HOUSING™
TECHNOLOGY

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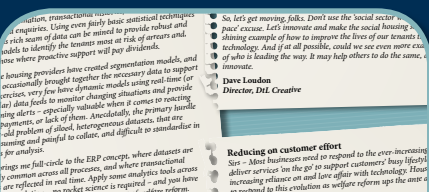**Getting ready for universal credit**
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Editor's Notes

Now we are 40

It has rather crept up on us, but with this 40th issue, Housing Technology has reached middle age, hopefully without any of the trappings of a mid-life crisis.

Looking back at the first few issues of Housing Technology, it's very clear the extent to which IT implementations and technology usage have changed over the years. When we started in 2008, it is fair to say the social housing sector significantly lagged behind others in terms of how technology was used in day-to-day operations as well as how it was perceived by boards and other departments.

Back then, the trend was broadly for on-premise point solutions implemented reactively to solve operational bottlenecks, replace manual and paper-based processes and generally 'keep the lights on'. Of course, there are notable exceptions to this but most readers will recognise the general picture.

Fast forward six or seven years and look at how things have changed. While some of the new developments are simply to do with changes in the wider technology landscape, there is no doubt that housing providers' IT teams have transformed themselves into proactive 'business partners' for the rest of the enterprise and have established the fundamental importance of IT to housing providers' future business goals.

We are, arguably, seeing the second wave of technology in social housing. This is not just to do with the increasing ubiquity of cloud- and web-based services, but also the way in which housing providers are now 'joining up the dots' between their existing applications and platforms to streamline the information flows with their organisations to enable more straight-through processing.

Housing providers' IT teams can now rightly congratulate themselves on how they have moved IT to the centre of the stage and are influencing all aspects of operations.

With that in mind, here's to the next 40 issues of Housing Technology, and our sincere thanks to all of our readers, advertisers, event sponsors and speakers, and editorial contributors, without whom this wouldn't have been possible.

Nine months and counting

Over the next nine months, we are pleased to announce details of our three annual events, comprising our one-day event in October at the BT Tower in London, our evening reception in London's Olympia, and our 2015 conference and executive forum, as well as the kick-off for the Housing Technology 2014/15 market intelligence report, all of which are covered in more detail on page 34.

FUTURE EVENTS

Housing Technology - SMAC Your IT Up 2014
Social media, Mobility, Analytics & Cloud in Housing
3 October, BT Tower, London
www.housing-technology.com/events/smac
INVITATION ONLY

Housing Technology - Beer & Pizza 2014
18 November, Olympia, London
www.housing-technology.com/events/reception
INVITATION ONLY

Housing Technology 2015 conference & executive forum
3-5 March 2015, Q Hotels' Oxford Belfry, Oxfordshire
www.housing-technology.com/events/ht15

SECTIONS

Muir leads the way with Civica Cx

Muir Group is set to become the first housing provider to implement Civica's new Housing Cx system. The web-based application covering numerous areas of housing management has an app-style interface, accessible any time, any place and from any device, including a smartphone, tablet or netbook.

Housing Cx has integrated CRM and communication capabilities, enabling housing providers to manage all interactions across multiple channels, including email, text and social media, and with the ability to determine the preferred language to improve engagement between tenants and housing associations. The solution will also enable associations to issue surveys, develop interactive marketing campaigns and host tenant group forums.

Ian Whitwell, head of ICT, Muir Group, said, "We're excited to be leading the way with Civica Housing Cx. While addressing the needs of the business, Cx is based on the most modern technology, consistent with our ICT strategy and offering savings in system management overheads, for example through its device-independent deployment. We are already well underway with project planning and Civica has assigned a top-tier team to deliver the implementation."

Muir Group's deployment of Housing Cx will cover CRM, rents (including arrears management, tenancy management, mutual exchanges and direct debits), repairs, allocations (including waiting lists, voids, core reporting), service charges, ASB and feedback and a full suite of reports delivered via Microsoft Reporting Services.

Omniledger's meal ticket for Watford YMCA

Homelessness charity Watford & District YMCA is using Omniledger's Pyramid solution to address a number of specialist requirements as well as integration with its existing finance system.

As part of the implementation, OmniLedger designed an entire 'meal ticket management system'. This meal ticket system is fully integrated with the existing resident database and meal tickets are printed for each resident when they scan their key fob at a scanning station. This is then recorded in the resident's history file

so that Watford YMCA can quickly identify residents that are not taking meals, which can be extremely useful and can help us identify residents with potential problems.

Nick Yarham, ICT project manager, Watford YMCA, said, "By installing a single integrated system from OmniLedger for rents, repairs, cash receipting, arrears control and void management, along with an extensive range of reporting and workflow tools, we will achieve major efficiency savings for our service users and customers."

OmniLedger is also developing an 'occupancy viewer' for Watford YMCA. This is a web page that uses live data from Pyramid to display each floor, the rooms on each floor, and with the occupancy status of the room, together with the gender of the occupants. This helps Watford YMCA to quickly find appropriate accommodation.

The order was placed in November 2013 and Watford & District YMCA went live on time and within budget in April 2014.

COMPANIES IN THIS ISSUE

Northgate wins hosted HMS deal at Metropolitan Housing

Metropolitan has chosen Northgate Public Services to support the delivery of a new housing management system and other core business applications.

Northgate will provide its Enterprise Housing system, incorporating CRM, self service, end-to-end mobile working and housing management applications.

Enterprise Housing will be provided as a fully-hosted service over a five-year contract, including Northgate hosting a number of Metropolitan's existing applications.

Two new appointments at Northgate
Northgate Public Services has welcomed two new additions to its local

government and housing team. Sean Dalby, who joins Northgate from Civica, has been appointed housing product manager and Nick Gordon, previously from Capita, takes over as business development director for local government.

Sean Dalby spent eight years at Civica in a number of roles including manager of the professional services team and as product manager for the Civica Cx housing product. Prior to Civica, he was involved in the initial implementation of the Northgate HMS while at Birmingham City Council.

Nick Gordon was previously sales director for housing at Civica for the past three years, preceded by 11 years at Capita.

Capita offers asset management alongside HMS suite

Capita has launched a new asset management system, OpenAsset, using a geographic information system (GIS) to enable housing providers to manage all of their properties and assets from a single point. Using map-based images, housing staff can quickly recognise which assets need maintenance and attend to those without needing to return to the office.

Users can tailor the system to their own requirements, highlighting key features such as: asset, hazard and fleet registries; asset and stakeholder management;

financial and mapping reporting; customer surveys and inspections; and the creation of workflows and automated alerts for scheduled work.

OpenAsset is available within Capita's current suite of housing management software but is also available as a separate solution.

Orchard wins TechUK's business professional certificate

The software company was awarded the business professional certificate by Newcastle Central MP Chi Onwurah at TechUK's annual dinner in London.

TechUK's certificate accredits IT companies that can demonstrate best practice in security, business continuity, project management, risk management, customer care, corporate and social responsibility and human resources.

Receiving the award, Orchard's finance director, Nick Lambert, said, "Like many others, I was disappointed by the negative and one-sided article in a national newspaper comparing the North East to Detroit. Contrary to the suggestions in this controversial piece,

we believe that it is an excellent place to work.

"We have built a very successful technology business and we have created almost 200 highly-skilled jobs in the North East. I don't consider our region to be 'remote'; we are only three hours by train from London and 90 minutes from Edinburgh. The North East offers a great quality of life and we think that for our own business and the technology sector in the region, the best is yet to come."

Civica Housing Cx

The next generation

The future of Housing Management Software is all around *you!*

Civica Housing Cx is designed to meet the needs of you and your customers head on. From gathering customer intelligence to help you shape service delivery through to highlighting vulnerable tenants and improving levels of care, it's all about you.

To find out about this and other exciting features and benefits of Civica Housing Cx contact us today.

Email us at civicahousingcx@civica.co.uk
Visit us at www.civica.co.uk/housing/civicahousingcx
Call Mark Holdsworth on 01384 453400

@CivicaUK
www.linkedin.com/company/civica

CIVICA

Suits you, Sir

Aidan Dunphy, Head of Product Strategy, Orchard

Once, social landlords used software applications that had been developed inhouse or as bespoke solutions by contracted developers. At first these systems delivered huge advances in productivity and were well regarded. However over time, they became unwieldy, difficult to maintain and, in the worst cases, impossible to develop.

Lack of documentation and staff turnover could result in a phenomenon known as SOUP (software of unknown provenance), an application which the owner dares not alter for fear of unknown and possibly catastrophic consequences. The chief cause of this problem is that the understanding of the purpose and workings of the application is concentrated within a few developers; people who are notoriously averse to documenting their knowledge for others to share and who may no longer be around to ask.

The applications themselves would also reflect a single organisation's attempt to solve its perceived problems without reference to other practitioners, thereby entrenching existing business practices, however arcane or perverse, when seen from outside.

Packages arrive

In response to this unsatisfactory state of affairs, during the 1990s commercial off the shelf (COTS) software emerged promising:

- Lower total cost of ownership due to the development and support costs being shared between many customers;
- Quicker implementation and easier maintenance due to documentation and vendor best practice learned from previous projects;
- Design input from many sources resulting in well designed and highly-functional solutions, with market competition continually driving development and improvements.

These products dominated the scene throughout the nineties and early noughties and some suppliers became dominant players in the market.

Maturity

The demands of competition law have historically led to procurements being conducted as 'beauty parades', in which a specification is published and bidders are pressurised to tick as many boxes as possible. This can become a 'wish list' in which (often dubious) requirements are included in order to get bidders to commit to as many features as possible. This has caused some 'feature creep', compounded by the commercial necessity of parameterising everything to enable the client to retain pre-existing processes and codes.

Complexity brings challenges

The development of complex applications is prone to undesirable behaviours termed 'antipatterns'. When the vendor tries to accommodate many clients without exerting strong leadership, 'committee compromise' can result and the product fails to be sufficiently useful to anyone. 'Groupthink' can arise from an overwhelming desire to achieve consensus within the 'in-group' and legitimate criticism from the 'out-group' is suppressed, resulting in irrational decisions. Uncritical thinking can also be manifested as 'cargo cult' development, in which dysfunctional or useless software can persist because nobody has the knowledge or courage to challenge it.

Perhaps the most familiar antipattern is 'vendor lockin'. Enterprise software is not a commodity. Demand is inelastic due to the cost of switching and reluctance to lose the investment already made. Lockedin customers may experience many disadvantages: they must comply with the vendor's chosen technology platform (and if the vendor itself is locked in then it's likely that this will be out of date and expensive to support); integration and reporting may be poor; the vendor may not be able or willing to develop the application to respond to the customer's needs or industry changes, particularly if it is driven by corporate concerns rather than any specific consideration for the housing sector.

Some vendors deliberately seek to lock customers in and even to remove escape routes; a certain global leader was found during its US anti-trust trial to have internally described its strategy for open standards as 'embrace, extend and extinguish'. They can continue to make money from customers by taking care to stay below the tipping point at which the customer decides that the cost of replacement is worth bearing. This behaviour is sometimes unconscious and manifests itself as the supplier attending to customers reactively and often only when the relationships become seriously damaged.

Vendors can manipulate the tipping point by improving their own offerings so as to foment dissatisfaction among their competitor's customers, thus lowering their tipping point and creating a chance to win them over. This is true competition at work.

A customer who has reached the tipping point usually wants to 'wipe the slate clean and implement newer, simpler solutions which correct the perceived errors built into an existing COTS system. They may opt to switch suppliers, commission a bespoke solution, partner with a new market entrant or even go down the build it yourself (BIY) route. How might these approaches work out?

Economics of software development

The main commercial rationale for COTS software is that the development cost can be shared between

Suits you, Sir

Continued from the opposite page

customers, and should therefore be more cost-effective than bespoke solutions. This would not be true if the vendor price was distorted by lockin, or if somehow it were possible to develop a bespoke solution much more efficiently (usually articulated as 'we have a really good IT department'). Products can be priced using different strategies, but price will usually change as the product moves through the adoption lifecycle (see figure 1). During early phases, the vendor invests in development in the hope that they can successfully transition the product from enthusiasts and risk-takers to the more pragmatic Early Majority. This is known as 'crossing the chasm' after Geoffrey Moore's seminal work on entrepreneurial marketing.

Figure 1. The product adoption curve

Another way of illustrating this is shown in figure 2, which illustrates cumulative spend vs. cumulative revenue. At the minimum viable product (MVP) point, the product contains essential features and at optimum viable product (OVP), it is fully featured; further spend is wasted unless it is exceeded by RoI which would result in the revenue curve continuing to rise. For COTS software vendors, the RoI traditionally comes from recurring support and maintenance, and maintaining competitiveness in the new business market.

Social housing is complex and it requires sophisticated solutions. Time-to-market for such a product is long and the initial spend before reaching MVP is very high indeed, so it is a brave supplier with deep pockets that attempts to break into the market. There is no magic way to
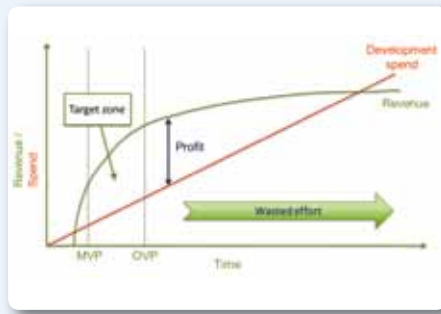

Figure 2: Revenue vs. spend

develop solutions more cheaply, and this spend has to be subsequently recouped from customers.

Some simple word maths: the margin a vendor makes is the difference between its total revenue from multiple sales minus the development cost. For the product to be viable, the margin must be positive. With a bespoke product, there is only one sale and so the margin is simply the difference between the price and the development cost, so the price must be much higher in order to balance this. In a BIY project there is no margin to pay, but the development cost is borne entirely by the housing provider; it is hard to see how a product that has cost the vendors millions to develop can somehow be replicated significantly more cheaply. A bespoke or home-grown solution requires the same level of ongoing development and maintenance and worse still, inevitably begins to resemble SOUP (see above).

Some would say that the incumbent HMS products in the housing sector are overly complex, but one needs only to read any ITT specification to debunk this; the drive for ever more functionality and flexibility is unrelenting. It is easy to characterise the operations of housing providers as a simple business of maintaining properties, letting them and charging rent, but when examined more closely, there are myriad automations provided by the existing solutions which are relied on daily and without which productivity would suffer drastically. It is unsurprising that independent consultants usually advise housing providers to leverage their existing IT investments and

to work better with their current supplier rather than spend huge sums of money buying something they probably already have.

Suppliers fit for the future

To paraphrase Heraclitus, 'change is the only constant', and the perfect IT solution can never be reached, regardless of whoever creates it. What is important for suppliers is that they continually strive to keep up with industry's needs, demonstrate a longterm commitment to the sector and work in true partnership so that risk and reward can be shared. Commercial models may have to change as housing providers increasingly engage in commercial activities; SaaS, open source and licensing based on alternative scalars such as revenue or transactions may be useful alternatives.

The IT solutions for housing providers can be broadly summarised thus:

- Housing core business: tenancy management, income, allocations, and maintenance;
- CRM: communications and contact management, service management, and sales and marketing;
- Back office: finance, HR, payroll, workflow and collaboration;
- Information management: reporting, business intelligence, and business planning.

It must be cloud-enabled, mobile, flexible and customisable. It must support any platform, including those chosen by your staff and customers, and must support open integration standards.

This is the list today. Who knows what will be added tomorrow? To be ready for change, the solution must be agile, but more importantly so must its supplier.

Aidan Dunphy is head of product strategy at Orchard.
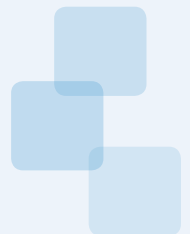
Scottish Housing Regulator launches landlord portal with CompanyNet and Microsoft

The Scottish Housing Regulator (SHR) has recently launched its social landlord portal to enable housing providers to report the progress they are making towards the Scottish Social Housing Charter, built on a bespoke system created by CompanyNet, a specialist Microsoft consultancy in Edinburgh.

The SHR's business intelligence programme arose from the introduction of the Scottish Social Housing Charter set by the Scottish Government. The SHR recognised that while there was a pressing need for higher standards of information to be collected from landlords, SHR needed to improve its IT capability in order to achieve improved business intelligence and other key business objectives.

CompanyNet won a competitive framework tender by offering a full-stack Microsoft solution built on Microsoft Dynamics CRM 2013, SQL Server 2012 and SharePoint 2013.

SharePoint 2013 is the basis for the social landlord portal, a fully branded website where housing providers can authenticate and launch forms to enter information required by SHR, such as a breakdown of stock held and customer satisfaction statistics across demographic groups. The portal has

a delegated user access management module that administrators working for each social landlord use to allocate privileges to their colleagues against different sections of the information returns.

Microsoft Dynamics CRM 2011 provides the vital 'xRM' core of the solution. It stores information about housing providers and contacts, captures and maintains key submission metrics on structured returns being entered on the portal. This meta-data enables SHR to monitor these entries during the submission window, adding a critical opportunity for early interventions in the returns process. This is achieved with the help of dashboards highlighting exceptions to staff members.

SHR were keen to standardise how information was sent to them and to automate aspects of the data submission process to ensure that SHR

could focus on risk assessment and engagement with housing providers in accordance with its statutory objective. CompanyNet solved this by implementing its PortalPlus, a self-service portal which enables two-way interaction for users with external web portals. This is at the heart of the self-sufficient advantage of the solution which enables multiple uses of Dynamics CRM and SharePoint together with SQL Server.

Robert Laley, business intelligence manager, Scottish Housing Regulator, said, "What we valued most about the solution was its self-sufficiency. CompanyNet leveraged CRM's customisability to produce a straightforward to use, platform-based solution that gave us the foundation to revolutionise the way we work. We are confident that we have a facility that will allow us to interrogate data instantly, so we can focus on generating business intelligence in real time."

FINANCE MANAGEMENT

Capita offers Pingit payments with Barclays

Capita has integrated Barclays' Pingit mobile payment app into its payment solutions, and is now offering its existing housing payments customers the option to receive payments from their tenants via the app.

Tenants will be able to pay their rent using a smartphone to scan a QR code on their rent statement and make a payment directly through Pingit. Payments made this way will

automatically update the housing provider's records with details of who has paid for what, in the same way as Capita's other payment channels including telephone and online, ensuring all payments can be easily reconciled.

Jon Peart, payments director, Capita's software services business, said, "Housing providers need to consider how their tenants can make payments

via mobile devices. Often, their tenants won't have access to the internet via a computer in the home, so Pingit was the obvious choice for us. We believe this partnership will encourage more housing providers to adopt this alternative payment method."

Family Mosaic reports on UC pilot with Allpay

In the light of the welfare reforms, Family Mosaic has reported how it has been using Allpay's swipe cards and payments services to minimise arrears during its participation in one of the government's direct payment demonstration projects. The contract value was reported to be in the region of £160,000.

Family Mosaic has been using Allpay's payment services since 2003 and uses a range of methods including payment cards, which allow tenants to pay their rent locally at PayPoints and post offices, as well as web, apps and texts. It also uses Allpay's direct debit service, which gives tenants the flexibility to have payments collected on any day of the month and at a range of frequencies.

Viv Davies, head of collections and credit control, Family Mosaic, said, "With Allpay, I think we offer every variety of payment method. None of our tenants has said 'you don't have enough payments options. We have around 400 tenants on the direct payment project; 40 per cent are paying through direct debits, another 40 per cent using Allpay payment cards, and the rest via phone, online and standing orders.

"We realised a long time ago, not just ahead of universal credit, that people have different payment habits so we wanted to open direct debits to every day of the month. We've now created that habit with our tenants so when universal credit comes along, the flexibility is already there and our tenants are used to it."

Peabody cuts arrears with Mobysoft

Mobysoft's housing intelligence product RentSense is helping Peabody to provide targeted support to tenants affected by welfare reform.

Working with Mobysoft, it has implemented the rent arrears decision engine which uses complex algorithms to analyse accounts and pinpoint which cases need further attention. This gives Peabody the insight to better support those affected, and use resources more efficiently.

Early indications show that the technology could result in time savings of 30 per cent, allowing the housing provider's income team to focus more on proactive tenant engagement. Mobysoft reported that the implementation was delivered two weeks early and took less than three months.

Joe Joseph, director of resident services, Peabody, said, "We see the impact of welfare reform every day, and are always looking at how to support those affected better. Following the implementation of RentSense and the work carried out by our team, the preliminary results look good, and over time I'm confident we can reduce our arrears even further."

CarelineUK leads £1m social isolation project

The telecare provider CarelineUK has received a grant of £320,000 from the UK innovation foundation Nesta and the Technology Strategy Board (TSB) to help elderly and vulnerable people in the South West connect with their local communities and services.

CarelineUK has contributed an equal amount to the 'Community Channel, South West' project, with the balance of the £1 million funding coming from the other project partners, including Dorset County Council, Bournemouth Housing Society for the Elderly, RPPtv, and Bournemouth University Media School.

The pilot project was chosen as part of a joint 'Destination Local Demonstrators' competition run by Nesta and TSB, which invited companies to submit proposals on the use of technology to provide digital news and content services to enable people to connect more easily with their local communities.

Using existing community services and IT systems to host a media channel and a new social network, the 'Community Channel, South West' project will be piloted in 2015 and delivered through social housing services in Dorset and the South West. Depending on the results of the pilot, the programme will be extended to cover the whole of the UK.

Andrew Gardner, managing director, CarelineUK, said, "We are very excited to be leading the 'Community Channel, South West' project and look forward to working with our partners in tackling social isolation. The competition funding and our own investment will ensure we can apply our experience in using technology-based solutions to make a real difference for vulnerable people, giving them more independence and support."

Getting involved with Rental Exchange

Chris Deery, Head of ICT, Solihull Community Housing

I have been getting several telephone calls a week recently asking me about Big Issue Invest's Rental Exchange scheme. The calls are normally from staff working in the welfare reform, money advice or the arrears collection teams, but because I have not had many calls from IT managers, we thought it would be a good idea for me to write something for Housing Technology.

What is the Rental Exchange?

A few years ago, The Big Issue was looking at how it could introduce micro-loans into the UK. This idea has proved very successful in the developing world where people are given a small loan to buy a goat or a small patch of land to help lift them out of poverty. The Big Issue has a separate group that look at social investments called Big Issue Invest. It believed if we could, for example, help someone buy a van and gardening equipment, he or she could set up their own business.

However, when it looked at the UK market for loans, Big Issue Invest realised that the problem was not a lack of funds available to be lent to people, the problem was that often the people looking for a small loan didn't have a good credit rating. In many cases, the poor credit rating was not because someone had taken out a loan and then not repaid it. The problem was that the person had never taken out a loan or credit agreement in the first place. They have what they call in the credit agencies a 'thin file' and that means that they find it hard to get credit.

Data sharing

Big Issue Invest did some more investigation and soon realised that one of the problems was that although those of us who have a mortgage have information about our monthly payments shared with credit checking agencies, people in social housing do not have that data shared. They also found that when they consulted people in rented accommodation, the tenants thought this was unfair and felt that they too should get credit for paying their rent every week or month.

I first became involved with the project in February 2013. I had read that Experian was one of the organisations that the DWP has appointed to manage its identity management for universal credit and that the authentication process was going to be based on the claimant's 'digital footprint'. I was not completely sure what a digital footprint was, but I was pretty sure that some of our tenants wouldn't have one.

So I emailed Experian and asked if I could talk to someone about how we could help our tenants get a digital footprint. A short time before I sent my email, The Big Issue had just completed a tendering exercise to find a partner organisation to help it increase the credit ratings of people living in rented accommodation. My email was forwarded to Sarah Forster at Big Issue Invest and within a couple of weeks, she and a representative from Experian came to visit us.

Better credit ratings

They explained that they were launching a programme to improve the credit rating of a million tenants in social housing. Before deciding if we wanted to join, each landlord was given the option to provide a test file of data that would allow them to assess exactly the impact on their tenants if they joined the scheme. We spent a couple of days with a management information tool mapping the data from our housing system to the details required for the Experian file transfer and then sent the data off to them to be analysed.

Experian and Big Issue Invest presented the results of their analysis of our data. We learnt that 94 per cent of our tenants have no significant arrears on their rent and their credit scores would improve as a result of incorporating rental data.

Over-priced goods

We then discovered the impact on people on low incomes living in social housing of not sharing rental data with the credit checking agencies. For example, tenants had to pay £22/week to buy a sofa from a weekly payment store, whereas if they had a better credit score, they could get a similar sofa for £16/week from shops like DFS on four years' interest-free credit. We learnt that car insurance can cost hundreds of pounds a year more if you do not have a digital footprint and that they pay more for utilities because they have a 'thin file'.

We had concerns about security and data protection, but were put in contact with staff from the ICO who confirmed that it supports the Rental Exchange programme and that as a social landlord we did not have to get permission from every tenant before providing the data. We did have to inform our tenants that we were joining the scheme, but crucially we did not have to get their permission. After writing to all the tenants in our 10,500 properties, only 6 people objected and asked to be excluded from the scheme.

Capita is the provider of our housing system and it has really shown a strong sense of corporate social

Getting involved with Rental Exchange

Continued from the opposite page

responsibility by providing us with a free module that will extract the data needed for the rental exchange, convert it to the correct format and send it automatically to Experian at the end of each month. We installed this new module in May 2014 and have been successfully providing files to Experian since then.

Universal credit is being rolled out, and tenants who get their benefits weekly and have successfully

managed in a cash economy may find it hard to get a bank account or access affordable credit during the period from when they get their last weekly benefits payment until they get their first monthly payment from universal credit.

Without access to mainstream credit they may be forced to go to the pay-day loan companies and money lenders in order to put food on the table. This is not about making it

easier for tenants to buy flat screen TVs; this is about helping people buy basic goods and services.

I would strongly urge you all to contact your housing systems provider and ask them how they intend to help you provide data to the Rental Exchange.

Chris Deery is head of ICT at Solihull Community Housing.

Habinteg Housing leads European IT project

Tenants at Habinteg Housing Association are in the middle of a ten-month trial of new household technologies as part of the pan-European I-stay@home programme (Housing Technology, November 2012) alongside partners and tenants from France, Germany, Holland and Belgium.

Habinteg is rolling out the trials in the UK with 22 Habinteg tenants in London taking part. They will be testing a variety of tablet-controlled technologies including a robotic vacuum cleaner, a motion sensor for detecting falls, wireless cameras for identifying visitors at the front door, wireless light switches, energy monitors and online apps for banking and shopping, with a view to judging their usefulness, reliability and value for money in supporting independent living.

Research from phase one of the I-stay@home project in 2013 found that disabled and older people are keen to use new technology to help them lead more independent lives, as long as the products are affordable and user friendly. The survey revealed that 60% were open to using new technologies to help them in their home.

Glen Joseph, research and policy manager, Habinteg Housing Association, said, "Independent living is central to Habinteg's vision. That's why we're really pleased that we're leading this practical phase of the project.

"The feedback we are gathering is helping us explain the positive impact that technology is having on people's everyday lives. As the UK representative on I-stay@home, we will use this research to make the case for effective

technology solutions for tenants in the social housing sector and beyond."

Tenant product tester Bill Smalley said: "I'm really pleased to be trying out this technology and the robotic vacuum cleaner is excellent! I'm all for this project and I know that other tenants would be helped by these new ideas. If we can help other people in the future with this testing, that would be fantastic."

Universal credit and satellite navigation

Nigel Blair, Head of Product Management & Innovation, Northgate Public Services

Universal credit and satellite navigation – you might wonder what the two have in common.

Generally speaking, a sat-nav gets you to where you want to go and it also gives you an estimate of your arrival time. If you stop for a coffee or get stuck in traffic, the clever little gizmo recalculates the time you'll reach your destination.

The battered old bus that's transporting universal credit to its promised land appears to be in all sorts of trouble; no-one is quite sure if it's travelling in the right direction, some of the passengers have been left behind and it needs significant repairs if it's to get through its MOT. The universal credit project is badly in need of a sat-nav itself to help get the project back on track.

This analogy is not intended as a cynical sneer at the beleaguered project. It's just an observation of where the government appears to have reached with universal credit. It's a view from the outside, looking in, because in truth, many of us are mere spectators, when we'd rather be participants.

And who are we, the spectators? We are the revenues and benefit departments who have been administering benefits on behalf of the DWP for the past 30 years. And we are the software suppliers and partners who supply the systems that help administer those benefits and revenues.

We haven't merely observed the welfare reform programme of which universal credit is a major part. We have successfully designed, developed and implemented some of the key changes that have helped deliver new government legislation and also helped to reduce unnecessary expenditure while increasing both effectiveness and efficiencies. Ultimately, the factors that contribute to the success of large government projects are built around providing services and systems that will easily allow citizens access to, and engagement with, a work and benefits programme that has the appropriate building blocks in place including experienced suppliers, a community, and healthy competition between potential third-party suppliers.

The creation of a sounding board for frank communication is also important to ensure that everyone is aware of the key facts. Housing benefit reform has worked because it was built and delivered by long-established teams, with a track record of success by those who know their market. The challenge now is to continue to lobby for a greater voice in the transition to universal credit and a more significant role in its delivery. Housing benefit differs from the other constituent parts of universal credit in that housing costs are more complex and less generic than income replacement. Therefore, it will require different local supporting mechanisms. Let's hope that these differences are recognised and catered for in order to allow for successful migration and delivery.

We've already developed systems that have delivered long term, consistently strong performance. Local authorities and their suppliers have created an environment where new ideas can be trialled and best performance has been able to evolve. Equally, if something isn't broken, we've not been compelled to fix or replace it.

We have also developed a community that understands systems and how they work. The debate surrounding universal credit has highlighted some of the issues surrounding system development.

Initially, the DWP appeared to be using agile methodologies and success was almost guaranteed. Unfortunately, this was not to be the case. Perhaps there was an over reliance on suppliers with an expectation to magically deliver exactly what the customer needed or wanted.

Finally during the summer, reports were circulating about the project as it was in April; the simple truth is that once system development goes off track, it will not be turned around in a couple of months. A fact made all the more true as ongoing work had been suspended during that time.

In conclusion, it's time to work more closely together to get universal credit back on track.

It's going to be a long journey which will need a detailed plan, teamwork, utilisation of past experience plus... a sat-nav.

Nigel Blair is head of product management & innovation at Northgate Public Services.

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Getting your house in order

Daniel Ball, Commercial Director, Wax Digital

Many housing providers are already using e-procurement technology to streamline their financial and purchasing processes to give a clear view of cash flow and organisational spend, while both purchase-to-pay (P2P) and source-to-pay (S2P) have become more accessible to housing providers as cloud computing has helped improve accessibility and lowered costs.

With the introduction of universal credit, the majority of housing benefit recipients will be expected to 'self-budget' and ensure their rent is paid on time, despite many critics saying that this would lead to higher arrears.

The critics' predictions were proved correct during the scheme's pilot phase, when one of Warrington's biggest housing providers reported that payments from tenants had become completely haphazard, and with many now in arrears.

So with the UK-wide introduction of the welfare reforms now underway, housing providers are having to deal with the change from very regular, predictable cash flows to more irregular payments dependent on the tenants' abilities to pay on time.

And while cash flow is one concern, another is the sheer weight of the processes needed to manage and track incoming payments from tenants. Uncertainty about funds coming in means that housing providers will have to increase their knowledge of what funds are going out of the business and when, and this is where P2P and S2P software can help them monitor their cash flows more effectively.

Housing providers need to purchase hundreds if not thousands of products and services on a regular basis. A structured approach to sourcing – the process of carefully choosing who to buy these things from and at what price, then actually doing the purchasing – is therefore an essential starting point to ensuring best value in line with the Social Value Act, and also controlling costs and managing purchasing in line with a fluctuating cash position. Done manually, this process is extremely time consuming and offers little visibility, but S2P removes the necessary manual labour from the entire cycle from the starting point of analysing spend and selecting suppliers, through to the end point of paying suppliers correctly and on time.

E-sourcing solutions, which can operate independently or as part of S2P, can help rationalise suppliers and negotiate better deals on products and services, and enable tender processes to become more automated using pre-defined tender clauses dragged and dropped into place. The suppliers then respond within the system and it automatically checks, compares and scores responses against chosen criteria, helping to narrow down the best suppliers and products.

Once supplier contracts are in place, staff can then begin to requisition agreed products and services. The use of P2P or S2P solutions enables this by providing an intuitive and simple to use buying system that acts very much like Amazon. This makes buying easier across an organisation, but also ensures that people buy in-line with agreed purchasing policies and helps to eliminate maverick spending.

Catalyst Housing has recently adopted our S2P solution to improve its financial performance and, in the wake of the benefits reforms, there has never been a better time to do this.

Russell Herbert, head of procurement, Catalyst Housing, said, "Source-to-pay will enable us to gain a better understanding of the supply market, and electronic tendering will help reduce costs through increased competition and gain easier access to specialist suppliers.

"Budgetary control and forecasting will also improve as requisitions will only be approved if the budget is available to spend. All staff will now be personally accountable for raising purchase orders, enabling us to keep a closer eye on all spend.

"Ultimately, if our cash flow does become affected by universal credit, it will now be much easier for us to renegotiate and implement extended payment terms with our supply chain if necessary."

Universal credit will inevitably serve up some financial challenges for housing providers. Increased uncertainty around income makes increased certainty over spending and costs a pre-requisite. E-procurement software offers bottom-line benefits at a time when the protection of your finances matters most.

Daniel Ball is the commercial director at Wax Digital.

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Switching to framework agreements

New research from payment specialists Allpay and Consortium Procurement indicates that the increasing complications of tendering for contracts is preventing housing providers and local authorities from reviewing and procuring new services, due to the high financial and time costs associated with completing a full tender process.

According to the research, a third of all participants (32 per cent) believe the tender for service contracts is the most challenging element during the review process. As such, 67 per cent of housing providers plan to switch fewer than five services in the next 12 months.

Pierre Galeon, commercial and corporate development director, Allpay, said, "The long-standing complications of tendering for services are well documented – the timescale and cost, administrative issues, the need for OJEU compliance, and the overall management processes all take their toll on the public sector.

"The research indicates that housing providers are increasingly reluctant to review their existing service provider contracts. This could not only mean that budgets take a big hit, but tenants might receive lower quality services. Housing providers and local authorities should look at alternative means of reviewing service contracts, such as framework agreements."

According to the research, only a quarter (27 per cent) of the sample of housing associations had assessed the market for new service providers via a framework agreement.

Framework agreements are usually set up to cover things like office supplies, IT equipment, payment services, and repairs and maintenance services. If the framework agreement is awarded to one provider, then the purchasing authority can simply call-off the requirement from the successful supplier as and when it is needed without the costs and time of going to tender.

Tracy Harrison, commercial director, Northern Housing Consortium, said, "We were surprised to see so few organisations opting for the low-hassle, low-risk route of framework agreements. We expect that to change over the next few years as more organisations realise the flexibility and benefits of framework agreements."

Cascade HR & payroll for Shepherd's Bush Housing

Shepherd's Bush Housing Group is using new HR and payroll software from Cascade to support its 290-strong workforce, including a wide variety of payroll scenarios. These include different ways of handling sick pay and additional payments for washing machine installations, overnight 'sleep ins' for supported housing and out of hours work for maintenance operatives.

Katie Olivier, HR business partner, Shepherd's Bush Housing Group, said, "I am a busy HR professional, with little payroll expertise. I don't have the time to develop my skills so that I can manage payroll as well as my other responsibilities, so it is important that I can depend on someone else to handle that side of things.

"When compared to other bureau providers, Cascade offers great value for money. But when considering the quality of integration between Cascade's HR and payroll solutions, the company is in a league of its own.

"I have not personally seen this quality of integration before. Cascade's technology and people talk to one another, to ensure a smooth, accurate and value-adding service. And changes within the external PAYE environment or our organisation do not pose a problem."

ASSSET MANAGEMENT

Civica buys Keystone Asset Management

Civica has just bought Keystone Asset Management Solutions for an undisclosed sum. The acquisition fills a gap in Civica's existing technology suite around asset management, planned maintenance, inspections and component accounting.

The two companies have worked together in the past on shared customers, including St Leger Homes and Thames Valley Housing.

Joshua Warren, director, Keystone Asset Management Solutions, said, "This acquisition is the next stage in the development of our business and is a very positive step for customers, partners and employees. We look forward to continuing our product and support programmes as usual while building on our respective strengths to respond to growing market needs."

Harmony Homes in tune with RAM for component accounting

Harmony Homes has selected Real Asset Management to deliver an automated component accounting solution to replace its manual, spreadsheet-based process. The new Asset4000 system is expected to help the housing provider monitor its assets more efficiently, deliver considerable time savings, and meet the latest SORP and IFRS requirements for component accounting.

Michael McDowell from Harmony Homes said, "Before choosing RAM, our processes were extremely outdated and not as controlled as we would have liked. We knew that we needed something that could not only accommodate the large volumes of data we had from our separate components, but also provide us with an environment in which to house the data.

"We chose RAM's Asset4000 following a recommendation from Trinity Housing. The system will also help us to adhere to a variety of guidelines, including the reporting requirements for IFRS and SORP."

The new software will also help Harmony Homes to accurately record and calculate asset depreciation as well as better manage the disposal of assets, saving the housing provider time and money by eradicating its previous manual processes.

McDowell said, "It will be hugely refreshing that we will be able to project and plan our component replacements over a longer period of time. For example, by using RAM's software, we will be able to know how many kitchens across our portfolio of properties will need replacing in the next five years."

Why is there still so much paperwork in housing?

Nick Jeffreys, Business Development Director, Cloud Dialogs

Why, given that paperwork is so expensive and inefficient, budgets and consequently services are being cut, and the technology to address this so clearly exists, are the majority of housing processes still reliant on pen and paper?

Before explaining the reasons, I would like to provide a brief 'tale of the possible'.

At this year's Housing Technology conference in February, I met Chris Smith, operations director at Adactus Housing, who was looking around the various exhibitors, making sure he understood what was available.

Then at the beginning of April, he contacted us saying that Adactus was working on a requirement to provide mobile working to its supported housing and sheltered housing services, involving a large number of Health and Safety inspections plus scheduled checks and case management on residents and people receiving support. We submitted a bid response and on 1st May we gave an interview and presentation to Adactus.

A number of reference calls and 10 days later, Chris contacted us to say they were going to go ahead with us. Another week of sorting out contracts followed and on 22nd May we met the teams for the first time for a kickoff workshop. 10 working days later, the first sheltered scheme began using the new solution and has been paperless ever since. The project team still has lots to do to roll this out to the whole service, but benefits are already being realised and the system is live.

So, back to why the above is (unfortunately) not the norm.

Culture

In many housing organisations, there is a general acceptance that things take a long time, decisions need to go through lengthy processes, each step is built around a meeting and finding diary and meeting room time just builds weeks of delay at each step.

This is changing as organisations are under pressure to deliver savings, the challenge now is to change the way people think about IT projects. Using modern cloud services means systems can be implemented quickly and incrementally, you can start delivering savings from day one, and because there is no upfront cost, this means it must be possible to think about business case justifications differently.

The Adactus example shows what can be achieved in a progressive, 'get things done' corporate culture.

Weak business case

Justifying spending in the current economy means the investment needs to generate savings. Housing is a people business, and savings mean fewer people; trying to write a business case that skirts around this issue means the project will flounder. The same number of people can't do the same work 'more efficiently'; more efficiently means fewer people are needed.

Service improvement is always an objective of any new technology but spending money on a new system needs to produce both service improvements and savings.

Integration

"Any new solution must fully integrate with our housing management system."

This is almost never challenged, beyond rent and repairs, despite only a tiny percentage of the benefits of a new system being derived from integration. The sector continues to allow the housing system suppliers to get away with not providing open interfaces to their products so this is a potential project-killer every time. Each housing supplier has a partner mobile platform that apparently does everything and there is a general acceptance that if you want an integrated solution then you have to go with that system. Everyone is still using paper everywhere, so something is not quite right.

Misunderstanding what 'mobile working' means

Mobile working is understood as linking some new mobile technology to your existing housing systems so that your staff can access and update information while out and about.

This is a very flawed understanding and one of the main reasons so few processes have been successfully mobilised. Outside repairs and rents, virtually everything that takes place in housing is case management. By this I mean you can describe virtually everything you do as follows:

- Identify some sort of need that the customer has;
- Record this need and see what you can do to help;
- Agree an action plan to resolve or improve the situation;
- Monitor whether these actions are being completed or are successful;
- Record the outcomes;
- Report on what has been achieved over time.

When you get down to the detail, you realise that the core housing systems don't support this process (a general 'notes' field aside). There is a large element of the work and information that is held informally, which just means on spreadsheets, in diaries and in peoples' heads. So if you have

Why is there still so much paperwork in housing?

Continued from the opposite page

a mobile platform that just lets you design forms to exchange information with existing systems, you have no way to cater for all the currently informal processes and data.

As well as case management, any mobile working project will need to address how the work is planned and scheduled, with scheduling being a much looser concept than in housing repairs where the whole day is explicitly sequenced.

To succeed, you therefore need a solution that can be moulded to hold all your information, lets staff access and update that information anywhere whether on an unconnected mobile device or at their desktop, provides the case management tools that are at the heart of most housing processes and also provides the work-planning component. This new platform can then be linked to your current systems as required to deliver an integrated solution.

In summary, we have all largely gone mobile in our private lives. The technology we use to do this is not complicated to learn, is very powerful and has made a huge difference to the way we manage our personal data. The key to all of this is cloud services – these allow you to concentrate on the processes and not the technology, which just works and can be accessed from anywhere. It is obvious that at some point this is how all software will be delivered, and if you are ready now, we would love to hear from you.

Nick Jeffreys is business development director at Cloud Dialogs.

Aldwyck drives self-service & mobile working with 1st Touch

Aldwyck Housing Group has chosen mobile workforce technology from 1st Touch for its repairs and housing management services as well as a 24/7 tenant self-service facility and mobile app.

Aldwyck's housing team is running a pilot implementation of the new software at the moment, followed by a full deployment later this year. Once in place, 1st Touch will send details of customer visits to housing officers' mobile devices. The officers will then have all the relevant information at their fingertips and be able to book follow up appointments for other services provided by the group.

Aldwyck chose 1st Touch as the system works across multiple mobile operating systems and includes a wide range of off-the-shelf forms. It also allows Aldwyck to brand the device screens to accommodate its own corporate identity. Another important factor in the procurement process was 1st Touch's previous experience of integration with the Civica housing management system used by Aldwyck.

Jeff Roberts chief information officer, Aldwyck Housing Group, said, "The self-service app will increase accessibility and boost customer engagement, and it will also ensure that our call centre staff have more time to spend with the customers with the greatest need."

1st Touch wins innovation & technology award
1st Touch has received the 'Innovation and Technology Award' at the 10th Test Valley Business Awards. 1st Touch won the award for its range of enterprise-class mobile workforce solutions for the social housing and local government sectors.

Robert Dent, CEO, 1st Touch, said, "The Test Valley Business Awards are highly respected for their discerning approach to evaluating good business practice. As we invest heavily in innovation and development along with customer service and marketing, we are delighted to see that our strategies have been independently recognised by this award."

Insights into mobile with YHN

Geof Ellingham, head of IT, and Karen Hedley, operational support officer, Your Homes Newcastle

Having acknowledged a need to adapt to changing technologies in housing management, Your Homes Newcastle, an ALMO set up by Newcastle City Council to manage its council homes, launched its mobile working pilot. YHN's Geof Ellingham, head of IT, and Karen Hedley, operational support officer, share the benefits and challenges of the pilot so far.

In the most part, we have been carrying out our day-to-day work in a traditional way, with housing staff based in offices with computer systems and printing the relevant information before visiting tenants at their homes. While this is a tried and tested method that has worked well to date, we were aware of emerging technologies that would enable us to operate more efficiently, for both tenants and staff.

Our objective for the mobile working pilot is therefore to understand how this new technology can help us. It's a pilot for the moment as we were reluctant to pursue a standard procurement without a better understanding of what we needed to specify. Mobile technology is expensive, although the costs are falling, and the possible solutions are many and varied.

For now, we want to gain insight and experience with mobile technology that can be used to develop an approach to a future, larger scale implementation.

We needed to enable our staff to do their jobs wherever they are and whoever they are with. With the breadth of services we offer, our staff were finding it difficult to resolve queries from customers which weren't strictly related to the subject of the original visit.

By working closely with Kirona, we have created a bespoke mobile system that is helping to break down these barriers. Staff in the pilot have been able to respond to customers' needs immediately by using a tablet computer, as it brings them just a few clicks away from the information we need.

There have also been significant improvements in productivity during arrears visits. Inputting data on the previous system averaged at 26 clicks, taking five minutes in total, but with the new technology this has been reduced to just 5 clicks in one minute. It's estimated that we will save around 6 minutes per visit. Over a year the savings are estimated at around £48,000 which equates to 1.5 full time employees.

When selecting staff to take part in the pilot, we chose a representative sample of staff, including a range of people across different locations and stock types. The group of 20 included 10 generic housing officers, eight rent specialists, one collections officer and one court officer. Some were keen on working with new technology, others quite terrified at the prospect, but all were fiercely committed to the project, with some proving to be very proactive in finding solutions to issues which helped us develop what we have today.

We focused on specific areas within tenant and estate management, including income and rent recovery which is an organisational priority given the impact of the government's recent changes to the benefits system.

We had some key functionality requirements from the technology:
• Be able to work offline;
• Integrate with our existing systems;
• Allow staff to communicate with other members of staff so referrals to other teams could be done at the point of contact.

All of us needed some persuasion to adapt to the new ways of working but you have to be persistent and passionate about the technology. The management team at YHN have continually encouraged staff to use the tablets and been quick to recognise the benefits the pilot is already realising.

For example, the court team has already made significant productivity gains. A court officer can spend entire days waiting in court for cases to be heard, keeping them out of the office and unable to use that time efficiently. However, the tablet has enabled them to do their work while waiting in court.

Housing officers have reported that the mere presence of the tablet can feel quite intrusive for some customers, particularly when sensitive matters are being discussed. One of the things we have had to accept is that there will be times where paper notes should be taken; the relationship with the customer remains paramount.

We were keen to share our experiences from the pilot with other housing providers – both the positives and the challenges. In common with other large housing organisations in the UK, we were already using mobile technology for repairs. We had already adopted new technologies in our concierge and furniture service teams, but the nature of housing management is far more intricate, with staff often required to react to a wider range of issues and concerns.

The pilot has now been extended to September 2014 so that we can properly evaluate the final phase, gather feedback from staff and customers and undertake a full evaluation of the project.

Geof Ellingham is head of IT and Karen Hedley is an operational support officer at Your Homes Newcastle.

Curo Group's dynamic scheduling with Kirona

Curo Group has completed the implementation of Kirona's Xmbrace DRS dynamic scheduling software and InfoSuite reporting suite. Having been awarded the project in August 2013, through Curo's prime contractor Aareon, the project went live in March 2014 for around 75 responsive repairs and gas workers.

Curo's jobs were previously allocated to operatives manually by its planners using a combination of Microsoft Outlook and spreadsheets, but this was labour intensive and difficult to manage throughout the day.

Paul Ryall-Friend, head of customer experience, Curo Group, said, "We decided to replace this process with dynamic job scheduling in the form of Xmbrace DRS. This not only optimises the allocation of appointments when they are originally created, but also dynamically re-distributes work among our operatives when required.

"For example, if someone takes longer than expected on a job, then their following appointment can be automatically re-allocated to someone else by Xmbrace DRS in order to ensure a customer appointment is met."

The Kirona software was integrated with Curo's existing Aareon housing management systems and with its new 1st Touch mobile working software, which went live at the same time as the Kirona software.

Alan Rogers, director of Curo Response within Curo Group, said, "The combination of Kirona's scheduling software and the InfoSuite dashboard reports means we not only have an easier process for managing operative's workloads, but also far greater visibility of our workforce. For example, we now have InfoSuite on large-screen TVs in the office to show us the number of no-access visits, appointments completed, jobs with additional materials required, and so on, giving us live information as the day progresses."

CUSTOMER MANAGEMENT

Hitting the red button for UC with Looking Local

Widening access to universal credit content across a range of digital devices is proving popular with claimants and helping to boost digital skills, with around 15,000 hits a month since it launched in October 2013, according to digital content provider Looking Local. People have used interactive TV, smartphone apps and social media to access universal credit information and viewed more than 100,000 pages of content, as the new benefit continues to roll out.

A range of digital information channels have been designed by the DWP in partnership with Looking Local to give millions of people who do not have internet access in their homes the support to find important information about the new benefit, as well as reminding people of their increased responsibilities to look for work.

People can now search for jobs while they're on the move by using 'universal jobmatch' on their smartphones, as part of the government's long-term plan to help people move off benefits and into work.

Sky and Virgin customers who have interactive TV can scroll through the menu to the relevant page to view a raft of information, including checking their eligibility for universal credit and learning how they can make a claim.

Universal credit information is also available on Facebook, as well as on more than 50 smartphone apps across the local government and housing sectors and the national 'My Council' app. And in a ground-breaking development, Looking Local has also designed the only public sector service interface for a games console, which Wii users can now use to view the details.

Popular pages include the universal credit eligibility checker, along with information about the claimant journey and what people need to do to prepare for universal credit.

Looking Local's channels and apps have enabled over 360,000 job searches with universal jobmatch so far this year and give direct access to a range of budgeting, financial and consumer advice from the Money Advice Service.

Looking Local also manages bespoke versions of the My Landlord app on behalf of over 20 housing providers, each of which offers direct access to the universal credit module, universal jobmatch, the Money Advice Service and other local housing services. The latest versions of the My Landlord service have been for Home Group, Stockport Homes and Rochdale Boroughwide Housing.

Looking Local is available via Apple iTunes and Google Play.

Delivering the right channels

Jonathan Creaser, Head of ICT and Tracey Elliott, Project Manager, RHP

A key part of updating RHP's five-year strategy was understanding the needs of our existing and future customers so we could tailor our services accordingly. We conducted two customer-profiling surveys and gained some really good insights; over a third of customers responded and we were able to identify our demographic breakdown, which helped us think about how we could tailor our services to their needs more effectively in future.

The survey results have driven our strategic goals for the next five years, which include building 500 new homes, investing £81 million in keeping our stock up-to-date, and helping 500 customers into work or training. We strive to achieve very high levels of customer satisfaction and deliver sustainable tenancies – giving customers a hand-up, rather than a hand-out.

Omni-channel approach

To help us achieve our strategic goals, we developed an 'omni-channel' strategy to harmonise the communications we have with our customers. It has been impossible to ignore the rise of digital channels such as social, mobile, web chat and video in today's consumer society and they are gradually overshadowing the more traditional methods of phone, letters and face-to-face contact and crucially, they are far more effective at working together to create a seamless, omni-channel customer experience.

To analyse our existing channels and services, we worked with The Foundation, an independent growth and innovation consultancy, to carry out an extensive review. We found that 75 per cent of customers preferred to contact us by phone. Furthermore, the majority of these calls were about repairs, gas servicing and rent – straightforward transactions which could be carried out autonomously and online by the customers themselves, at a time convenient to them and without the need to go through our call centre at all. We knew that fewer inbound calls would allow our staff to deal with more complex customer queries and result in cost efficiencies which we could invest in a better and more convenient mobile service.

Nudging customers

The problem was that calls were being answered in an average of 12 seconds and our employees were effectively using data systems and CRM to provide fast, helpful responses. This presented us with a challenge of nudging customers towards digital channels that worked flawlessly and still gave them the choice, convenience and control they expected. Our vision for 2018 is to help our customers move effortlessly from one channel to another with the help of smooth transactions and a single contact management system.

Our omni-channel strategy covers five areas: the development of our website, online repairs bookings, electronic payments, social media and live chat. Across all of these streams, we have looked at best practice elsewhere and thought about how we can deliver our services differently for the benefit of our customers.

For example, only 20 per cent of our customers were using our online services, so using the Ocado model, we introduced two-hour arrival times for our repairs operatives so customers could book their repairs online and not have to wait at home all day. We have also made the bold decision for all non-emergency repairs and rent payments to be made electronically by April 2015, which would free up our employees to deal with more complex issues without increasing our overhead costs.

Cutting out paper

We are already nudging them towards different channels – one customer used to phone our contact centre every week to pay her rent but she has now agreed to pay by direct debit, setting up an online RHP account so she can check her rent statement whenever and wherever she likes. We are also no longer sending paper rent statements to our tenants automatically, and only 15 per cent of our customers still wish to receive these.

In order to focus on digital communication within RHP, we've introduced our employees to Yammer, a social media platform for business, which encourages them to share their work successes and think e-first, not last. In April 2014, we launched the first phase of our new CRM system, using Microsoft CRM Dynamics 2013. This is helping us to develop our omni-channel strategy further by building a solid platform for more online services, enabling mobile working for our customer-facing employees and allowing us to build on the technology we have already got.

CRM is also a vital tool on our journey towards being one of the best service providers in the country, responding to customers quickly and easily when they need us and ensuring a consistent outcome every time. It will also make our employees' lives easier, providing them with a fluid tool to do their jobs more effectively. Crucially, our employees and customers can see the same screens when completing a transaction online. This means we can help customers on their self-service journey and walk them through the process if they are struggling. The more information we have about our customers, and the more we can share it within RHP, the more we can ease any internal frustration about

Delivering the right channels

Continued from the opposite page

working 'blind' and deal with our customers more efficiently.

Encouraging online access

We have begun to make our online services more appealing than simply picking up the phone by providing additional benefits such as the ability to view planned repairs and redecoration. We are also redesigning our website to make it more attractive, working to reduce the number of pages to help our customers find key information quickly and ensuring it is responsive to mobile devices by designing a version of our website specifically for mobile use.

Development of our live chat service will help us understand whether it is a channel our customers want to use. To do this, we are increasing its visibility on our website and making it easier for customers to access and use it. We will soon be introducing proactive chat, as a message promoting live chat which appears when a customer has been idle on a page and removing the prominence of our telephone number from most of our website pages. Live chat 'champions' will be trained to replicate the RHP tone of voice so that customers can hardly tell the difference between live chat and a phone call.

We've already begun to integrate social media into our desktop site and our mobile site, and now we want to get smarter about how we measure our impact and engagement with customers. We're using tools like Klout and Hootsuite to help manage our profiles and opening up their management to our customer services teams as well as our communications teams.

Our omni-channel strategy begins and ends with our customers. The possibilities and experiences of engagement may have changed over time but our principles remain the same – to be easy to do business with and to give our customers simple, unrivalled service so they achieve their objective as quickly as possible. We're looking at our service from the outside-in, making sure that however our customers choose to engage with us, they receive the very best service.

Jonathan Creaser is the head of ICT and Tracey Elliott is a project manager at RHP.

Bridging the digital divide

Sanctuary Group's digital communities programme has been launched to teach residents the benefits of digital technology and is opening up a world of new learning opportunities for residents across the country. The national programme has already helped 300 residents in more than 40 schemes by providing access to the internet and computer equipment, as well as delivering specialist IT training.

Five retirement schemes around England have been established as 'digital hubs' for their regions, where tenants from other schemes can go along and build their IT abilities. In addition, the residents have set up 23 computer clubs across the country, with several trainees attending each session to learn new skills.

Residents in Sanctuary's supported schemes are also benefiting from the programme – nationwide, young people aged 18 to 24 now have access to computers and IT training, allowing them to build their CVs and apply for jobs online, with many moving into new education or employment opportunities as a result of the programme.

Sanctuary is now expanding the project to more properties across the country, including care homes and more supported living schemes. It is also giving staff the opportunity to get involved with the digital inclusion project through its volunteering programme, where employees can visit a scheme to give IT training and guidance to interested residents.

Sophie Atkinson, head of community investment and sustainability, Sanctuary Group, said, "As well as providing computer hardware for our residents, we also want to make sure that they have the necessary skills to use the equipment, which is why we are moving towards a focus on training provision.

"In fact, our residents have already given us feedback that they would like to build up their digital abilities, so by focusing on education we are making the project as meaningful as possible for them."

Experian and Capita accelerate Rental Exchange project

Experian has partnered with Capita's software services business to make it easier to collect and share rental data from social housing providers in order to improve tenants' credit records.

Capita is the first software provider to support the Rental Exchange project, the scheme driven by Big Issue Invest and Experian to help the social housing sector address the financial, digital and social exclusion challenges faced by many social housing tenants (see also page 12).

Capita has developed a solution to specifically support the scheme.

Capita InSight's Rental Exchange is a new module that is part of Capita's reporting and business intelligence tool Capita InSight. It can be plugged into an existing housing management system and the information related to tenants' rental payment behaviours can be exported out easily and accurately, and fed directly into the Rental Exchange.

The tool is compatible with Capita's existing housing software platforms and is free of charge to housing providers that currently use Capita InSight.

Chris Deery, head of ICT, Solihull Community Housing, said, "We wanted to be a part of this project from the start as we knew it would really help our tenants. The partnership between Capita and Experian has significantly helped speed the process. Furthermore, Capita has demonstrated a real sense of corporate social responsibility by being the first major software provider to fully embrace this scheme."

Digital log books for Birmingham tenants

Birmingham City Council is transforming the way it delivers services to new tenants as part of its approach to get people ready for the introduction of the government's welfare changes and the accompanying digital-by-default agenda.

The first objective was to 'channel shift' people from face-to-face meetings and telephone calls to online using a digital-by-default approach and to help them to self-serve. The second was to improve the customer journey for new tenants by introducing letting suites (a one-stop shop for all housing issues) and providing them with their own personalised portal, known as the digital log book, that would help them to manage and sustain their tenancy.

The council reviewed the entire new tenant journey from initial point of application to 12 weeks after they had obtained their tenancy, with a view to creating what it understood to be the 'perfect' housing tenant. This approach led to the council creating a 'gateways of influence model' that analysed at specific points within the customer journey how it could change, nudge and influence people's behaviour to do what it wanted.

At each point within the customer journey, tenants were required to undertake all the tasks through their digital log book. This not only enabled tenants to self-serve, but also helped them by providing a single source of information to enable them to manage and sustain their tenancy.

The council reported that it had already saved £138,000 through self-serve and online applications instead of using the contact centre, £74,000 by putting tenancy handbooks online. At the same time, the council has found more than £25 million of benefits that some of its tenants are entitled to but are not claiming.

First Wessex's low-cost computers & free web access

First Wessex Housing is working with local partners in Hampshire to address the digital divide by giving people low cost computers to buy, free in-store internet access, and providing job seekers with work experience and volunteering opportunities.

The Aldershot-based TechStart project, supported by Rushmoor Borough Council, Rushmoor Schools Plus, Job Centre Plus and Future World of Work has also opened a shop in Aldershot.

Peter Moyle, leader of Rushmoor Borough Council, said, "For residents who might be job hunting, trying to manage their benefits or wanting to access lower cost deals on the internet, computers have become essential. But we know that many people in our community still don't have easy access to a computer or lack the basic online skills to use one. This is where TechStart can help, and I'm really proud of the council's involvement."

The store, which has a suite of 16 computers for use as well as free wi-fi access, helps people to own their own computer, particularly those in financial hardship, by recycling computers that have been donated by local companies and educational establishments, and selling them at much lower costs than on the high street.

Peter Walters, chief executive, First Wessex Housing, said, "Designed to help address digital exclusion among our residents and in the wider community, TechStart also supports our employment and training programme by providing work experience and volunteering opportunities, vital for people with no work history or experience."

Timico launches pay-as-you-go DR service

Timico has launched a new disaster recovery as a service (DRaaS) offering a pay-as-you-go alternative to traditional disaster recovery plans involving duplicated IT equipment and difficulties in testing the efficacy of the plans.

Timico's new DRaaS solution enables regular testing with no disruption to the production environment and includes a fully-documented annual test as standard. The solution also allows customers to pool servers into different groupings based on function, applications or importance and prioritise the order in which they are failed over based on individual business requirements.

Colin Bell, director of cloud and hosting, Timico, said, "For a long time businesses have viewed disaster recovery as a headache; something they know they should implement but that just seems too time consuming, expensive and a big drain on resources.

"Our new pay-as-you-go DRaaS solution alleviates many of these fears. Our customers decide how many servers they want to protect each month and pay a monthly fee based on that amount. Using our cloud platform as back-up in the event of a major disruption, precious assets are protected almost instantaneously until a business is ready to failback to its primary site."

Easynet recruits public-sector expert from Vodafone

Simon Holmyard, Head of Public Sector Services, Easynet

Easynet Global Services has appointed Simon Holmyard as head of its public sector services, from Vodafone where he was head of public services network strategy.

In his new role, Holmyard is expected to leverage the combined product portfolio and expertise of Easynet and MDNX, after MDNX bought Easynet in December 2013. He said, "Our public sector business model at Easynet has the objective of creating a 'network of networks' and aggregate infrastructure to reduce costs, improve efficiencies and ultimately help our customers and their citizens become part of the digital nation."

First Choice Homes signs with ANS and Metronet

Infrastructure and managed service specialist ANS and internet connectivity provider Metronet have been chosen by First Choice Homes Oldham to implement a completely new IT infrastructure. The multi-year contract is reported to be worth over £1 million for ANS and around £200,000 for Metronet.

The contract will support FCHO'S strategy of providing online customer self-service systems for key interactions including applying for a house, logging repair requests and checking rent balances. It will also increase flexibility for employees by allowing them to access this information from anywhere on any device linked to the corporate network.

Stephen Repton, head of ICT, First Choice Homes Oldham, said, "The new infrastructure will allow staff to take front line services to our tenants, enable more agile ways of working, and lay the foundations for future self-service options. It will also let us open up new lines of communication with our tenants, allowing quicker responses to enquiries, and make significant long-term energy savings."

Paul Shannon, managing director of managed services, ANS, said, "Housing providers are recognising that IT departments' time is better spent supporting wider business objectives rather than on back-office management. Our service will therefore deliver cutting-edge IT which is fully managed by ANS, meaning the team at FCHO can focus on developing its customer services rather than maintaining uptime."

Metronet in £45m buyout
The management team of Metronet (UK) has led a £45 million secondary buyout of the business, backed by ISIS Equity Partners.

The company now has over 1,200 customers for its wireless, fibre and leased lines solutions, including around 30 housing associations such as Eastlands Homes, Trafford Housing Trust, Wythenshawe Housing, Irwell Valley Housing, City West, Touchstone and Calico Homes.

Over the past year, Metronet has seen its first million-pound month, were named as Supplier of the Year at the UKIT Industry Awards, has been the top supplier on the government's Connection Voucher Scheme and only six weeks ago, announced that it was on track to connect 50 per cent of Manchester's most important buildings.

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Getting ready for universal credit

Carrying on from our article on universal credit in March 2013, Housing Technology is taking another look at how housing providers and their suppliers are addressing the introduction of universal credit.

Introducing UC for housing providers

The introduction of universal credit to housing providers' tenants is almost certain to increase both the total financial volume of rent arrears and the number of tenants in arrears; those people who were already regularly in arrears will be augmented by additional tenants, despite having little or no history of arrears prior to the introduction of universal credit, who will struggle to balance their finances and make provisions for paying their rent. Most housing providers are therefore doing everything they can to educate tenants about universal credit and financial planning as well as introducing digital inclusion schemes to address the 'digital by default' nature of universal credit.

> "There should be a more realistic timetable for the introduction of universal credit to help local delivery partners support tenants through this change."
>
> Eamon McGoldrick, Managing Director, National Federation of ALMOs (NFA)

Richard Merrick, responsible for business development at Visualmetrics, said, "Housing associations are likely to see a dramatic rise in their arrears levels, which will cause significant issues regarding servicing debt and problems maintaining a healthy financial position. Understanding trends in arrears by segmenting neighbourhoods and/or having a more integrated view of their property portfolios will allow

> "Currently, the universal credit platform that the government is using will not be able to be integrated with external systems. This is going to be an issue because unless the tenant informs their housing provider that they are receiving housing benefit, the landlord will not know."
>
> Annette King, Innovation Manager for Digital Birmingham, Birmingham City Council

housing providers to mitigate some of these issues and tackle the universal credit problems more effectively."

Continuing the theme of dealing with increased arrears, Karl Maple, the communications director for ClearArrears, said, "If 70 per cent of your rental income is covered by payments from housing benefit, it means that you are effectively only responsible for collecting the remaining 30 per cent at present. Housing providers will need to ensure that systems are in place that allow them to profile the payment trends of their tenants as well as providing officers with early notifications of missed payments."

John Sant, managing director of Footprint Solutions, said, "We agree with the theory of simplifying the benefits system and ensuring that work always pays but while we've seen some improvements in communications with the DWP, we remain worried about the collection of rent payments from tenants."

Dealing with the DWP

There is also some concern about the amount of information that the DWP is making available to housing providers, thereby limiting their ability to pre-empt problems with the most vulnerable tenants or those most prone to arrears. Eamon McGoldrick, managing director of the National Federation of ALMOs (NFA), said,

"There should be a more realistic timetable for the introduction of universal credit to help local delivery partners support tenants through this change. More information should be shared between the DWP and its partners so that housing providers are aware of changes to their tenants' circumstances to prevent them falling into arrears."

> "If 70 per cent of your rental income is covered by payments from housing benefit, it means that you are effectively only responsible for collecting the remaining 30 per cent at present."
>
> Karl Maple, Communications Director, ClearArrears

Gareth Morgan, the managing director of Ferret Information Systems, added, "There will be one point of contact for most benefit queries but our experience says that the DWP is harder to contact than most housing providers."

Advantages of universal credit

Aside from the government's underlying aim of changing the benefits system to reduce chronic dependency on it and ensuring that work always pays, universal credit will help to improve digital inclusion and could give housing providers better information about their tenants.

Annette King, innovation manager for Digital Birmingham, Birmingham City Council, said, "We want to give people digital skills and the confidence to undertake other transactions using online channels, such as accessing other local and national government services, shopping, and applying for jobs. For example, our Digital Log Book gives each tenant their own online portal that can help them to gain access to budgeting skills,

Getting ready for universal credit

Continued from opposite page

employment opportunities and education."

> "Housing associations are likely to see a dramatic rise in their arrears levels, which will cause significant issues regarding servicing debt and problems with maintaining a healthy financial position."
>
> Richard Merrick, Business Development Director, Visualmetrics

ClearArrears' Maple said, "Universal credit should give housing providers an opportunity for greater interaction with tenants and, if managed properly, will promote an 'advanced payment' culture among them, moving away from the habit of payments made in arrears. It will also be easier to profile tenant arrears without the four-week peaks and troughs of the current housing benefit cycle."

Impact on tenants

A survey by Ipsos Mori showed that 70 per cent of tenants likely to be affected by universal credit currently plan their budget over a very short period of time and of those who budget fortnightly (or more frequently), 68 per cent said that they would not be confident planning their finances on a monthly basis. Significantly, 92 per cent of tenants said that they would prefer their housing benefit to be paid directly to their housing provider.

> "There will be one point of contact for most benefit queries but our experience says that the DWP is harder to contact than most housing providers."
>
> Gareth Morgan, Managing Director, Ferret Information Systems

Gareth Morgan from Ferret Information Systems cautioned, "Tenants will be expected to take more responsibility for connecting with the DWP. Monthly payments in arrears may not keep in step with changes in income or needs. However, they will keep more of any increases in earnings, especially from part-time work."

Chris Shepherd, neighbourhoods' manager, Shropshire Towns & Rural Housing, said, "Tenants should be less financially excluded and be able to

access more affordable credit. However, for those used to the old system, the rapid pace of change could leave many susceptible to falling into arrears."

IT integration with the government

While the government is developing its technology platform for universal credit (and despite substantial delays and implementation concerns), most housing providers will want some form of linkage or integration between their own finance and housing management systems and the government's infrastructure. Thus far, there appears to be no facility for doing so.

> "Tenants should be less financially excluded and be able to access more affordable credit. However, for those used to the old system, the rapid pace of change could leave many susceptible to falling into arrears."
>
> Chris Shepherd, Neighbourhoods' Manager, Shropshire Towns & Rural Housing

Karl Maple from ClearArrears said, "Any integration with a national technology platform is dependent on two factors; a robust universal system and solid internal housing management systems. There is still no guarantee of a robust universal system, with the national UC roll out being thwart with difficulties, and many housing providers have a history of misusing their internal housing management systems."

This view was shared by Annette King from Birmingham City Council who said, "Currently, the universal credit platform that the government is using will not be able to be integrated with external systems. This is going to be an issue because unless the tenant informs their housing provider that they are receiving housing benefit, the landlord will not know." Ferret's Morgan added, "No APIs have yet been released although government policy is for more links in future. It would help tenants if changes of circumstance could be channelled via third parties such as housing providers."

Alternative views were put forward by Footprint Solutions and the NFA. Footprint's Sant said, "While it is early days for universal credit, it

should be relatively straightforward to integrate with the universal credit platform for activities such as central payment tracking. However, the recording and subsequent tracking of when payments are due to be made to tenants needs a lot more work." And the NFA's McGoldrick said, "As the focus is primarily on the tenant dealing directly with the DWP to manage their own finances, housing providers should not have to deal with the government's technology platform."

How to beat arrears with technology

Education and information are the most important ways for housing providers to keep their arrears in check. For most tenants, their monthly income from government benefits won't change, so it is a question of housing providers doing what they can to help their tenants budget efficiently and effectively.

ClearArrears' Maple said, "Given the potential difficulties posed by the introduction of universal credit, it is important that housing providers support their collection teams with intelligent systems that allow them to prioritise their workloads. At ClearArrears, we adopt a priority matrix based on a series of rules, such as missed payments, changes in circumstances and diversity profiling, banding tenants into those who can't pay and those that won't pay, while identifying the cases most likely to return maximum income."

> "We agree with the theory of simplifying the benefits system and ensuring that work always pays but while we've seen some improvements in communications with the DWP, we remain worried about the collection of rent payments from tenants."
>
> John Sant, Managing Director, Footprint Solutions

Mining a rich seam

Sir – A common theme has emerged in the past year regarding the impact of welfare reform; the conclusion that housing providers need to devote more resources to support tenants to avoid problems with arrears. We've heard landlords describe the need for increased process efficiencies to enable front-line colleagues to spend more time with tenants, and I've written previously in Housing Technology about the role of integrated systems and data in supporting this outcome.

An obvious, but seldom-used approach to make the most of finite front-line resources is the use of analytics to target activity where it's most needed. For more than a decade other industries, from financial services to travel agents, have used modelling and segmentation techniques to predict behaviour and tailor the content and timing of communications and offers.

Some industries suffer a lack of data regarding their customers and prospects, and have to rely on third-party geo-demographic datasets to enrich what they have and help drive predictive analytics. In contrast, housing providers have a comparative wealth of data, including demographic information, transactional histories, and details of repairs, complaints, and enquiries. Using even fairly basic statistical techniques and tools, this rich seam of data can be mined to provide robust and predictive models to identify the tenants most at risk of arrears and, therefore, those where proactive support will pay dividends.

While some housing providers have created segmentation models, and some have occasionally brought together the necessary data to support analysis exercises, very few have dynamic models using real-time (or even regular) data feeds to monitor changing situations and provide early warning alerts – especially valuable when it comes to reacting to recent payments, or lack of them. Anecdotally, the primary hurdle is the age-old problem of siloed, heterogeneous datasets, that are time-consuming and painful to collate, and difficult to standardise in readiness for analysis.

Which brings me full-circle to the ERP concept, where datasets are naturally common across all processes, and where transactional updates are reflected in real time. Apply some analytics tools across this data foundation – no rocket science is required – and you have the potential to scientifically tackle the impact of welfare reform.

Paul Swannell
Sales Manager for Social Housing, Ciber UK

From enthusiasm to action

Sir – In the space of one week, I attended two events. The first was the CIH's Housing Goes Digital event in Birmingham and then the Technology in Housing seminar in Edinburgh. One thing we came across at both events was the absolute enthusiasm of landlords to innovate. I spotted some brave decisions in the sector too, with a well-known housing provider about to stop internal email and another only using Twitter to advertise jobs. I also witnessed some exciting collective projects, such as Housing Big Data, and the general willingness to look at sharing and then analysing information for the collective good.

This is all very good; however I would like to see this all happen a lot more in the sector. At present, it is the few, and not the many, that are trying new things in technology. I used the word enthusiasm earlier as it stops at this in most instances and never gets enough momentum to take it beyond the enthusiast to implementation.

So, let's get moving, folks. Don't use the 'social sector works at a slower pace' excuse. Let's innovate and make the social housing sector a shining example of how to improve the lives of our tenants through technology. And if at all possible, could we see even more examples of who is leading the way. It may help others to do the same, and innovate.

Dave Loudon
Director, DtL Creative

Reducing on customer effort

Sir – Most businesses need to respond to the ever-increasing demands to deliver services 'on the go' to support customers' busy lifestyles and their increasing reliance on and love affair with technology. Housing is having to respond to this evolution as welfare reform ups the ante around digital inclusion.

At Home Group, we know we need to respond quickly and to balance that with gaining a real understanding of customers' voices regarding channel development. It's important that we deliver easy-to-do business processes which offer choice and flexibility, while maintaining the capability to build sustainable relationships.

Our channel strategy is being informed by testing different channel scenarios and asking customers through an in-depth survey to establish what their preferences are and what their future needs might look like.

Our channel shift needs to respond to customer demand for online options, respond to growth in on-the-go technology, such as smartphones, and the ability for customers to become more self-sufficient through knowledge-driven, self-serve solutions.

In simple terms from a customer perspective, it boils down to:
• I need to know: self-serve information;
• I need to do: intelligence-driven self-serve diagnostic and fulfilment;
• I need to fix: speak face-to-face or with a multi-channel adviser via phone, web chat or social media.

This supports a move to new, lower cost channels and the VFM agenda. An integrated channel service creates a smoother customer journey and the ability to have a single feedback funnel across all the applications, therefore strengthening and joining up the customer voice.

The ability to sift out 'noise' and focus on key issues is achieved by having real-time data analysis. This makes organisations more responsive and flexible by identifying big-ticket items and drilling down to the root cause, rather than the symptom, which is more resource efficient.

It's much more about low customer effort than it is about just responding to customer preference. Without low effort, preference has the real risk of turning into dissatisfaction.

Donna Middleton
Director of Customer Experience, Home Group

Please send your lettters for publication to news@housing-technology.com

Help tenants and protect revenues

Sir – A recent poll conducted on behalf of the NHF found that 67 per cent of tenants affected by welfare reform are finding it hard to pay their rent, 55 per cent had often run out of money by the end of the week or month, 40 per cent of affected tenants had no access to the internet at all, and half of the 60 per cent with internet access were not confident about making a benefit application online.

These results underline the potential impact of welfare reform to housing providers, many of which have already undertaken risk assessments and implemented measures to ensure services are maintained while protecting revenues.

For those who haven't, what's the best way to protect revenues? Employ more staff in the contact centre and recruit a team of ruthless bailiffs? Of course not; the answer is to act smart through a series of complementary solutions.

Clearly going digital and giving tenants self-service access to housing services that they have the confidence to use is one positive step as part of a wider digital inclusion strategy. One housing association recently concluded that each tenant transaction completed online saves £14 compared with the same transaction in-person.

Give tenants the ability to communicate with their landlord through their preferred channel, and satisfaction will increase. Social isolation diminishes when people are connected to online services and it's not just a positive impact on health and wellbeing, but also in tenants' pockets.

I would urge housing providers to consider moving to an integrated and multi-function contact centre; tenants are more likely to respond to innovative communications that combine SMS, email, and phone-based tactics which, for example, remind tenants of payment dates and allow them to take action on rent payments, resulting in faster collection of revenue while reducing recovery costs.

Nick Holt
Account Director, Intrinsic

How innovation and creativity can meet housing needs

Sir – Councils are looking beyond the HRA to develop their new building programmes for two reasons.

First, yes, the HRA Self-Financing settlement has allowed 170 stock-owning councils to address investment in their stock, but, that said, a large number of these councils have reached their borrowing cap.

Secondly, the new HCA affordable housing programme since 2011 has provided much-needed rented homes, but these are not always going to those most in need.

The government is offering a new programme of £300 million for additional borrowing for local authorities to give them more headroom, but an independent review into council housing, which it commissioned, eliminated any hope of ditching the borrowing cap.

Councils have therefore moved forward and responded to local needs by setting up local housing companies, using their General Fund or outside the council's finances, as well as working with partners to create Special Purpose Vehicles free of the council's financial straitjacket.

Councils have shown a range of innovation and creativity – for example, the Manchester partnership between the council, Greater Manchester Pension Fund and the HCA to develop 240 homes for rent and sale on five sites. A contractor is chosen to develop the homes under a design and build on local authority land using capital funding from the Pension Fund with the council taking an equity stake in the sale homes.

In London, Barking and Dagenham, Southwark and Newham Councils are developing new builds through SPVs or LA companies to be able to choose the types of housing and the terms offered to tenants, shared owners or owners of the sale homes. It also addresses the important issue for some councils of no statutory right to buy as the tenancies will be assured rather than secure.

Newham aims to provide 3,000 homes with affordable as well as market rents, allowing it to cross-subsidise the developments. Southwark, with 54,000 homes, aims to provide over 10,000 homes over the next 30 years using a range of funding streams.

David January
Housing Advisor, SDS

Please submit your response to any of these letters or your own letter by sending an email to *news@housing-technology.com.*

Looking ahead with Housing Technology

We are delighted to announce a number of exclusive Housing Technology events and market intelligence taking place over the next nine months, including our 2015 conference and executive forum, a new event at the BT Tower in London, our annual evening reception and our 2014/15 survey and report on IT trends in housing, listed below in approximate chronological order. Further details on all of them are available from **www.housing-technology.com.**

Market intelligence 2014/15

The Housing Technology 2014/15 report will provide a thought-provoking viewpoint around how housing providers are using and expect to use vital business applications, IT services, technology platforms and new delivery models to support their objectives around internal operations and business growth, tenant communications and engagement, and regulatory compliance.

Kindly sponsored by Aareon, the Housing Technology 2014/15 report will:
• Benchmark the use of existing business applications & technology infrastructures;
• Predict future IT plans;
• Assess changing delivery models
• Measure technology budgets
• Analyse IT staff and resource metrics.

We will shortly be contacting senior IT executives at all UK housing providers, inviting them to complete the survey. The final report is expected to be published (free of charge) in September 2014.

SMAC Your IT Up at the BT Tower

After the success of Housing Technology's Reform IT 2013 event at the BT Tower, we return again on Friday 3rd October 2014 with SMAC Your IT Up, a one-day event covering the use of social media, mobility, analytics and cloud in housing.

SMAC – the combination of social media, mobility, big data analytics and cloud – is gaining wider awareness as being the next wave of technology and is becoming the centre of many housing providers' move towards consolidating and unifying all of their digital channels, with the goal of gaining insights into business performance, customer behaviours, supplier metrics and so on, that were previously fragmented across different systems.

Most housing providers have already adopted at least one or two of the SMAC technologies, most commonly mobile and, to a lesser extent, cloud and social media, with only a few instances of true big data analytics. In short, the theory behind SMAC is that while each technology is worthwhile in its own right, the real benefits in terms of operational processes, value for money, tenant engagement, customer services and so on are from where each of the four technologies enhances the others.

Sponsored by BT and Ciber, SMAC Your IT Up will comprise a number of presentations from housing providers and specialist IT suppliers in the morning, followed by lunch and networking during the afternoon at the top of the BT Tower in central London. There is no charge to attend SMAC Your IT Up, but numbers are strictly limited due to space constraints at the top of the tower.

Evening reception in Olympia

Though we say it ourselves, our evening reception at Pizza Express in London's Olympia has become an annual institution as an amazing, informal networking event, going from just 60 guests five years' ago, to over 250 last year. The 2014 reception will take place on Tuesday 18th November.

There is no charge to attend the reception; we are pleased to provide an informal networking arena for IT in social housing as a thank you to our readers, speakers, advertisers and sponsors.

Housing Technology 2015

The annual Housing Technology conference and executive forum returns to the Q Hotels' Oxford Belfry from Tuesday 3rd March to Thursday 5th March 2015. As well as the main conference, exhibition and networking on 4th & 5th March, there will be an evening drinks reception (incl. sponsor/exhibitor setup) on Tuesday 3rd March.

Delegate registrations for Housing Technology 2015 will open in August 2015. However, please get in touch with us if you are interested in speaking at the conference, or sponsorship and exhibiting options.

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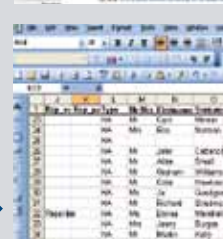
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Benchmarking your IT services

Richard Troote, Head of ICT, Wales & West Housing, and Henk Korevaar, Founder, F-fectis

Richard Troote, head of ICT at Wales & West Housing and chair of the Community Housing Cymru IT Network, and Henk Korevaar, founder of F-fectis, reflect on an international collaboration to find value for money (VFM) within housing providers' IT departments.

Relevance of IT benchmarking

The number of housing providers contributing to IT benchmarking has seen a downward trend for a number of years. More and more IT professionals are finding that the data just doesn't help explain the VFM story within their organisation. The result is that the pool of associations providing data is falling and has become a self-fulfilling prophecy where only associations with perceived good profiles are carrying out benchmarking. This leaves IT departments having to find alternative ways to measure and demonstrate VFM in their operations.

Dutch success story

For over 13 years, members of Netwit, the Dutch peer group for IT professionals in housing, have shared information on their respective total costs of ownership (TCO). Members get together once a year to share their individual stories, explain any anomalies and to learn from each other's experiences. This has been well received in the Dutch housing sector and continues to be a popular way of measuring and understanding VFM. Henk Korevaar presented this story at Housing Technology's conference in 2012 and, after a number of meetings, we agreed to attempt a joint Dutch/Welsh project.

Translating to a Welsh scenario

16 Welsh housing providers, all members of the Community Housing Cymru IT Network, got together to understand VFM in the sector. The goal was to establish a formula that would reduce or eliminate any factors that hindered comparison of IT services between different associations.

How it all happened

The first meeting explored the differences between the 16 organisations and the factors which created additional costs for IT departments. Factors included the complexity of service and geographical distribution of housing stock. By the end of the workshop, a consensus was reached and a first version of a 'mathematical formula' was produced. This formula was then applied to each association and the results compared. Unfortunately, the formula didn't produce a correlation; ambiguities and differences still existed and this meant a rethink was needed.

The second workshop looked more deeply at the cost drivers of each association's IT department and attempted to understand how those drivers affected the VFM environment. This proved very useful and considerable progress was made. The final workshop took those cost drivers and refined them into the four themes of people, hardware, software and services to create categories where comparisons could be attempted.

The outcomes

While the goal of a single formula eluded us, a significant step forward has been achieved in understanding the cost drivers of IT in housing. Insights from the Dutch experience and investigations into the cost drivers associated with providing IT services in housing have improved the participants understanding of VFM in individual organisations.

The future

The learning process will continue and will also provide an answer to the question 'Is IT benchmarking an exercise in its own right or is it part of a wider strategy?' Benchmarking (or maybe even better, bench-learning) is only a tool and never a goal in itself. We have seen it is a perfect instrument to get a discussion going and encourage people to share ideas and information, but never as an instrument for comparison and norm-taking. The real bench-learning begins at the moment the details are available. Just as a report alone is only data, it's the storytelling and the explanation of the differences that add the most value.

Benchmarks – a minimum criterion or a target goal?

As we have learned during our project, benchmarking should never be a goal in itself; learning and sharing are more important that just comparing figures. Also the lessons learnt have helped our participating IT professionals to build support for their ideas, budgets and plans in their own organisations. The journey has not come to an end, we're only just beginning. And the first international co-operation will definitely be followed up in the near future.

Richard Troote is the head of ICT at Wales & West Housing and chair of the Community Housing Cymru IT Network. Henk Korevaar is the founder of F-fectis.

This week's top 20

Looking back at the past 39 issues of Housing Technology, we thought it would be interesting to see which housing providers, IT suppliers and topics have been the most popular and frequent inclusions in the magazine. Please note that the lists below are not an endorsement of the companies listed, merely a reflection of how frequently they have been featured in Housing Technology over the past six or seven years.

Top 10 most frequent topics
- Infrastructure
- Customer management
- Mobile working
- Housing management
- Finance management
- Performance management
- Asset management
- GIS and mapping
- Document management
- Digital inclusion

Top 20 IT suppliers
- 1st Touch
- Capita
- Civica
- Orchard Information-Systems
- Sovereign Business Integration Group
- Clearview Systems
- Real Asset Management
- Aareon
- Northgate
- ROCC
- Kypera
- Xmbrace
- DocuMotive
- Kirona
- InTechnology
- OmniLedger
- SDS
- IBS OpenSystems
- BluTek
- MET

Top 20 housing providers
- Family Mosaic
- Viridian Housing
- Affinity Sutton
- Orbit Group
- Places for People
- A2Dominion
- Golden Gates Housing
- Adactus Housing
- Newport City Homes
- North Lincolnshire Homes
- Peabody
- Southern Housing Group
- Trafford Housing Trust
- Freebridge Community
- Housing
- Wakefield & District Housing
- Home Group
- Asra Housing
- Yorkshire Housing
- Network Housing
- Peaks & Plains

If your organisation isn't in the above lists, please make sure to send us your news, case studies, opinions, letters and comments to **news@ housing-technology.com** to remedy the situation!

Octavia trial makes district heating hot topic for landlords

A pilot project by Octavia Housing is helping landlords re-think how they deliver heat and tackle fuel poverty in thousands of properties across the UK supplied by district heating systems, by allowing them to monitor system performance and energy use in real-time.

Octavia has teamed up with green energy specialist Guru Systems for the project, which will use the company's smart metering system to monitor how efficiently the district heating system is working at its Elizabeth House development in Wembley.

The Guru system allows landlords to check that their district heating networks are operating efficiently and that they are charging the right tariff to customers, which reduces their financial risk.

The Guru system uses wireless technology to monitor key information on how the network is performing, from the central plant right through to each individual's home, meaning landlords can quickly identify any issues in the network long before costs mount up. By delivering real-time information on energy usage and payments, the Guru system also allows registered providers to identify and focus resources on vulnerable residents who are in fuel poverty and in immediate need of support.

Eamon Somers, consultant development manager, Octavia Housing, said, "District heating has a significant role to play in the future of social housing and we are delighted to be part of this pilot, which will help us provide better services to our tenants, while ensuring that we are operating effectively as a business."

Casey Cole, managing director, Guru Systems, said, "Landlords increasingly rely on district heating to provide low cost, low carbon heat to tenants, but because landlords have been unable to accurately measure how efficient these systems are once they become operational, they often don't realise that there is a problem until it is too late.

"If the heating networks are not accurately measured and there are inefficiencies, every time someone turns on their heating the landlord could be losing money. In one recent case, a landlord lost £65,000 in the first year on a 100-home scheme."

At the Elizabeth House scheme, each of the 115 flats in the block is fitted with a Guru 'hub', which is connected to the heat meter in the dwelling, and measures usage in individual homes. The hub's touchscreen provides real-time consumption information to the tenant. Every hub in the building is connected via a wireless 'mesh' network to measure heating usage across the block as well as performance of the central plant. This information is then sent to the Octavia's metering and billing provider, Insite Energy, who gains a real-time view of the system's efficiency. This information can also be used to help identify residents who need support.

Charmaine Francis, resident liaison officer, Octavia, said, "Since using the Guru system, we can see clearly who is using their heating well and who is struggling. We can then offer advice or signpost tenants to other agencies for support."

Collaborate to innovate

Gavin Hitchcock, Head of ICT, Futures Housing Group

The relationship between a housing provider and a software provider should never be an arms-length one, explains Gavin Hitchcock, head of ICT at Futures Housing Group.

At Futures Housing Group, we have reaped the benefits of an increasingly close working relationship with our software provider Orchard Information Systems. From this has come a suite of integrated solutions which meet our needs by increasing our efficiency and, ultimately, the quality of the services we offer to our tenants.

But it wasn't always this way.

So what's the secret? How can housing providers ensure that software solutions meet their needs? Here are five tips on how to make the most of the relationship you have with your software solutions provider.

1. Don't just be a client
Developing software, or any product for that matter, is a process. It starts with a need and it ends, hopefully, with a solution.

When we first started to work with Orchard, we had a straightforward client-supplier relationship. We purchased services and then put them into practice.

The problem with that approach was that the software, though high-quality, did not always meet the need for which it was intended. It quickly became apparent that a passive, arms-length client approach was a recipe for high-end software which missed the mark.

Herein lies the flaw with simply paying for software and having little input in the development process and no working relationship beyond a basic transaction.

For us, this changed last year following the decision we made to switch to text-messaging software as a means of communicating with our tenants. We wanted to use a system to send alerts regarding repair times, rent reminders and various other communications to increase our efficiency. Given the importance of this to the organisation, the ICT team was given a significant budget to purchase an off-the-shelf solution.

Instead we chose to develop a product in partnership with Orchard from the start. The resulting software has significantly changed the way we communicate with tenants and by extension made our operations slicker.

This initial project paved the way for what has become an immensely profitable relationship.

Collaborating closely with your software provider will ultimately allow you to innovate instead of simply receiving a service. You will be able to have a real influence on the product you receive and tailor it to your needs; try to see yourself as co-developer.

2. Think long-term
IT professionals in housing operate in a very difficult environment. Technological capabilities continue to develop rapidly and the housing landscape is always changing. The real challenge is to somehow marry these two worlds and create IT systems which meet these ever-changing needs in an efficient and intuitive manner.

Any work with a software provider must be seen in the wider context of what you are trying to achieve. A low-cost decision might look good on a balance sheet in the short-term, but if the end product isn't fit for purpose then you will lose out in the end.

An off-the-shelf solution can ultimately cause you more problems than it solves. To this end, we had the vision to put a great deal of energy into our work with Orchard. It is an approach which has paid significant dividends for our IT operation and the wider organisation.

In the case of the text messaging software we worked with Orchard on, we rejected an off-the-shelf solution on the basis that we felt it was a good use of time and resources to develop something that matched the intended purpose. The result is an intuitive product which has significantly reduced problems like no-shows at repairs and improved our arrears figures.

Challenge each another: Orchard has benefited from our advice on software and we have reaped significant benefits in terms of understanding what is and isn't technologically feasible. Share your respective expertise by recognising that you will both have a different outlook and that there are significant benefits to this.

Our close working with Orchard means software like this has the capacity to continue to evolve over time.

3. Invest your time and energy
Investing time, money and resources into a relationship with a software provider is crucial. As part of our increasingly collaborative approach, members of both the ICT team and our wider service delivery team play a major part in Orchard's independent user groups and feed into the development process at various stages. This guides the development of its major products.

This involves a considerable investment of time and energy, such as travelling to regular meetings around the UK, but for us the ends have more than justified the means. Support your team's involvement in the development process and you will reap rewards.

Collaborate to innovate

Continued from the opposite page

A simple principle underlies the effectiveness of working together. Your software solutions provider has the detailed technological insight, but as IT professionals at housing providers, we and our housing colleagues have the up-to-date knowledge of the sector and the everyday implementation of the products to help shape this.

We can and should play an active role in the development process.

In our case, we have seen significant changes and adaptations to products we use which we, along with representatives from other housing providers and the wider user community, have helped to shape and influence. We have also been able to influence the priority afforded to certain projects based on trends in the sector and our own needs. This influence has been felt particularly keenly in the work of the dashboard user group, on which we are represented. The work of the group resulted in very real changes to the software based on the group's collective feedback.

When it comes to briefing a software provider on a product, there is a very simple principle: nothing in, nothing out.

With a heavy workload, it is tempting to think because you are paying for a service that means it should be delivered with little input. In reality, it is precisely because you are paying for the service that you should put the time and energy into the relationship. It is the only effective way of getting out what you want.

4. Be patient and don't expect miracles

There is no magic formula; getting software that matches what you need is not easy, regardless of how close you are to the process, particularly in the ever-changing world of housing.

Be patient when you embark on a project and know that any product will evolve over time. Your relationship with a software provider is crucial in this sense, in terms of managing that process and keeping on top of the delivery of what you receive.

Make the effort to maintain that relationship, meet regularly and have open and honest discussions with one another. At the same time, appreciate that it won't always be a smooth process because finding software that meets the purpose is never easy.

5. Know the importance of your role to your organisation

This seems an obvious point but it is still worth making. It is a cliché IT professionals the world over find themselves repeating, but it's true – an effective IT operation is absolutely essential to the running of any organisation.

At Futures Housing Group, we manage over 9,000 homes. Without an effective system in place to log and manage every aspect of those tenancies and to support the huge amounts of associated work, the operation would come to a standstill.

A long-term, partnership approach to working with software providers is the only effective way to ensure you end up with the solutions you need. In short, you have to collaborate in order to innovate.

Gavin Hitchcock is head of ICT at Futures Housing Group.

Kana survey reveals gap between IT intentions and realities

An independent survey commissioned by Kana Software of IT executives from housing providers managing a combined portfolio of more than 1.5 million properties in the UK has found that while most recognise the importance of new technology in delivering efficiencies and better services to tenants, fewer than 20 per cent have a full understanding of their existing systems.

During the next 2-3 years, only 3 per cent of organisations thought that all of their services would be available online, almost half (47 per cent) believed that the majority of their services will remain offline and 10 per cent had no plans to implement mobile access for tenants.

However, those statistics belie the objectives of most housing providers, with 92 per cent of them wanting a 360-degree view of their tenants, but only 25 per cent had an IT system capable of actually doing so, 93 per cent already have or are considering the implementation of web-based self-service platforms, and 81 per cent claim that the use of social media is important to enhancing service delivery to tenants.

David Moody, head of worldwide product development, Kana Software, said, "Our research shows a disparity between the positive intentions of housing providers to improve services and the actual strategies in place to do so. The majority of housing providers see social media and self-service as valuable elements, yet many have no plans to integrate such platforms with digital channels.

"Most surprisingly, this research would suggest that housing providers' IT executives are not fully embracing the tools they already have, with 82 per cent not up to date with their CRM functionality; by re-purposing existing technologies, moving services online need not be a costly exercise, with significant benefits to all tenant."