



Jon Slade
Director, Campbell Tickell

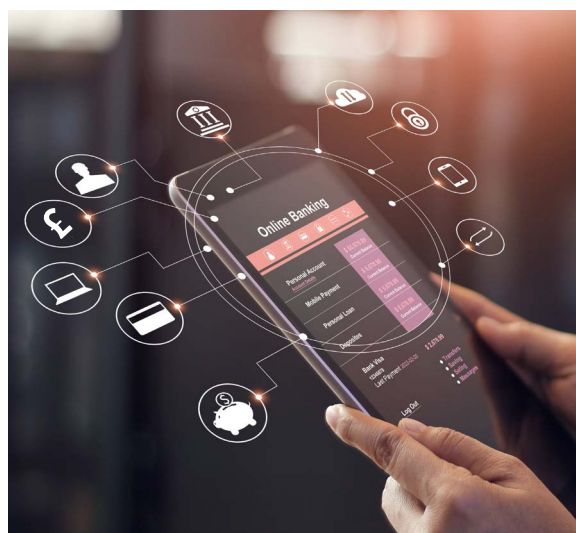
Digital transformation – how can housing providers catch up?

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In pre-internet days, I used to go to my local branch of the Midland Bank on the high street with my questions about financial services. There followed many evolutions, first call centres and then around the internet. As a result, when I remortgaged a couple of years ago, I borrowed more than £100,000 without ever speaking to a human being. I now run my bank account completely from my mobile phone.

It has been a bumpy, slow, at times painful, and seemingly never-ending journey. The high street branch is long gone. The 'call centre' became the 'contact centre', which became the 'customer service centre'. And now I expect that place to have a handle on the history of my interactions across all the service channels, should I ever need to pick up the phone.

While some banks targeted lowest cost, sending their call centres overseas, others focused on quality and service. Do I prefer how my bank serves me now? Absolutely I do. I digitally self-serve 24 hours a day.



Banks were quick to embrace digital transformation, increasing profits while improving customer service

"The lower our operating costs the more benefit we can deliver to those we exist to serve"

Profit and choice

All this change is driven by two imperatives. First, the opportunities for increased profit resulting from the massively lower cost-to-serve of digital transactions. Second, the need to keep pace with customer expectations in order to retain and attract customers in the face of competitors' service offers.

So where is the housing sector on these issues? I would argue that, by and large, the sector has barely nibbled at the edge of what is possible. Most digital offers are somewhere between non-existent and barely there. Two fundamental differences account, at least in

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Welcome to CT Brief – Transformation

Looking across Campbell Tickell's broad client base, we see huge and growing interest in business transformation, sometimes 'digital' other times, not. There is no magic formula. In this CT Brief we look at the issue from a range of different angles, offering food for thought. It is easier to get wrong than right. We hope you will find some insights to help secure great outcomes.

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part, for the lack of progress: the sector's approach to profit and customer choice.

Banks' shareholders and boards could envision the radically lower cost base of digital service and so pushed for those savings to be harvested in pursuit of better dividends.

Our sector desperately needs to build more homes. Our residents need better services. Our way of funding both is our profit, sorry, surplus. Internal operating efficiency is the key driver of the size of our operating surplus. So, the lower our operating costs, the more benefit we can deliver to those we exist to serve.

But housing's view of profit is hardwired into the sector's subtitle: 'not-for-profit'. Even the language contradicts the very thing that needs to happen. And to further complicate matters, our residents do not have meaningful choice. They cannot take their business elsewhere.

So, the two biggest drivers present in commercial sectors are not present in the housing sector. This in part explains why the sector is so late to join the digital revolution.

Duty to customers

The simple fact is that we owe a duty to operate at maximum efficiency to those we aim to house and to those who live in our homes. They need more homes and better services and we can fund those outcomes by reducing operating costs. But to secure those better



iStock

Lowering operating costs through digital transformation would allow the housing sector to provide better services to residents and build more homes

"Housing's view of profit is hardwired into the sector's subtitle: 'not-for-profit'. Even the language contradicts the very thing that needs to happen"

outcomes we have to identify and overcome the barriers that have so comprehensively hobbled previous attempts.

We have to move past the idea that profit is a bad thing. And go forwards from there into the really tough stuff: we will need fewer people to deliver current service levels, and we can fulfil lots of our

service demand at lower salaries than currently.

This doesn't mean an automatic bonfire of existing jobs: rather it could mean some staff being freed up for new roles, which are about more targeted work with customers who need and value that.

These are hard truths to contemplate, let alone implement. Yet the reason we should do it is the same reason most of us came to work in this sector in the first place: to make the greatest possible positive difference.

To discuss this article, contact Jon Slade

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THE DIARY

Civil Society – State of the sector: race to the top 13 February | London

This event is for those who are prepared to take action to work towards race equality in the charity sector. CT partners Radojka Miljevic and Gera Patel will be speaking about making leadership teams more diverse and inclusive.

Northern Housing Consortium Housing Strategy Seminar 13 February | Huddersfield

CT director Maggie Rafalowicz will chair the event, which looks at key challenges and opportunities in relation to a variety of strategic housing priorities – from development to bringing existing homes up to modern standards.

National Federation of ALMOs Annual Conference: 20/20 Vision 30 April – 1 May | Birmingham

CT are sponsors of this year's event, which addresses the current issues facing ALMO and council housing and looks ahead to what the future might bring. Greg Campbell and Maggie Rafalowicz will be speaking at the conference.

Find out more about all of these events by clicking here: www.campbelltickell.com



Stephanie Goad
Operations director, mhs homes

Transformation – beyond the rhetoric of change



At mhs homes two years ago, we took stock. The world was changing, bringing both opportunities and challenges. Turning our backs on the maxim ‘if it ain’t broke don’t fix it’, we wanted to ensure we were the best we could be, for now and the future.

Our vision for change is bold and direct. It covers culture, systems, staffing, structures and skills. Everything we set out to do is in support of our ambition to help end the housing crisis in north Kent and deliver the best services possible for our customers. We are developing our culture to sharpen our customer focus, foster collaboration and make #teammhs a reality.

Digital investment

We have invested in digital technology for both customers and colleagues, to offer great customer service and give efficiencies so we could invest

mhs homes operates across north Kent, managing just over 10,000 homes for more than 20,000 customers

in more personalised support to customers who need it most. This also means we can be a more visible landlord, an active local partner and a listening landlord, acting on what our customers tell us.

We have started afresh with a customer team (deliberately named), moving away from traditional housing specialist teams and patch-based working, to more agile and flexible staffing models. We think about customer journeys, not processes, and get colleague and customer input into service designs. We have new leadership behaviours, a new approach to managing performance and a set of organisational success measures, agreed by our board, that focus on customer experiences.

Lessons to date

Make no mistake, transformation is hard work. Change isn’t neat and linear – the world keeps turning. You are delivering change

“Make no mistake, transformation is hard work”

at the same time as keeping the service delivering. Our journey continues, but we have learned some important lessons so far (see box: Recipe for success).

The term ‘transformation’ implies a transition to a new end state, something that is ‘done’. But both society and organisations are continuously evolving, to the point where there isn’t a beginning or an end to change. So, I believe our task is to equip organisations today to respond to the challenges of tomorrow. I’m looking forward to that journey.

To discuss this article, contact Jon Slade

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Recipe for success

1 Be bold.

Transformation isn’t about changing individual service lines or business processes. Think big – make the prize worth fighting for.

seeing the results we were aiming for. Customer satisfaction is good, we are doing more to help customers earlier and helping them to be more self-sufficient. Take-up of digital services is increasing in parallel with a broader digital offer being developed. Customers and colleagues speak positively about the changes we have made.

notice changes and celebrate them. #teammhs, a symbol of the culture we are developing, has firmly entered our organisational vocabulary. You hear it when colleagues celebrate working together, and when they are calling out things that haven’t worked so well. Our People Conference this year was on the theme of ‘everyone’s a leader’ and #teammhs. It received overwhelmingly positive feedback.

2 Hold your nerve.

We launched our customer team eight months ago. We had some dips in performance and we had to work hard to explain the new model, because it is very different to the old ways of working, but we are now

3 Don’t declare victory too soon but do celebrate successes.

Making change stick takes a lot longer than you might think. Don’t underestimate the organisational antibodies and the potential for the old culture to reassert itself. It is vital to

4 Listen to your critics. Really listen to colleagues and understand what is behind any resistance to change – that will be some of the most powerful feedback you can get.



Alistair Sharpe-Neal
Associate consultant, Campbell Tickell

Customer journeys – the value of relationships

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Transactions, interactions and touchpoints have long been the currency of service provision. They are easy to organise around and hardwire into business processes. Yet this is often only simple in terms of managing throughput efficiency and to an even lesser extent, customer experience.

Services are also predominantly designed from the inside looking out. For example, many public service websites resemble a service catalogue, with no cognisance of what an individual approaching a service is trying to achieve or their relative starting point.

The panacea that is digital shift often only compounds problems, addressing symptoms at a lower cost base, while not tackling the root causes of difficulties, or adding new dimensions of insight, additional value or innovation.

Building self-sufficiency

In an operating environment characterised by increasingly complex needs and unsustainable levels of demand, there is a need to rethink access pathways to services to reduce cliff-edge interventions. One solution is early intervention, to build self-sufficiency and reduce reliance on core services. However,

Organisations are increasingly putting the customer journey at the heart of their service model

in attempting to transform services at a transactional level, service providers – whether local authority, health, care, housing or educational – can generally do no better than run to stand still.

Organisations are increasingly taking a step back and fundamentally reshaping their service offers, access pathways and delivery models by placing the customer relationship at the heart. This recognises the value of customer insight and relationship-building, delivering outcomes well beyond the reach of day-to-day transaction and interaction management.

The importance of the customer journey

A way to unlock this value is by concentrating on the customer journey, with proactive intervention built on insight and a personalised response. This should be focused on outcomes, for instance: establishing a tenancy; supporting a young person to live independently; providing the most appropriate form of support; reducing the frequency of episodes of negative behaviour; etc.

Customer journey thinking is not new, but is often undertaken in isolation as a technical, bottom-up exercise that may optimise an individual process, but rarely fundamentally changes the way in which an organisation serves its customers. What is required is a whole-system approach, driven by a clear customer vision and a set of overarching principles that shape a blueprint for

“Many public service websites resemble a service catalogue, with no cognisance of what an individual is trying to achieve”

delivering services that really add value to the customer experience.

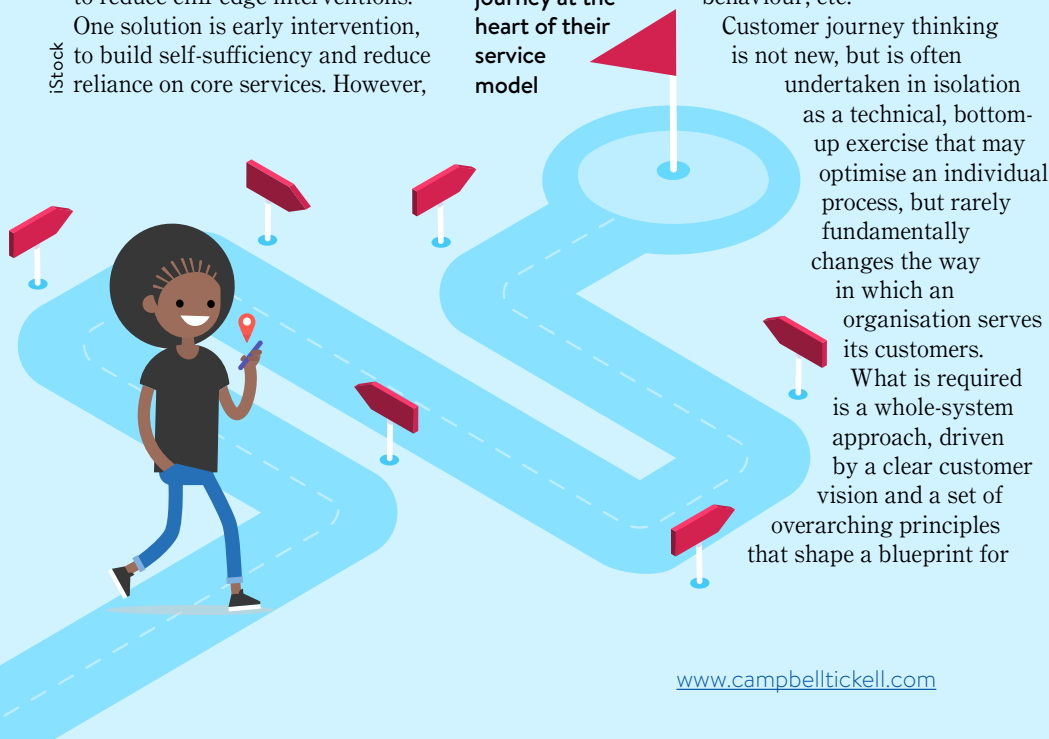
The access pathway for most services is, or will be, digital. These pathways must be intuitive, tailored to the circumstances of an individual and guide the user through to the desired outcome. ‘Onboarding’ is a tool developed by banks to enable customers to explore and sign up for products and services. It has the potential to support digital access pathways for many advice-based services, while promoting community-based alternatives.

Delivery processes must be broken out from often siloed contact centre and specialist team response models. Delivering them as end-to-end journeys, with a service hub at the heart, supporting high levels of digital completion at first contact, oversight and real-time intervention, will help drive continuous learning and adaptation to the changing operating environment.

Ultimately, the real value of a customer journey-based approach is that the level of insight built up over time helps to future-proof services. Organisations become better placed to anticipate and react to the operating environment, creating evidence-based responses that reduce demand, potential dependency, and cost.

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James Tickell
Partner, Campbell Tickell

Automation and the fight for a human future

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An automated housing system...within 10 years? Exciting? Alarming? Another pipe dream? This was the proposition debated with colleagues at a recent event organised by the [UK Collaborative Centre for Housing Evidence](#). Let's imagine how such a system might look, and then speculate on the opportunities and pitfalls it could bring.

For buildings, it is easy enough to envisage – we've all heard about the Internet of Things. Embed smart chips and sensors in major building components, and hey presto, maintenance becomes incredibly efficient. That's easier for newbuilds of course, but existing stock can be retrofitted. Add regular drone surveys, and a landlord can know pretty much everything about its property assets, in real time.

Internet of Things

When a tenant – or a sensor – actually has to call in an unpredicted repair, nine times out of 10 it will be clear what is needed. No more going back to the depot for the missing boiler or lift parts, or having to order them from Germany or Peterborough. Let's assume that 2030 operatives will still be human, even if vans are self-driving.

Artificial intelligence applied to data allows pattern recognition and an uncanny ability to fix problems before they arise. A 'just in time' approach enables a reduction in stockholding, while careful journey planning saves on mileage and time. 'No shows' by the tenants are largely avoided, as sensors will be able to indicate whether anyone is there to answer the door. Once an operative is on-site, they will be able to carry out any other scheduled tasks before moving on.



New technology has the potential to revolutionise the way landlords operate, giving them unparalleled insight into their homes and their tenants

Blockchain technology – record keeping technology that allows information to be distributed but not modified – creates self-verifying and tamper-proof databases. Eventually, it will have profound effects on contracts, asset registers, land title and more besides. Compliance and safety become a doddle, while the savings are massive in terms of staffing, materials and time. As blockchain becomes a reality, we can speculate that internal auditors, complex assurance systems and middle managers more generally will largely become a thing of the past. Organisations will de-layer, with more horizontal structures.

Automatic for the people

So far so good? Or were you uneasy about the privacy implications of sensors revealing who was there to answer the door? There's a lot more

to think about. Examples already exist – you can easily buy an airline ticket without speaking to a human. Of course, if things go wrong and you do need to speak to someone, then it's a different story. It can take hours, listening to music, pressing buttons, going in automated loops, and spending a small fortune on premium phone lines.

Maybe lettings and routine tenancy work could be done a bit like that, although without the waiting and the music? Not sure? We can hope that 2030 artificial intelligence, unlike today's artificial imbecility, will be better at sorting out the odd anomaly. It could also be brilliant at collecting and organising tenant feedback, giving volume to the tenant voice.

Arrears could be dealt with similarly. Even better, AI will predict well in advance which households will be vulnerable to financial hardship, allowing support to be directed appropriately. In the same way, it would be possible to predict which households would make greater demands on maintenance services, or end their tenancies in an untoward manner. Some landlords might be tempted not to let to such households in the first instance, but the value of the business intelligence accrued would surely outweigh such concerns?

“Embed smart chips and sensors in major building components, and hey presto, maintenance becomes incredibly efficient”



A face odyssey

It goes on. Face recognition technology could be just the ticket for preventing illegal subletting, and for dealing with anti-social behaviour. In fact, you could do away with keys altogether, with entry systems recognising and

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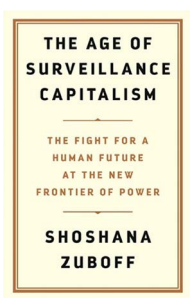
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admitting only tenants and their families. By 2030, systems should be able to recognise people from all different ethnic backgrounds, a distinct glitch in today's matrix, which will be familiar to many of us with e-passports.

As regards more vulnerable residents, the possibilities for automation are already considerable. Call systems, with fridge and floor sensors, can detect whether someone may be unable to get out of bed, have fallen or not be eating. In Japan, robot nurses, medicine dispensers and pets play an increasing role, so care can be given with little or no human contact. As for company... there's always the possibility of a chat with Amazon's Alexa.

The dark side of the boon

A heady cocktail of ethical and practical issues begins to emerge. Clearly, new technologies

Japan is already exploring the use of robots, including Robear and the lifelike Actroid F, to meet the increasing nursing and care needs of an ageing population



are already with us and will become more effective in time. The possibilities are endless, and things can go either way in terms of utopian or dystopian futures. Financial savings made by landlords can be reinvested into better customer experience, care, support and empowerment. Or they can become more generous dividends for investors.

On the dark side, things could trend towards the surveillance capitalism explained by [Shoshana Zuboff](#), under which landlords would amass data about tenants, and exploit it to control behaviour, sell additional services and increase efficiency. You only need to look at Google, let alone China's ruthless and internet-enabled control of the Uighur people to see how things could move that way.

Glacial pace of investment

Where does that leave us? Looking at the glacial pace of sector IT investment, the possible retrofitting to millions of properties and prevailing austerity, 2030 seems optimistic for any widespread automation of mainstream housing, especially given the fragmented nature of the sector. The gains could be huge, but so too would be the investment needed. Care of the elderly may turn out to be a different matter, given labour shortages and demography – once the Japanese robot nurses are perfected, stand by for their introduction here.

“Things can go either way in terms of utopian or dystopian futures”

The technologies needed for housing's automation will exist by 2030, for sure, and will be widely used by the Ubers and EasyJets of the day. But a safe prediction is that many landlords will still be using the same IT systems as now, with a few fancy add-ons and some smarter backroom trend analysis.

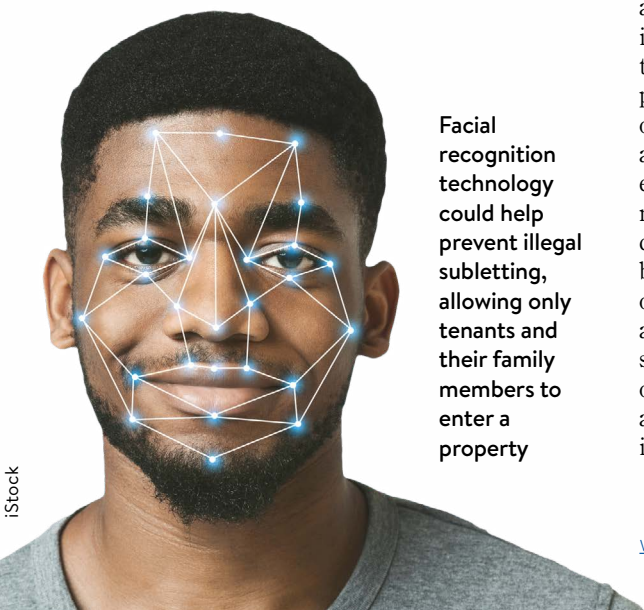
The overall direction though is certain, and should not be ignored, even if 2040 may be a safer bet than 2030. The technology itself is morally neutral and all will depend on how we choose to use it. Things will play out according to the balance of power between providers and consumers – governed by market conditions, demographics, economics and the legislative framework of safeguards.

But equally important, for social landlords, as they grapple with new ways of working, it will be vital to remember and reinterpret their social purpose for the new context. Mission statements are all big on customer focus, and on how 'our people' are our greatest asset. Let's all try to keep it so as 2030 draws nearer and keep up Zuboff's 'Fight for a Human Future'.

To discuss this article, contact James Tickell

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Facial recognition technology could help prevent illegal subletting, allowing only tenants and their family members to enter a property





Paul Smith
 Cabinet member for housing, Bristol City Council



Delivering a housing strategy

When our administration was elected in May 2016, housing was a top-line election and post-election issue. Our manifesto had 10 policy commitments for housing and was framed around two major objectives. First, to create more balanced communities; and, second, to increase the delivery of new affordable homes from around 150 per year to 800 per year by 2020.

Strategic direction

Following the election, officers were handed the 'homes' pages of our manifesto and told this was now the council's housing strategy. The task was to reconfigure the organisation to deliver its objectives. This required understanding of the legal, financial and structural factors and tools which might impede or facilitate progress. It also needed a monitoring and review process to track that progress.

As housing delivery was so high-profile, we needed to build the capacity to deliver and also to engage the partners in housing association, community and private sectors seeking an alignment of resources and objectives. Building homes itself is not enough, there is no trickle down in the housing market. The development of genuinely affordable homes was central to our plan. Tactically we started with the commitment to build affordable homes at a rate of 800 per year and then worked backwards.

Housing delivery levers

As I see it, the council has three main levers for delivering housing: the ownership of land; the ability to borrow; and its role as a planning authority. Of these, the ownership of land is the most significant. Using our land as leverage was and is key to delivering affordable



iStock

Bristol City Council actively encourages innovation in construction and new ways of living to increase the delivery of affordable homes

homes – especially given the weakness of the planning system.

So, what steps did we take? We withdrew land from the market and sought to develop it ourselves or via trusted partners. We created a grant fund to help housing associations access private land, and strengthened our planning policies to generate more affordable housing from private developments.

To oversee this we established a multi-disciplinary housing delivery team; a tough thing to do in a period of budget cuts.

Innovation

One foundation of our approach was to encourage innovation, both within the council and beyond, explicitly stating this meant some projects would fail. While we didn't aim for failure, we would accept it and learn from it. This is particularly difficult in local government as the party system almost inevitably leads to a blame culture as oppositions try to 'catch out' administrations.

The commitment to innovation has seen a flourishing of the

community-led sector in Bristol, now probably the largest and most vibrant in the country.

It has also seen the development of the [Bristol Housing Festival](#) – a five-year project using the city as a laboratory for trying new forms of construction and of living. It is not just about off-site manufacture. It also includes intergenerational

living, mixing students, care leavers and key workers in specialist projects and other forms of community living.

In terms of progress, I am pleased to say we are well on the way to hitting our annual target of 800 affordable homes.

From an admittedly top-down approach to strategy, with heavy political involvement, I believe we have facilitated one of the most diverse approaches to tackling the housing crisis in the UK and, hopefully, one of the most successful.

“Building homes itself is not enough, there is no trickle down in the housing market”

To discuss this article, contact **Maggie Rafalowicz**

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Issy Taylor

Group head of strategy and business development, One Manchester



Using data to shape change

One Manchester is a provider of housing and community services, offering support to people in all stages of life and circumstance. We own and manage more than 12,000 homes in central, south and east Manchester.

As a housing association with an interest in improving the places in which we operate, how can we best invest and use our resources to make lasting change? How can we deliver services so they not only meet the needs of our tenants, but improve the local area? These are some of the questions we are seeking to address through our new approach to place-based working.

The place race

Place is the leading strategy among our key strategies (see box: One Manchester's seven strategic aims). We have established our Place approach across our areas, but are now looking at how we make this real. How can the whole organisation embrace the Place

agenda to inform our future service delivery, partnerships and investment choices?

In order to do this, we are in the process of devising a 'Big Picture' of Place. This combines internal service and demand information with external data, local insight and influences. Our Place Big Picture will provide an evidence base for investment, delivery and partnership choices that will have the greatest, most sustainable impact in our communities.

This approach will help us understand some of the wider issues affecting our places, as well as providing a more granular sense of neighbourhoods and estates through the use of layered data and heat maps. This information will, in turn, give us insight into the differing needs and activities in each of our place areas and identify evidence-based plans for tailored activity and investment in each (individually or agglomerated), rather than seeking to provide a universal service across all areas.

One Manchester owns and manages more than 12,000 homes across the city

Down to business

We are also undertaking analysis to ascertain the contribution to Place made across our organisation, including our spend with suppliers, investment activity and funding. This includes an economic analysis of how our employees spend their money and the impact on the local area. Together, this will form our financial contribution to Place.

One Manchester has invested in and enjoys a good relationship with many of our community groups. We fund, deliver and partner across our areas to make a difference, however we are not always certain of the impact we are making with our funding and resources. Taking this approach will help us measure what matters to our customers and communities and ensure we are delivering value for money.

Key indicators

We are in the early stages of determining the indicators within our places that will tell us how a Place is performing and how we deploy our resources and align with other organisations.

We know this iterative process will evolve as our approach matures. Ultimately, we aim to find out what works, focusing on the vital few key indicators, as well as valuable insight gained through our local communities. The point of the exercise is to make decisions informed by data and to use data to understand the subsequent impact.

Focusing on creating the Place Big Picture will inform and shape our future strategy and enable One Manchester to make informed decisions about partnerships, targeted service delivery and strategic choices.

To discuss this article, contact Jon Slade

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One Manchester's seven strategic aims

- 1 Strategic positioning:** One Manchester and customers to contribute to the city's growth and success.
- 2 Transforming services:** deliver modern and efficient services.
- 3 Place:** invest in neighbourhoods to help them grow and thrive.
- 4 Social innovation** and partnership.
- 5 Growth:** provide good-quality, affordable homes to rent or buy.
- 6 Organisational capacity:** maximise in order to deliver promises.
- 7 Financial resilience:** maximise and protect incomes.





Suzanne Wolfe
Chief executive, IDS

Using IT to drive corporate transformation

**INDUSTRIAL
DWELLINGS
SOCIETY**
EST 1885

The Industrial Dwellings Society is a 1,400-home housing association working mainly across London with a venerable history dating back to 1885. We built great homes to ease London's housing problems long before municipal programmes began and have changed our working practices and systems incrementally over the past 130-plus years.

Despite this, our IT had become outdated and attempts to enhance its functionality had proved both problematic and expensive. Consequently, in 2018, our corporate strategic plan committed the company to invest in new systems that would enable our team to be more effective. This subsequent reduction in management costs would allow resources to be redirected towards those tenants needing most support.

Plan holistically

This marked the starting point of a two-year journey which would ultimately see every aspect of our operations remodelled to become fit for the future.

From the outset we were clear that the IT implementations were a subset within our corporate transformation. We needed to be clear on the design principles of our new service model and then co-design the best fulfilment of those principles with our suppliers. We deliberately took this route in order to break the typical cycle of a highly detailed specification, followed by four years of increasing dissatisfaction with a new IT system that 'doesn't do what we specified we wanted', followed by re-procurement.

Nobody said it would be easy, but by tackling the project holistically, planning in parallel both system and team structural changes, we have been able to use systems

change as a key tool in the delivery of our corporate transformation.

Our plan

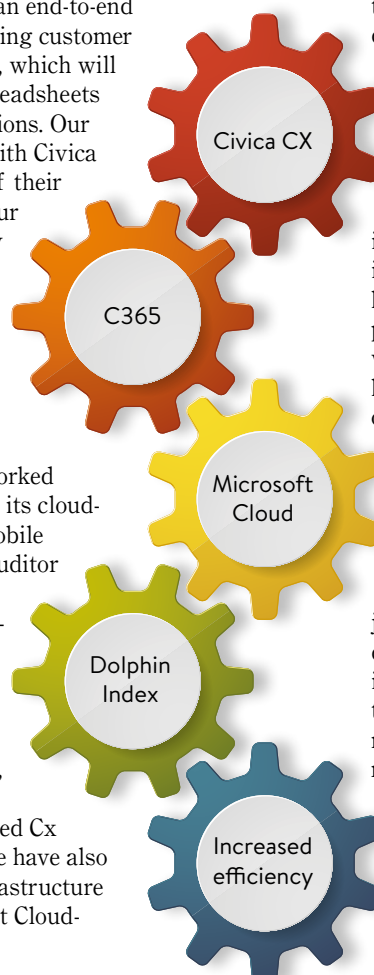
First, we procured a cloud-based housing management system, Civica Cx (Cx meaning 'customer experience'), with grass-roots end users heavily involved in the process. We pioneered a fast-track implementation with Civica, supported by Campbell Tickell, which enabled us to go live on the core system in just nine months.

Early on, we decided to adapt our business processes to align with the best practice workflows already embedded within the system, thus avoiding expensive bespoke amendments. The system is enabling us to deliver an end-to-end digital solution, including customer and contractor portals, which will eliminate a host of spreadsheets and manual transcriptions. Our decision to co-create with Civica the best exploitation of their system in pursuit of our objectives, was the key factor.

Compliance

We recognised the need to implement a compliance management solution quickly. As such we worked with C365 to introduce its cloud-based solution with mobile data capture, using iAuditor to manage estate-level inspections and follow-up actions. The rapid deployment of both these subscription-based services has put us in a strong position, pending the ultimate roll-out of the integrated Cx and Keystone suite. We have also updated our office infrastructure by moving to Microsoft Cloud-based solutions.

IDS has remodelled its operations with a number of new IT systems that work together to increase efficiency and reduce management costs



"We have been able to use systems change as a key tool in the delivery of our corporate transformation"

In parallel, we have reviewed our organisational design and developed a more open and flexible structure with broader customer-facing role profiles and, in doing so, created an integrated housing and asset management model. We are using the Dolphin Index staff survey to chart the move towards our target culture. For the third consecutive year since starting the survey in 2017, the results demonstrate that our people feel more engaged, more creative, more innovative and more customer caring.

Working with Campbell Tickell on our corporate transformation has ensured that IDS' best interests have remained the most influential factor amidst the hubbub of a multi-stream change programme and the relationship with a busy IT supplier. To date, we have achieved circa 25% savings on our service delivery costs. This money has been reinvested in our Fire Safety Improvement Programme, which has enabled us to expedite progress on this critical strategic objective.

This is just the start of our journey. Next steps will focus on developing our workflow so that it supports further self-service for those tenants who choose this route, meaning further resources can be redirected to meet our corporate objectives.

To discuss this article, contact Jon Slade

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Lisa Taylor
 Founder/director, Coherent Cities and executive director,
 Future of London

Transformation: it never rains but it pours



The invitation to write this piece landed – as things do – amid a basket of change. I’m nine months into handing off the CEO role at [Future of London](#) and creating [Coherent Cities](#), whose ‘About’ page evolves as the company does. Loved ones are going through personal, health and career upheaval on different continents, and I’m set to have an op that will catapult me into medical menopause. Yay!

The timing made me realise that life is pretty much always like this, for pretty much all of us. From long anecdotal evidence, it is rare to just navigate a merger, have a baby, lose a parent or change careers. Transformation can start to feel like a magnet, where one change you choose attracts another – or a handful – beyond your control.

Losing too much control can be the thing – as much as a specific change – that tips us into panic, depression or substance misuse. Architect Ben Channon is eloquent on humans’ need to control at least some of our environment (his book, *Happy By Design*, is worth a read).

Compound effect

Transformation can happen in your organisation, career or personal life, and sometimes we don’t see the compound effect. For example returning from maternity leave with all that entails to a new ‘naked desk’ open office. (See [Harvard Business Review’s](#) take on open offices.) Or, as in the case of my successor, the excellent Nicola Mathers, bringing in three promising new staffers while winning three major projects – often enough, the individual changes are really positive; there’s just a lot going on.

So how do people stay sane, make good decisions, and survive or even thrive through what is often a hydra of transformation? Here’s a quick a compilation of advice from experts



Using strategies to manage the stress of big changes in your career or at home is essential when life gets busy

and generally excellent people (watch for a full feature at Coherent Cities in spring):

1 Take care of yourself: Try to sleep enough, get fresh air (or just ‘air’ if in London), limit your screen time, exercise, see friends, laugh, meditate, do yoga, get extra help with childcare, have a massage: whatever it takes for you to feel as good as possible – and if sleep is a real issue, get help.

2 Cut yourself some slack: You may not be as on the ball as you (or your boss or board) would like when there’s a lot coming at you. As long as it’s not permanent or dangerous, it’s OK. Some of us dive into work and let home suffer; others do the opposite. My dad (who will happily email you bad jokes and photos of puppies) once advised never to quit smoking and lose weight at the same time; pick your battles. Also give yourself time between roles to reflect and reset: just one tip from brilliant coach and facilitator [Miffa Salter](#), and one that the pros at Campbell Tickell will share as well.

“Transformation can start to feel like a magnet, where one change you choose attracts another – or a handful – beyond your control”

3 Talk to people: This can be a mentor, coach, therapist or GP, or just fresh perspective from friends or peers. This is critical when change is coming at you in more than one area of your life. It also means asking for help, whether that’s from your board, boss or family. An excellent discussion in a recent Future of London [Leaders Plus](#) insight session was on how to say “no” to employers as you become more senior.

4 Look up: Whether it’s to find out how other CEOs navigated a rough year, explore new careers, get fresh ideas or just exercise your brain, give yourself some new ‘inputs’. Try a podcast that blends work and life like [ZigZag](#), read different magazines, go for walks, visit galleries – whatever it takes to ‘feed’ you (Miffa again).

5 Seek some control: This could mean getting a grip on the diary or prioritising projects, but in general, life seems less like a hurtling meteor when at least one area is going well – whether that’s job, love life or family, nurture the thing that’s going well so it can energise you for the rest of the circus.

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Debby Ounsted CBE
*Non-executive director of Funding Affordable Homes
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Why social investment makes a difference



Social and financial inequities remain stark in many parts of the UK. This is despite the country's well developed social and health support infrastructure and relatively stable economic and regulatory frameworks. Traditional grant making through the state or from endowed charitable foundations is no longer the main road to funds for social purpose organisations (SPOs). They have an appetite and need for access to new sources of capital, so what is happening to meet this?

A wide range of additional sources of innovative funding has emerged, mainly available through intermediaries. With these have come a variety of financial instruments that are new to a sector traditionally dependent on grant aid. These include equity investment, flexible lending and the provision of working capital. Whatever service an SPO is providing, many now look to private investors – usually through these capitalised intermediaries – to use private money for social good.

Making a difference

An SPO might want to develop a new service but be unable to obtain (or afford) a traditional business loan from a high street bank. It might want to build a community centre to offer training and trading opportunities in an under-served rural community – equity investment might make this financially possible. Or the SPO might need a medium-term but flexible loan to tide it through a transitional period – perhaps having lost recourse to local authority service contracts: bank loan terms may be too rigid to cope with an uncertain repayment profile.

As well as the good use of the money itself, SPOs that work alongside social investors typically develop their financial strength

Social investment in action



Loan finance: Burton Street Trust, Sheffield

Two loans from Charity Bank over eight years funded the community centre's redevelopment and growth providing a vibrant and well used hub for the neighbourhood.

Recycling funds: CHIME CiC, Devon

A loan of £170,000 from Social and Sustainable Capital (SASC) enabled Chime to expand its service supporting adults and children with hearing loss to an additional 2,500 clients.

Combined financing:

Spacious Place, Burnley
A £500,000 grant from Power to Change and a £1.5m grant from SASC's Community Investment Fund was used to create an employment and training hub for young people.

Spacious Place

Spacious Place used combined financing to buy and convert this disused Grade II listed mill in Burnley

and capacity, learning how to blend grants with other financial instruments, moving them towards greater independence and sustainability (see box: Social investment in action).

Grant-making foundations recognise that many beneficiaries will always need support through outright grants. However, any opportunity to recycle their scarce charitable resources must make business sense all round.

It is worth noting that housing and other property-related social investments are perhaps more readily funded than less tangible projects. That is because real estate is an asset class understood by the investment industry, and while the income stream may be low, it is at least predictable, and the investment is secured.

The challenges

There is still a mismatch between what most SPOs say they need (typically small scale, around

£50,000, unsecured, easy access against untested outcomes) and what investors hope for (large scale, risk-protected, proven impact).

Defining in advance what social outcomes are expected, collecting hard data, and analysing the social impact is much harder than measuring purely financial returns.

Due diligence can be burdensome and disproportionate to the amount of money involved and the time horizons, return expectations and financial structures, may just not be able to be aligned. However, there are many funders, charities and intermediaries working to solve these challenges. While social need remains and while private capital is available, all we need is ingenuity and persistence to achieve their mutual benefit and so deliver greater social change.

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Tayo Bilewu
 Investment director, Civitas Housing Advisors



Next steps in the evolution of impact investing

The term ‘impact investing’ was first coined in 2007. It continues to offer a platform to harness private sector power and desire for good, supported by prominent voices such as [Sir Ronald Cohen](#)’s call for a shift to a third investor paradigm of ‘risk-reward-impact’. What does this latest evolution mean for investor appetite in the affordable housing sector?

What is impact investing?

There is broad agreement among academics and practitioners on the three key attributes that underpin impact investing (see box, right).

Buoyed by an inspired millennial generation, impact investing is progressively recognised as the conduit to ethically deploy capital that will yield social and environmental benefits. It supports a cultural change in the way societal problems are solved and purposefully seeks to tackle social/environmental challenges by adopting investment strategies that place these alongside earnings. Essentially, social and/or environmental outcomes are as highly valued as financial returns, closely monitored and carefully analysed.

Impact or finance first?

These investments are categorised as either ‘impact first’ or ‘finance first’. The range of investments from both ends of the continuum indicates that achieving healthy financial returns and delivering positive social and/or environmental impact are not mutually exclusive.

Turning our attention to affordable housing, the scope for impact investing is clear and has attracted considerable investor interest. The inherent characteristics of the affordable housing sector make an attractive proposition for impact investing – it offers scope for

The three key attributes that underpin impact investing:

1. Deliberate intention to deliver social and/or environmental impact.
2. Active measurement and reporting of outcomes.
3. Deliver financial returns.



Environment



Housing



Unemployment

scalable investment and measurable impact. High-quality affordable housing is an important catalyst for positive social change.

The social mission of affordable housing goes back centuries, with philanthropists and government at its heart. Positive environmental impact has probably been more challenging but is certainly achievable – particularly if the principles of the [circular economy](#) (designing out waste and regenerating natural systems) are adopted in new housing construction and refurbishment.

However, the definition, measurement and communication of impact must be unambiguous and implemented consistently.

What next?

The UK has a mature funding system for social and affordable housing, but there are gaps. The vast liquidity available to ethically driven private investors and the attributes of impact investing suggest it could play a pivotal role in plugging the delivery gap.

Complicated problems require

Impact investing can help to tackle problems such as climate change, lack of affordable housing and unemployment

“The inherent characteristics of the affordable housing sector make an attractive proposition for impact investing”

innovative solutions. Access to impact investment capital allows investee companies/businesses the opportunity to address these challenges with the required urgency and ingenuity. Impact investment offers the platform for decisive intervention and taking calculated risks. After all, as aptly put by Sir Ronald Cohen: “Risk is an emotive word that masks the value of uncertainty.”

Affordable housing is an emerging sector for impact investors who wish to contribute quickly to address the shortfall in homes. Unlocking the potential requires a healthy pipeline of opportunities, transparency, and commitment to a culture of monitoring to improve rather than simply monitoring to prove. Constructive and purposeful engagement between key players will stimulate further investment and ensure private capital continues to flow towards doing measurable good.

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Paulette Singer and Thomas Ball
Founding directors, Clitterhouse Farm

Clitterhouse Farm: creating a community

The Campbell Tickell team nominated Clitterhouse Farm as one of their seasonal donations to support at the end of 2019. So what do we do and what are our plans?

The Clitterhouse Farm Project in north London started in 2013 when four residents came together with a shared ambition to turn the derelict Clitterhouse farm buildings into a creative and community hub.

When we discovered that the buildings were due for demolition as part of the [Brent Cross Cricklewood Regeneration](#), we spent a year campaigning with local residents to save the buildings and raise awareness about their historic significance.

The Farm was originally a woodland sub-manor dating back to 1321 and the area is officially recognised by the London Borough of Barnet as one of “special archaeological significance”.

In October 2014 we learned that our efforts had been successful, and the buildings’ future had been secured.

Sustainable community hub

In 2015 we set up Our Yard, a not-for-profit charitable company, to carry out our mission to transform the farm into a vibrant, creative and sustainable hub that supports our community and small businesses. We wanted to create a positive focal point for our local area – a place that has suffered as a result of years of delays in the Brent Cross regeneration project.

We have run a range of events and workshops over the past few years from arts festivals, history talks, archaeological digs and cinema nights, and more recently, the development of a thriving community garden.

We have successfully accessed funding support over the years



and built the case for our project’s mission by speaking with hundreds of local people about what they would like to see here. Our plans include:

1 A cafe: Central to our plans for the whole farm site has been the idea of a community cafe. This would be a simple meeting space that could enable all manner of events and activities to take place year-round. To this end, in 2015, the community came together and built our small pop-up Farm Cafe. We wanted to see if there was demand for such a space to meet and connect with the wider community.

Despite its small size, lack of toilets or heating, a team of committed volunteers have come rain or shine all year and have been privileged to meet and get to know so many of the local community and of course watch so many new connections grow and blossom. The pop-up space has become a vital meeting space, a point of connection with our community and the beating heart of the wider project.

Clitterhouse farm hosts regular community events and workshops and is home to a thriving community garden

“Beyond the need for a space to connect, the area also lacks an affordable shared office and makerspaces”

2 Spaces to co-create:

Alongside the cafe we have been working on our long-term plans to start renovating and using the existing farm buildings. Having carried out extensive community engagement over the past four years, we have found that beyond the need for a space to connect, the area also lacks affordable shared office space and makerspaces.

We have met dozens of local people who are looking to rent spaces, provide workshops and training but without the indoor space at the farm we have been unable to make this possible.

Last year, in response to our community engagement findings, we ran a successful crowdfund campaign to take our project to the next level and build a larger multi-use cafe space and refurbish a portion of the barn buildings to deliver three new workshop spaces.

Over the next six months we will be building our cafe, renovating the workshop spaces and opening a large greenhouse workshop on our Farm Garden. These spaces will enable us to continue to connect and build a resilient community in and around north west London.

We welcome support, so please come and find out more about our work or check out our website clitterhouse.com.

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Delivering transformation

Transformation is about reimagining why you exist, what you do and how you do it.

The depth of the work defines the scale of the outcomes.

At Campbell Tickell we know how to deliver whole system change: better outcomes for your customers and your business, and lower operating costs.

"CT's work to develop our new service model was excellent. They pulled together all elements of our concept, creating a solid and deliverable proposition, with the support of our Board and wider team"

Elsbeth Mackenzie,
CEO, Thrive Homes

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