement a portal. It enables our customers to log in and see private information which is supposed to be updated daily. We don't know how many customers are using it, but the CEO is happy.
<b>STAGE FOUR WEB 2.0</b>	We upgraded our portal so that customers can now make requests for repairs and update their details. It's actually increased our workload because we still have to re-type the information into our old housing management system.
<b>STAGE FIVE MOBILE</b>	Our CEO wanted "an app", so we got someone to write one for us. It took a bit longer than expected, but marketing are over the moon. Not sure how many people are using it, but we discovered the other day that it hasn't worked since iOS8 was released.
<b>STAGE SIX SOCIAL</b>	We have a social media officer who updates our Facebook page and tweets news about our inner workings and upcoming marketing events. She had to deal with an unfavourable hashtag the other day, something to do with how rubbish our portal is.
<b>STAGE SEVEN STRANDED</b>	Apps are so yesterday; mobile-first responsive web is the thing now. We want to get on the bus, but our system supplier just doesn't seem to get it. There's someone else who talks the talk, but they're expensive and we're not sure we believe their claims to be able to integrate with our housing management system. Help!



We've all heard about the 'consum-erisation of IT'. This is a real thing, as anyone (like me) with an elderly parent who has overcome their terror of 'computers' and started Facebooking on a tablet will testify.

My Mam is a daily visitor to the world's most popular website using a tablet bought as a Christmas present, but if you asked she would say that she doesn't "use the Internet" something of which she is quite afraid. You could summarise her attitude as "URL bad, app icon good". She gets the concepts of 'Like' and 'Share', but doesn't know what an app store is, and it doesn't matter because someone else (me) sorted it out for her. The key point is that she can use it and get value from it; for example, being able to publicly offer me advice on any topic whenever she likes...

This parable mirrors your customers' journeys to digital. It needs to be easy, affordable, safe and offer them value, although they may need some help to

get on board. They shouldn't need to understand how it works or learn any jargon beyond what is strictly necessary to engage with the digital world. And once they're on board, they will talk to you and about you, and you need to be ready for it.

#### Digital today

It's not only your customers who are journeying; the reasons for and methods used to attain digital have changed.

Only a few years ago, it was all about meeting customer (and CEO) expectations, improving service and engagement. The recession, welfare reform and the policy agenda of the current government are accelerating digital but with the emphasis now firmly on cost reduction and increased competitiveness. Most organisations are putting serious thought into channel shift, coaxing customers onto communication channels you would rather use, rather than what might be called 'channel drift' in which you lay a path where they walk.

If you on-board customers but your digital presence isn't up to scratch, it will be very hard to get them back again. That's not to say you have to get everything perfect from day one; people have learned that successful digital providers keep adjusting, adding new value and sometimes removing things that don't work. They stay 'on trend', updating to move with the times to maintain familiarity and attractiveness.

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"The key point is that she can use it and get value from it; for example, being able to publicly offer me advice on any topic whenever she likes..."

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However, it's not enough to simply follow design trends. To embrace business agility, channel shift, commercialisation and customer insight, you need to have a technical strategy and keep reviewing it. Your technology needs to support this, using mobile-first responsive design built on an integrated platform which won't leave you wondering how much you're going to make good on vendors' hollow promises of integration. You also need true real-time transactional capability that won't get you into trouble with new data protection rules.

None of this can be achieved by tactically implementing point solutions; it takes vision and a strategic outlook which doesn't paint you into any technical corners. The key challenge, as it has always been, is to achieve that most elusive target; seamless, stable integration. Taking all factors into account, this is extremely expensive and it's up to suppliers to make it affordable by spreading the cost across their clients.

Aidan Dunphy is head of product strategy at Orchard Information Systems.





# DIGITAL DIVERSITY AT ORIGIN HOUSING

## The project

Origin Housing is constantly on the hunt for new ways to improve its customers' experience. In 2015 they made it their mission to increase digital inclusion and achieve a total channel shift by launching a research scheme, including extensive user surveys and interviews, to identify and establish five Origin customer 'personas'.

These personas would group its customers' needs, goals and behaviours, helping Origin to ensure it captured users' requirements and kept them in mind when considering the requirements of Origin's online digital services. The purpose of personas was to ensure that the voice of the end-user is heard among all the decisions and discussions that are part of any digital project.

## The personas

Bernice lives in Brent. She's in her 70s, is retired, has been living in her current Origin home for seven years, and she's a resident as well as a service user. She represents 'Non-Digitally Literate Origin Customers'; those preferring human contact to digital due to struggling with computers or not having a connected device. Origin identified that customers like Bernice can find its website complicated and feel overwhelmed with information, but she would like to be able to complete simple tasks online as well as feel able to rely on Origin's phone and face-to-face services.



Darren is out of work due to mental illness. He's in his 30s, and has been living in his Camden home through Origin for ten years. He represents customers 'Assisted by Origin'; service users who are reliant on Origin to provide for them in key areas. Origin identified that customers like Darren are confident using technology but can become anxious when using unfamiliar software and websites, so would like



Origin's online services to be simple and accessible, as well as continuing to rely on phone and face-to-face services.

Sunny works part-time in retail to support his young family. He's in his late 20s and has been living in his current home in Camden for two years since moving out of his family home, which was also provided through Origin. He represents customers 'Living with Origin'; a wide range of tenants who want to manage more of their accounts online. Origin identified that customers like Sunny can get frustrated with Origin's office hours coinciding with their own work hours; a problem that would be eliminated by moving more of its services online and making them accessible 24 hours a day. Customers like Sunny would also like the responses from all methods of communication to be more reliable so that they can fit in any residential issues around their busy lives.

Mona owns part of her Origin home through its shared ownership scheme. She's in her 30s, works as a nurse, and bought her share of her home two years ago. She represents customers who are 'Personally Invested' in Origin; homeowners and commercial tenants who want to manage more of their accounts online and with a greater degree of control. Origin identified that customers like Mona can be frustrated by the lack of online services Origin offer for homeowners in comparison to other residents and that they can't understand why a modern company wouldn't have all of its services accessible online.

Liz works in property management at Gilmartins, who work with Origin. She represents users who are 'Commercially Interested' in Origin; commercial partners, external companies and groups who require purely reference materials online.

Origin found that users like Liz rely heavily on Origin's online services for their day-to-day business, and would like it to be more accessible, especially making them mobile-friendly so that service staff can access information on the go.

## The results

Following this research, Origin Housing brought in online changes as a response to the needs and concerns raised, always considering all five persona groups and has seen some fantastic results.



Since bringing in the changes, customers can access all of Origin's services online, at any hour of the day. As a result, 420 customers have registered and 270 have been verified to use the online services, which include looking at rent accounts, checking repair histories, updating contact details, requesting rent cards and reporting a repair. Customers are better connected via all channels; Origin has seen its users changing devices quite radically, from 15,000 desktop users to 2,500 tablet users and 6,700 mobile users, so it's clear that making the services mobile-ready was a crucial move. On-the-go devices are mostly linked to the 'personally invested' and 'living with' Origin personas, with the top three searches being 'right to buy', 'shared ownership' and 'intermediate rent'.

Origin's customers have clearly taken to the changes: Origin is now reporting a 92 per cent customer-satisfaction rating, which might have more than a little to do with the 10 per cent increase in email contacts and its service page-views increasing by 2,500 views per month. This channel shift has revolutionised Origin's customer service, allowing it to save an estimated £3,000 every week. By understanding its customers, Origin has improved their experience as well as improving its own business performance.



A photograph of two elderly women sitting together and looking at a tablet. The woman on the left, with short white hair and glasses, is pointing at the screen with her right index finger. She is wearing a grey sweater. The woman on the right, also with glasses, is smiling and looking at the screen. She is wearing a green and white striped shirt and a gold watch. The background is slightly blurred, showing what appears to be an indoor setting with a window. The image is framed by a blue circular graphic in the top left corner and a blue circular graphic in the bottom right corner.

**Sentinel**

**We're making a difference to  
our customers' lives by  
helping them discover  
a new world online.**



# RHP - LEADING THE WAY ONLINE

Amina Graham, Executive Director of Corporate Services, RHP

A key part of RHP's vision is to be one of the best service providers in the UK. We knew that in order to achieve this, we needed to be as easy as possible to do business with. In a sector where customers traditionally have limited choice, we wanted to give them the choice, convenience and control to access the services, anytime, anywhere and from any device.

As a result of RHP's sector-leading, omni-channel strategy, over the past 12 months we've seen:

- Customers booking their own repairs appointment online go from just nine per cent to 62 per cent;
- Electronic rent payments increase to 98 per cent;
- Our web chat service has increased from 20 chats per month to an average of 250 per month;
- Calls to our contact centre reduced by 30 per cent;
- RHP's social media 'Klout' score increase from 45 to 55.

To achieve this, we knew we had to create an 'e-first' culture and a 24/7 model for service delivery. Enabling customers to book (not just log) repairs and gas appointments online was a key part of this digital by default approach because 80 per cent of telephone calls to our call centre were for repairs.

RHP started this journey in 2012 where we used the Ocado model to become the first housing provider in the UK to offer a two-hour appointment slot for a repair to be done so that our customers can request a time that suits them.

Building on this, in April 2014 we developed our omni-channel strategy which set out to improve all of our online services for customers, particularly for those that involved transactions. The aims of this programme were:

1. To create an e-first culture where employees are enthused about e-service delivery and are empowered to support customers to self-serve;
2. A fully 24/7 model for service delivery by better use of e-channels for service delivery, such as online payment/booking tools, social media, and web chat;
3. A reduction in cost to serve and an increase in capacity in the contact centre by migrating customers online.

We took a unique approach to deliver the strategy and unlike other omni-channel programmes, ours didn't focus on technology as the primary driver but instead had an e-first cultural transformation programme at its heart.

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"RHP launched what we call our 'sundown service' designed to resolve customer queries within 24 hours"

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## People power

To ensure that the omni-channel strategy was a success, it was vital to put employees at the heart of the change, and nurture their talents to help them champion and embed the new way of doing things. Our delivery team and governance was structured in order to ensure:

- Strategic direction and alignment from senior management teams; the pivot in helping gain momentum quickly and leading by example helped to inspire the rest of the business to join in and get behind the move to online bookings;

- Support, engagement, and ownership of key changes; it was really important to engage all levels of the business to enthuse employees about the change;
- Input from key stakeholders in the organisation and an assurance of delivery against objectives.

It's not been easy. We've had to remain committed to our goal and our employees have been resilient and determined in guiding our customers through the change. The huge increase in the use of our online services, particularly the shift in repairs appointment bookings, has happened through a combination of well-trained customer service advisors skilfully selling the benefits, offering support to customers where necessary, improvements to our technology to make it really easy to use, and developing consistent and clear messaging, both internally and externally.

It's not just our customer service advisors who know the score. Ask any employee at RHP, from a caretaker to a receptionist to someone in finance, and they'll be able to tell you why we're so committed to driving more of our services online, in terms of benefits to both customers and the business.

For those less confident, we offered additional support through our digital champion initiatives. These are a group of employee and customer volunteers who run computer clubs at RHP's community centres, retirement schemes and offices. As well as helping people to use RHP services these sessions open up the social, economic and financial benefits of getting online, showcasing to customers how to do anything from paying a bill to Skyping a relative abroad. In the last year, the digital champions have supported over 350 customers to get online.

We understand that not all of our customers have access to the web, so we've made sure all of our services are



compatible with mobiles first and tablets and laptops second.

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"To ensure that the omni-channel strategy was a success, it was vital to put employees at the heart of the change, and nurture their talents to help them champion and embed the new way of doing things."

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In April 2015, to complement this new 24/7 model, RHP launched what we call our 'sundown service' designed to resolve customer queries within 24 hours. We analysed what customers were asking, and then how quickly and well RHP employees were handling those queries and found that only 30 per cent were being sorted out on the same day. The designated 'sundown' team respond to messages through all digital channels, including email, social media and web chat, and now almost a year later, they resolve 87 per cent of queries on the same day or, as they call it, 'by sundown'.

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"Ask any employee at RHP, from a caretaker to a receptionist to someone in finance, and they'll be able to tell you why we're so committed to driving more of our services online"

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#### Continuing to lead the way

A new website launched earlier this year will see RHP's online services get even better, faster and easier to use. Repairs appointments will be able to be booked in just a few clicks and we will use technology better geared towards predicting the type of repairs customers may need to book, depending on the time of year,



placing those prominently on the site. An e-community will allow customers to tell us what they think about important issues, people will be able to check the planned works for their home for the next five years, rating the work being done in real time and message us in moments over live web chat.

Jonathan Creaser, RHP's head of ICT said, "Although the primary aim of the project was to improve customer satisfaction, we estimate that each repair booked online saves us £3.86 compared with a telephone booking. It has improved not only customer satisfaction but employee satisfaction as well. It's been a win-win situation for us."

Amina Graham is executive director of corporate services at RHP.


**Sentinel**

# DOING DIGITAL DIFFERENTLY AT SENTINEL HOUSING

Mark Perry, CEO, Sentinel Housing Association

In 2015, we embarked on a quest to do things differently. We've been taking an in-depth look at all areas of our business to see how we can change what we do and how we do it, to make things better for our customers and our staff.

One of the biggest aspects of our 'doing it differently' project is our digital vision for the future. So we've set ourselves some pretty tough targets to make the way we do things digitally quicker, easier and cheaper. We intend to have 85 per cent of our transactions available digitally by the end of 2016. And by April 2018, we're aiming to have 75 per cent of our customers using our digital services.

11 million people in the UK lack Basic Digital Skills. These are the minimum skills required to safely use the internet and access the benefits it can provide. Without these skills, 20 per cent of UK adults will continue to be digitally excluded which could affect their job prospects, health, education and more.

Time waits for no man (or woman), so we've already started working towards achieving our digital ambitions.

In April 2015, we launched Netpoint, the first of many digital inclusion projects. Netpoint gives our customers and their families, who don't have access to the internet at home or on a phone or tablet, free online access when they visit our offices. They can use Netpoint to find out what's on locally, stay in touch with loved ones on Twitter or Facebook, pay their rent or report a repair, shop and save online, look for jobs, training or leisure or use HomeSwapper to look for a new home.

Then in October 2015, we became a UK Online Centre, joining a network of 3,000 partners and 2,000 access points that bring digital inclusion to the heart of local communities. The network was originally set up by the government in 1999 to provide people with basic digital skills and it was taken over by the Tinder Foundation in 2005.

As a UK Online Centre, we offer Learn My Way courses which are aimed at people without basic online skills or those wanting to improve their existing digital knowledge. Learn My Way courses are tailored to individuals based on their needs and abilities. They start with literacy and numeracy skills to give learners the confidence to go online, move on to things such as using a mouse and a keyboard and progress to doing things such as applying for work online, using government services or shopping. Finally, learners can advance their knowledge and explore the internet themselves - from finding out about their family history and healthier eating to keeping in touch with friends and managing their money.

We also offer City & Guilds-accredited Online Basics qualifications. The award in Online Basics helps learners demonstrate their digital skills to prospective employers and looks great on their CVs, increasing their chances of finding work.

One person who has already benefitted from our online courses is Richard. Like so many people, unemployed Richard had no computer skills but since joining our Step Towards Employment Programme (STEP) and using our UK Online Centre for just four weeks, he's now confident about using computers, has gained a new qualification and has the self-belief to find a new job.

Richard said, "Being long-term unemployed, I was very depressed and had no self-confidence. My advisor at the job centre told me about STEP. I met Julie who runs STEP and we went through what I've done before and what skills I could build to help my confidence.

"We first built a CV and looked for work experience placements so that I could gain skills for a new job. Julie also introduced me to Learn My Way, an easy online learning tool. Sentinel is a UK Online Centre so they provide one-to-one support to help you get online and develop your digital skills.

"I started the Learn My Way courses because I had no computer skills whatsoever. It's so simple to use and the instructions are very clear. It starts with basic skills, such as keyboard

skills, online banking, using public services and uploading files and photos. After going to Learn My Way for four weeks, I've now completed my City & Guilds qualification in Online Basics. I was over the moon when I passed with a score of 89 per cent. This is a nationally-recognised award that I can add to my CV. And, because I'm a Sentinel customer, it's free.

"I really enjoy coming to Learn My Way each week. Whenever I need help and support, they're there for me and they've really helped me make a difference to my life. I feel so much more confident about using computers and because there's so many things you need to do online now, it's a 'must' to learn these skills. I'm even thinking about getting a Facebook account! It's made me feel I can move forward and build even more confidence. I'm now doing the Learn My Way online-plus course and continuing to work with Julie at STEP to get back into work. So I'll hopefully use my new skills there too."

To help even more people like Richard improve their digital skills, we're working in partnership with Basingstoke Discovery Centre to recruit volunteer digital champions. Our network of digital champions will help to open up a whole new world to local people who would like to get online.

In 2015, we also joined the likes of Vodafone, the Post Office, Age UK and Shelter by signing the government's UK Digital Inclusion Charter. The purpose of the charter is to help make sure the web is for everyone. Together with the other signatories, we aim to pilot practical ways to make internet access, kit and digital skills cheaper and more easily available, share best practice to improve what we do and build the online skills and capabilities of the people in our own organisations.

The future is digital. So we want to make sure our customers are equipped with the skills they need. So much of everyday life is carried out online, which can make life for those living without the benefits of the internet really challenging and isolating. That's why we're doing all we can to help people gain the confidence to discover a new world online.

Mark Perry is CEO of Sentinel Housing Association.





# GO ON LOCAL



It can be difficult to know where to start when you want to help people to get the Basic Digital Skills they need. Go ON Local is an online community toolkit and collaborative platform that helps people to connect, share and promote best practice around Basic Digital Skills.

It has been developed for local and community organisations that run digital skills activities, and offers essential tools and resources to support their activity.

Go ON UK has learnt from its extensive work in regions across the UK that if we want to successfully help people to develop Basic Digital Skills, it's vital to work collaboratively in partnership and share knowledge and resources as widely as possible.

Go ON Local provides an online hub for organisations to plan their programmes, promote and run initiatives, and evaluate and share their successes with the Go ON Local community and wider audiences. The platform is completely open and transparent so that all members can learn from each other.

Resources are being added regularly and currently include topics such as tips on how to get started, planning digital skills activities for individuals or groups, advice on how to measure and evaluate your work, and ideas for helping small businesses to develop the skills they need to help their organisations grow.

Go ON Local is currently in 'beta' mode, and is being continually developed and improved. It already allows people to set up groups for collaborative working, promote local Basic Digital Skills events and share activities and programmes. It also includes an 'offers and needs' area,

which acts as a virtual marketplace. Wherever you are on your digital skills journey, Go ON Local provides the tools and resources to help you to help others. To discover more, please visit: [www.go-on.co.uk/local](http://www.go-on.co.uk/local).

To ensure that Go ON Local is effective and continues to support its users, Go ON UK would welcome your feedback on what works, what doesn't and what can make the platform even more useful to organisations such as housing providers. Please contact Go ON UK at [info@go-on.co.uk](mailto:info@go-on.co.uk) with your ideas and suggestions.

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**Aareon is the leading European housing IT provider, with over nine million units of stock managed on our software throughout Europe. Our position as a profitable, growing and innovative organisation enables us to set the standard for business processes in the housing sector, both today and in the future. We deliver tailored enterprise-wide solutions for your every need.**

As social housing in the UK becomes more complex, it requires more sophisticated IT systems; comprehensive, scalable and as versatile as the tasks that you have to deal with.

Whether Aareon implement an enterprise-wide solution or optimise and customise a number of individual modules to complement your existing applications, each Aareon QL solution encompasses years of know-how, the experience of more than 100 Aareon QL projects and over 50 years of social housing expertise.

#### The Aareon QL product suite

Aareon QL is a truly integrated and highly-functional software solution designed specifically to meet the needs of social housing providers. Easy to implement, easy to use and easy to run, Aareon QL makes your staff's job easier while streamlining your processes and giving you access to the

information you need to make the right decision at the right time.

Aareon QL is a totally flexible solution designed to give your organisation a clear picture of its customers, its assets, its finance and its people.

Aareon QL is used by a diverse array of organisations throughout the UK and the Channel Islands, for property management in the social rented, private residential, commercial and student lettings market sector.

With our many years of industry-specific knowledge, Aareon QL offers you a total solution including;

- Housing
- Financials
- Personnel & payroll
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- Asset management
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- Mobile working
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- Planned maintenance
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- Reporting
- Asbestos register



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**Advanced Business Solutions provides an integrated suite of software solutions designed for housing providers to manage finance, procurement, HR and payroll operations, as well as resident and property management. These solutions, deployed in-house or as cloud-based applications, provide housing providers with an integrated, modern and flexible infrastructure to effectively manage the wide range of complex functions of social housing providers.**

#### A connected infrastructure for a more responsive service

By creating a connected organisation, housing providers can deliver a more informed, responsive service to residents with minimal effort, as well as have the ability to be able to successfully respond to new legislative demands and initiatives by creating more dynamic and flexible operations. With the right technology in place, housing providers can automate key processes and drive improvements in productivity and efficiency, achieve greater transparency, have tighter cost controls and deliver great customer service to residents.

#### Improve visibility of data

Data is key to the success of any organisation and the Advanced Business Suite for Housing includes

rent accounting, asset management, HR and payroll, and procurement solutions. This integrated software suite enables housing providers to gain a single view of data across their entire organisation, from a real-time view of their financial situation across all departments to a single view of all interactions with a resident.

#### Customer service excellence

The suite's resident and property management system, built on Microsoft Dynamics CRM, bridges the gap between the call centre and housing management system. The Goldcrest Housing solution provides a single view of all resident data and therefore allows queries, complaints and comments to be quickly logged and a summary of all resident details from all other systems in the organisation to be displayed simultaneously, helping housing providers to deliver a high level of customer service to residents.

#### Advanced Business Suite for Housing:

Finance & Accounting | HR & Payroll | CRM | Financial Management | Rent Accounting | Asset Management | Resident & Property Management | Analytics & Reporting | Document Management | Managed Services | I.T. Outsourcing | Procurement & Sourcing | Shared Services



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**BT Business is BT's specialist division focused on providing technology and communications services to small- and medium-sized companies.**

With the widest portfolio of business-specific products and services in the UK, it helps companies achieve their goals by connecting people and enabling relationships, whether they're a start-up or an established business.

With its 120-year heritage in telecoms, BT is one of the few organisations capable of providing the right solution for every business customer in the UK, whether that's a Business Broadband, dedicated leased line or Wide Area Network (WAN).

BT understands that network connectivity is at the heart of all UK businesses, but each business has very individual needs. That's why its experts work closely with customers to ensure they have the right technology for their business.

With an increasingly mobile and demanding workforce, businesses need communications technology that is as flexible as they are, which is why BT Business also offers business-grade services to meet those needs.

Product and service areas include; IP voice, cloud, mobile, networking and business services including Microsoft Office 365 and PC security.

In addition to its products and services, BT Business also works closely with its customers to promote what they're doing with technology and help inspire others, with initiatives such as the BT Business Champions programme.

**For further details about BT Business, visit [bt.com/seewhathappens](http://bt.com/seewhathappens).**

# CAPITA

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Capita | Software services

**Smart technology to transform how you work, both now and in the future**

### Your complete management suite

Capita's social housing management solution is dedicated to transforming your services and fulfilling your needs across housing and asset management, contractor solutions and financial management, all within one system and all from a proven business partner.

### Innovative digital solutions

From customer engagement, smarter properties and repairs, to the office of tomorrow, digital technology operates at the heart of your organisation. The smarter the technology, the better it can transform how you work, both now and in the future.

### Internet of Things

Our smart sensor technology and pioneering pilot site offer exciting promise for how social housing organisations can begin to manage and proactively maintain their homes and assets. Ask us for more information on our stand!

### Mobile working

A mobile working strategy with Capita could transform how your staff deliver services.

"Since Capita's mobile solution has been up and running, WDH employees have made over half a million visits, getting help to our customers as they need it."

Louise Muirhead, senior business analyst for business systems, Wakefield & District Housing

**Get in touch to find out more about any of our solutions.**

# SPONSOR PROFILES



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**Halton Housing Trust is an innovative, forward-thinking and dynamic landlord. We recently celebrated our ten year anniversary and we have come a long way, investing £145 million in our 6,400 homes and neighbourhoods since transfer.**

In 2012, the Trust launched Our Direction (OD2.0), a vision to improve people's lives. Our Direction was reviewed during 2015 resulting in five key priorities that our work is centred on. The five OD2.0 priorities are:

1. Protect current income: we haven't felt the full impact of welfare reform yet.
2. Reduce costs and drive efficiency: this needs to be an ongoing focus for us.
3. Focus resources and services: to ensure those who need the most support receive it.
4. Grow and diversify: to build more innovative, flexible and efficient homes for a wider group of people.
5. Be more flexible: we will invest to make us more flexible in the future.

The introduction of universal credit could impact on our ability to deliver priorities; for our business in terms of rent and debt recovery as well as our customers' ability to manage monthly budgeting and taking responsibility for their rent payments.

The combination of the potential impact from welfare reform changes and our desire to deliver a cost effective and modern service led to the development of our Digital First programme.

We have a stated aim for 90 per cent of customers to be accessing services via an online self-service route by 2018. This deliberately coincides with the anticipated timescales for the full rollout of universal credit.

The programme incorporates proactive live chat, a customer app and website portal, 'HHT Community' for TVs and games consoles, automated lines and intelligent voice queues and device roll-out for customers with no internet access.

Our Open Digital Deal consists of a data and hardware contract with O2 allowing us to provide our customers with internet-enabled devices at a low cost. This bespoke deal has been extended to several other housing providers such as Together Housing and SOHA. For more information, please contact us.



## LONGHURST GROUP

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**With a strong set of values, we put our customers first. As the people at the heart of our organisation, we regularly ask what's important to them and the results confirm what we've always known; quality matters. That's why delivering excellence is a principle that we embed in our strategy as part of a 'big picture' approach.**

As a successful business, we continually review the services we deliver to make sure they meet our customers' needs, especially those who are hit the hardest. Engaging with our customers and understanding their circumstances means that we can provide support to help people live well. Taking a holistic approach to outstanding customer service, we consider how we can make life easier for our customers and develop solutions that fit their needs, both on- and offline.

We own and manage more than 18,700 homes across the Midlands and East of England. As well as the usual landlord services, we offer our customers much more, such as advice on smarter ways to budget and ways to access work and training. With ambitious plans to deliver 2,500 new homes over five years, we are committed to providing people with choice so that they can find the right home for them. We have a strong track record of forging mutually beneficial partnerships as we recognise

the strength of drawing on the knowledge and expertise of local partners. We are also looking to develop new partnerships and invest further in initiatives which can add more social value to our communities.

With so many customers across such a broad geography, it's essential that we make it easy for our customers to stay connected. Working with expert partners, we lead the way in delivering innovative digital services designed to meet the growing needs of our customers. We aim to exceed expectations and benchmark our services against leading high-street brands to ensure that we're achieving the highest standards. Putting customer experience at the core of our approach, we anticipate emerging digital and social trends that can offer more to improve life for our customers and benefit local communities.

**Talk to us about working together at [longhurst-group.org.uk/digitalpartners](http://longhurst-group.org.uk/digitalpartners) or tweet us @longhurstgroup.**





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**Formed in 1979, Orchard is the leading independent provider of specialist ICT solutions to the public and social housing sectors. Today, Orchard supports over 175 housing businesses, cumulatively managing in excess of two million UK social properties. We provide an extensive portfolio of software and service solutions covering:**

- Housing management
- Customer engagement and commercial activities
- Property and asset management
- Financial management, payroll and HR
- Infrastructure, integration and transformation services

Our solutions enable our customers to meet stringent regulations, with the emphasis on meeting targets and monitoring performance. We continue to invest heavily and cautiously in developing our solution breadth and depth, guided by some key principles:

#### **Dedicated to the sector**

Our commitment to housing providers is of paramount importance for sustained success. We are proud and privileged to have been associated with a challenging and rewarding sector for more than 35 years, and we continue to invest in solutions that have a positive impact on tenants.

#### **Partnership and longevity**

The average lifespan for an Orchard customer is over

14 years and growing. We strongly feel this reflects our commitment to partnership and in turn our customers' commitment to working alongside Orchard.

#### **Solution-focused and independent**

Orchard is a solution-focused, independent and successful company. Our independence ensures we do not come under the pressure usually exerted by institutional or private equity shareholders to maximise short-term profits, allowing us to focus on the long-term requirements of the sector and customer satisfaction. In addition, Orchard's User Group is an independent and proactive initiative that drives Orchard's key philosophy of enhancing the solution set in line with our customers' expectations within an ever-changing sector.

Our success to date is built on firm foundations:

- Our people and company culture
- First-class products
- Excellent ongoing relationships with our customers
- Proven, long-term business partnerships
- Visionary strategy

#### **What can Orchard do for you?**

We make it easier for you to manage, grow and diversify your business through the provision of agile, effective and innovative solutions.



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**Origin Housing is a charitable business that has been providing subsidised housing since 1928. It started life as St. Pancras Home Improvement Society, regenerating the slums of Somers Town, a neighbourhood sandwiched between St Pancras and Euston stations in London.**

We now work in 14 areas across North London and Hertfordshire. The business has expanded as a result of philanthropic endeavours in the early years, and latterly the support of public funding, together with mergers with other companies (Humanist Housing Association, Griffin Homes, Lee Housing Association and a number of smaller entities).

Father Basil Jellicoe founded the St. Pancras Home Improvement Society because of his belief that good-quality affordable housing was a foundation for a successful life. He also coined the motto "housing is not enough", recognising that supporting individuals and the community was a key part of this. The Humanist Housing Association was passionate about providing housing with the right care and support for the vulnerable. Griffin Homes recognised that the key workers of the city needed affordable accommodation, in this case to keep our transport services running.

Still guided by the objectives and philosophy of our founders, today we remain committed to providing good quality homes for a range of customers, including care and support services for the vulnerable, and investing in the communities in which we work to help both people and neighbourhoods to thrive.

# SPONSOR PROFILES



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**RHP currently owns or manages over 10,000 homes in Richmond and the neighbouring areas of Hounslow and Kingston. We may be small, but we have big ambitions - to be recognised as an excellent customer service provider and employer not just among housing providers but across all sectors.**

We want to make it as easy as possible for our customers and employees to do business with us and this is at the heart of our omni-channel strategy. We were the first housing provider to enable customers to book their own repairs and gas servicing appointments online in two-hour slots at a time convenient to them; our customers can easily look up their fire risk assessment for their property online; see major works planned over the next five years and rate the work being done in real time. Early in 2016, we're launching a brand new website, designed to make it even easier for customers to interact with us at any time, any place and on any device.

We're committed to helping all our customers get online and engage with technology for the first time, so our digital champions provide free training and support for those who aren't confident about using the internet. We hold regular computer clubs at our community centres and retirement schemes

across the borough because we know that the biggest barriers to using digital technology are often a lack of knowledge and confidence.

We aim to help our customers in useful ways that really make a difference, and helping them improve their quality of life is at the heart of what we do. Our approach starts at birth, with our chosen charity, the Dolly Parton Imagination Library, which encourages children aged five and under to begin their love of reading by posting them a free book every month. With one third of our customers unemployed, we want to support them to make positive changes, and we aim to help 500 of them back into work or job-related training over five years.



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SentinelHousing

**Sentinel is the only locally run housing association in north Hampshire. We're a single organisation of just over 200 staff and we own and manage over 9,700 homes, 3,400 garages and 20 shops.**

Our customers are at the heart of everything we do. We believe that good quality affordable homes make a positive difference to people's lives, their communities and the wider economy.

Our turnover last year was £66 million and we ended the year with a financial surplus of almost £21 million; that's an increase of £5 million on the previous year.

This is great news because staying financially strong means we're able to build more new homes to help tackle the housing shortage and still offer support to vulnerable customers affected by the cuts in local support services and welfare reform.

Last year, we welcomed over 800 families into a Sentinel home. We built 422 new affordable homes, 290 for rent and the rest for part buy/part rent, and we helped 132 families get into home ownership through our shared-ownership sales scheme. Our five-year development programme will see us building another 2,100 homes bringing our total investment in new homes to just under £300 million.

We know that many of our customers have struggled over the last year because of cut-backs in local support services and welfare payments. So, to help plug that gap, we launched our community investment strategy and put together a team of experts to help deliver it.

They've been helping people to set up basic bank accounts and manage their money better, working with vulnerable groups to help build their confidence and self-esteem, helping people find a new world at their fingertips by getting online and showing people how to focus on the skills they have to get into work or training.

We're really proud of our people and our culture and we encourage innovation, challenge and change.

We help our people develop both professionally and personally so they have the right skills to do their jobs brilliantly and achieve their own ambitions.

We think all of this makes Sentinel a great place to work. And we're really proud to have been awarded the Investors in People Gold Standard, Employer of the Year twice by the Inspire Business Awards, and awarded one star by the Sunday Times' Best Companies survey.

## ABOUT HOUSING TECHNOLOGY

### ABOUT HOUSING TECHNOLOGY

Housing Technology is the no.1 provider of IT, technology and telecoms news, comment, information and research specifically for the UK social housing sector.

### IT STRATEGY

Established in 2006, the bi-monthly Housing Technology magazine and the annual market intelligence report are required reading for anyone responsible for IT strategy and delivery within UK housing associations. Subscriptions to Housing Technology are free and available online from [www.housing-technology.com](http://www.housing-technology.com).

### COMMUNITY NETWORKING

The annual Housing Technology conference and executive forum is now well-established as the leading technology event in the social housing sector. Housing Technology also runs a number of other smaller, topic-specific seminars and events throughout the year.

### MARKET INTELLIGENCE

Housing Technology publishes a series of annual market intelligence reports, white papers and bespoke research on behalf of housing associations and IT suppliers.

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# HOUSING TECHNOLOGY™

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