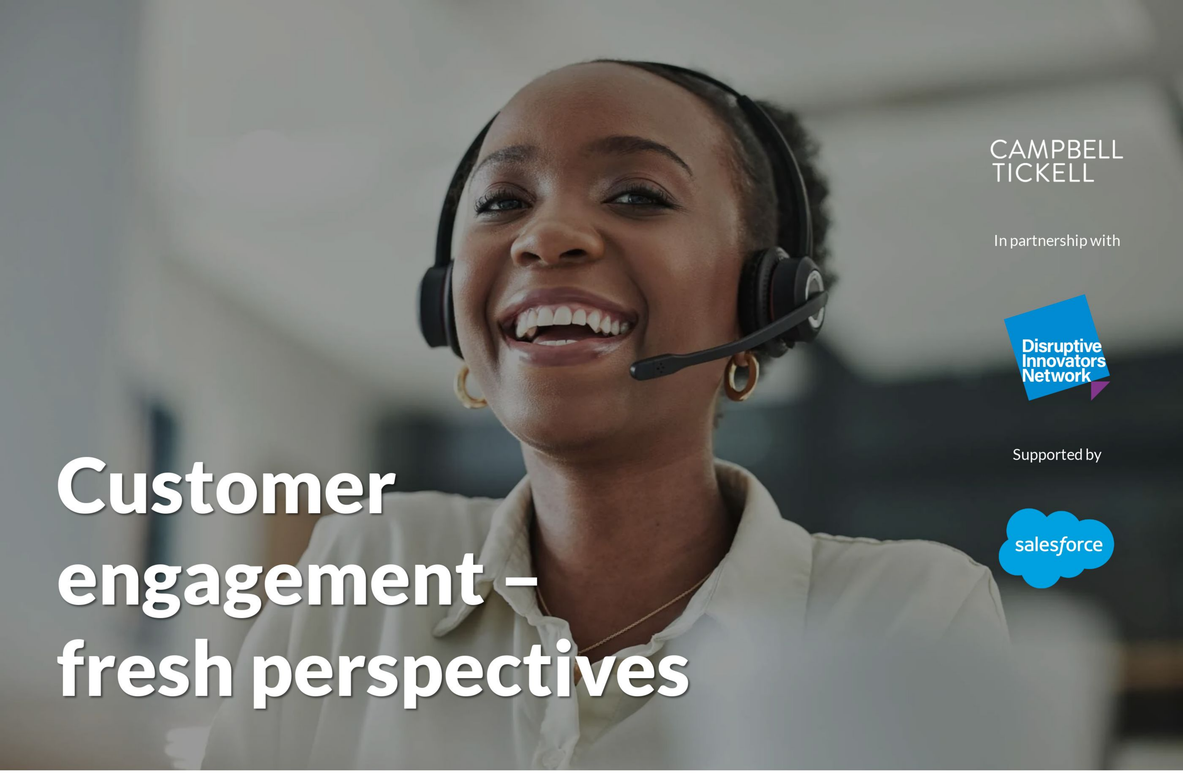

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Customer engagement – fresh perspectives

Introduction

Ian Wright
CEO,
Disruptive Innovators Network

Catherine Little
Director,
Campbell Tickell

Jon Slade
Director,
Campbell Tickell

Welcome to the third joint research report between the Disruptive Innovators Network and Campbell Tickell. Following the positive feedback we received from the first two, we thought for our third report we'd tackle a very topical theme around how we can improve the way housing providers engage with their tenants and residents.

It seems an issue which, after decades of delivering landlord services, we still haven't nailed down. There are many reasons (or excuses) as to why this may be, not least that tenant and resident expectations are increasing at a pace which landlords are struggling to keep up with. But in a digital age there is definitely a drive to revisit more traditional ways of 'listening' to what our 'customers' want from a landlord.

We have framed the research around innovations happening within the social housing sector, along with external and international perspectives. Some of the findings are challenging and you may not agree with them all, that is fine. The important bit is we keep how we think about tenants and residents needs and expectations at the forefront of housing operations.

We think you will find the stories and insights both inspiring but also practical, giving you a fresh perspective on how to understand and engage with your tenants and residents in better ways.

To discuss any of the issues raised in this report, please email: Ian Wright, Catherine Little, or Jon Slade

This report is supported by Salesforce

Salesforce is delighted to support this timely research paper which provides insight into how housing providers can act and innovate to engage residents in new ways.

In today's rapidly evolving digital landscape, organisations of all industries and sizes are facing unprecedented challenges when it comes to engaging with their customers. From rising expectations to macroeconomic uncertainties, organisations must adapt quickly to changing circumstances and demands. As a global leader in customer relationship management, Salesforce has seen our customer base continue to innovate and expand how they interact and engage with customers.

In an era where housing providers are under significant pressure from the government, residents and the broader public to do more, technology is fundamental to helping organisations deliver. Salesforce recognises the importance of rethinking customer engagement within this context. Global advances in areas such as Artificial Intelligence (AI) are supporting organisations' ability to innovate like never before, from educational institutions personalising learning experiences for students, retailers developing real-time AI-powered shopping assistants or healthcare providers looking for early diagnosis of chronic conditions in patients.

There are many ways in which housing providers can learn from and leverage cutting-edge technologies, from early detection of financial issues for residents, to supporting customer service colleagues with real-time recommendations, and we hope this report provides some insight as to what is possible.

OPEN

We interviewed a number of leaders and specialists as part of this research. Their quotes are intended to illustrate various points, but should not necessarily be taken as representing the views of Disruptive Innovators Network or Campbell Tickell.

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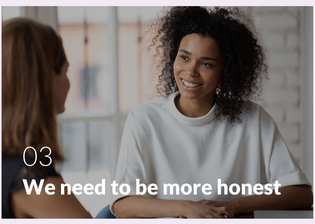

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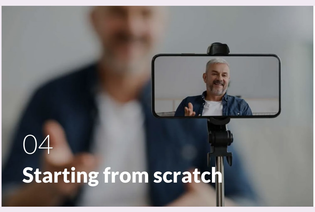

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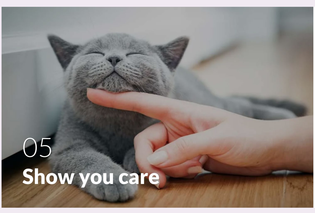

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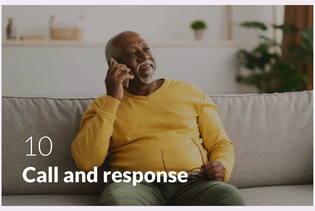

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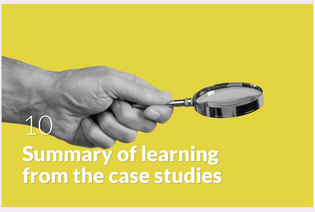

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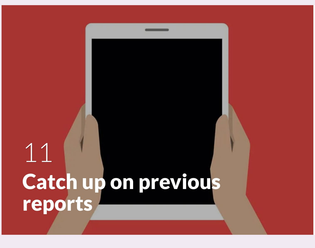

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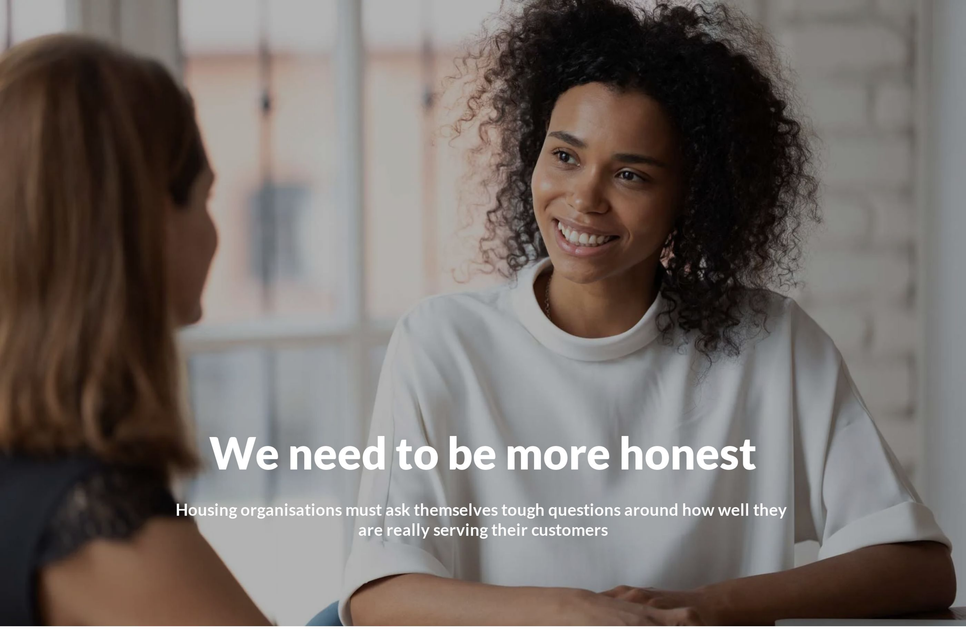

We need to be more honest

Housing organisations must ask themselves tough questions around how well they are really serving their customers

"The level of inefficiency and service failure we have in housing is inexcusable." That's the unflinching assessment of the sector given by Naomi Sweeting, director of customer experience at Grand Union Housing Group.

Sweeting, who took her first job in housing six years ago having previously worked in the commercial sector, thinks that service failure is in part a result of housing associations not operating in a truly competitive market. "Our customers don't have a choice," she elaborates. "Therefore, there's been no consequence when we've got it wrong."

Detailed customer needs

But even more important than that uncomfortable truth is the fact that landlords tend not to know who their customers are at a granular level. To address this problem, in late 2021 Sweeting led a psychographic customer segmentation exercise for Grand Union. This involved an email and telephone survey of more than 2,500 Grand Union customers containing 50 statements and questions.

The idea behind the work was not to characterise its customers or group them into different generic 'types', but rather to identify common themes while also understanding the different capabilities and needs of tenants. Similarly, the impetus that drove the study was not to generate data for its own sake but to build services that better matched those customer needs.

Sweeting explains how she was prompted to take this approach because of a suspicion that a higher-than-average proportion of housing association tenants may be experiencing challenges from undiagnosed physical, mental or cognitive conditions – a suspicion borne out by the research, which found that 72% of Grand Union customers experience at least one condition that affects them daily.

Grand Union customer segmentation exercise – in numbers

2,500
Grand Union customers took part in a psychographic customer segmentation exercise in 2021

50
statements and questions included in the exercise

72%
of customers have at least one condition, that affects them daily according to the research

Improved services

This deeper understanding can then be translated into how the landlord designs its services. Sweeting uses customer access non-compliance as an example to illustrate her point: "We write to customers about everything in quite long and verbose language and we get lots of what we consider service failure, but we blame the customers for it.

"[But] why aren't they responding? Well maybe it's because our services don't actually meet their needs. Maybe if we've got customers who have high levels of difficulty in certain areas, then maybe our processes are wrong, and maybe it's not a customer issue. That's what prompted me to do this and that's what the segmentation has evidenced

This isn't about a trend to develop 'personas' which typically focus on demographic attributes or describe a behaviour that has or hasn't happened, it's about understanding why and how we need to design services differently.

Sweeting believes that the segment analysis she has done with Grand Union – and since replicated with five other associations – has inherent value whatever problems you are looking to solve. As she puts it: "A good segmentation is really just rich, granular-level data to feed into your transformation."

Naomi Sweeting
Director of Customer Experience, Grand Union Housing Group

"We are moving from a position where we may come across as lacking empathy in communication 'you are in arrears' to one that considers our customers needs and builds trust 'we've noticed you have missed a payment, are you ok?'"

Customer segments

Sweeting and her team developed six 'customer segments' – 'deliver', 'flex', 'boost', 'reassure', 'assist', and 'nurture' The names reflect the approach that we need to take to meet the needs of these different customer groups.

And although the segmentation will be used to inform how Grand Union operates at an overarching strategic level, there are already services which are being changed as a result of the insights gleaned from the exercise.

Sweeting gives the example of how the association is engaging with customers facing the prospect of falling into arrears. "We're using it to look at customers joining the organisation and what they need," she explains. "We've put in a clearer referral process because the way we were structured [before] didn't enable us to identify early enough when customers may have been at risk of falling into arrears, before it happened. Our new approach enables us to support customers earlier, rather than trying to help them once the issue has materialised. This is better for them, and better for us.

Now, we have the ability to identify customers at risk of falling into arrears and refer them to our financial wellbeing team so they can access support if they need it. Grand Union is also working with Voicescape to develop bespoke messages for those in arrears. "We are moving from a position where we may come across as lacking empathy in communication 'you are in arrears' to one that considers our customers needs and builds trust 'we've noticed you have missed a payment, are you ok?'" says Sweeting, describing the change in approach.

Need for honesty

Sweeting believes the housing sector needs to be more honest with itself when judging how it is serving its customers. She does not think the newly introduced Tenant Satisfaction Measure (TSM) surveys will yield positive results unless organisations really understand who their customers are and how to ensure the silent voices are included.

"There is a lot of debate about digital data collection giving a negative bias. Actually our segmentation and evidence flips this and shows that a telephone approach actually creates a strong positive bias, by only reaching the most capable and confident customers. Organisations need to consider what the purpose of the new TSM is – and that is to give you the true read on how all your customers are experiencing your service. It's about informing improvement, not having the top scores if that isn't the truth."

"Organisations need to consider what the purpose of the new TSM is – and that is to give you the true read on how all your customers are experiencing your service."

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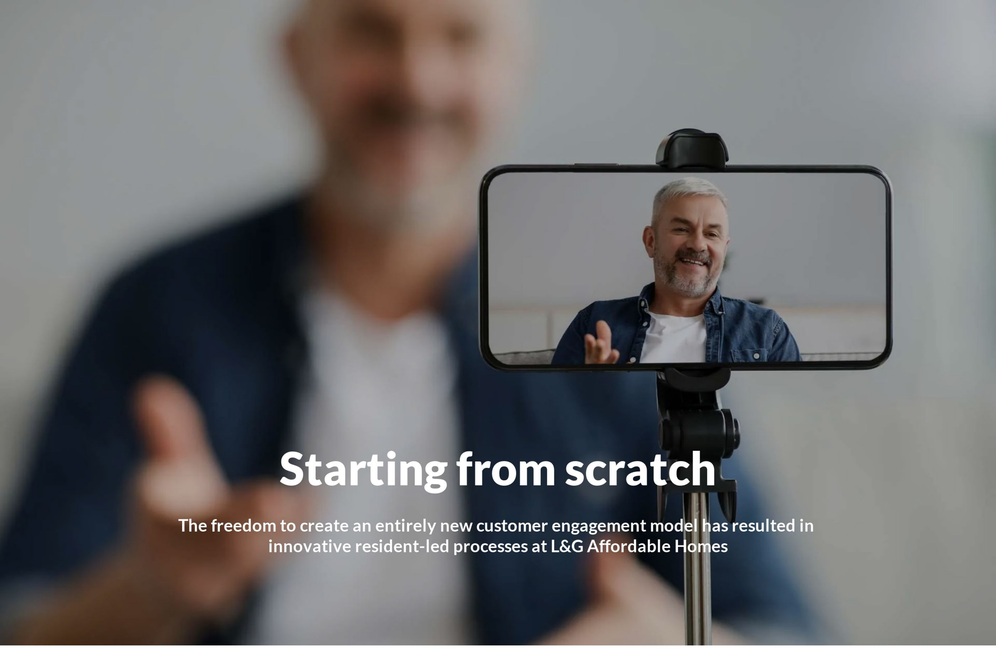

Starting from scratch

The freedom to create an entirely new customer engagement model has resulted in innovative resident-led processes at L&G Affordable Homes

What would customer engagement from a housing provider look like if it were to be set up today, from scratch? For most housing associations, the question is purely theoretical, given they are almost always dealing with complicated and often unwieldy legacy systems and technology.

For Shaun Holdcroft, however, this is the practical problem he faced when he helped launch L&G Affordable Homes in 2019. Having worked in the sector previously, Holdcroft was familiar with the way more established providers have not always lived up to the promise when it comes to engagement.

"I think there is a really strong, earnest desire among people in the sector to engage with customers and to be responsive to feedback," he says. "But too often, the imperative to do something about that sufficiently to drive change in the way the organisation is operating or the design is structured is relatively limited."

Right customer outcomes

At the outset, Holdcroft and his colleagues wanted to ensure they didn't fall into the same trap: "Arriving at L&G, my view was that we only ever wanted to engage with customers when we were serious about doing something with the information that they gave us, and that we wouldn't allow ourselves to rest on an operating model or service model that might be commercially viable but wasn't delivering the right outcome for customers.

"And so what we've tried to do throughout our journey is avoid getting too caught up in complex, costly and administratively burdensome structures that seek to engage customers. Instead we try to focus on understanding from our customers where we are failing and then enacting plans to do something about that or, having already had a plan in mind, bringing those customers into the design of those plans to see whether the execution fits with their experience or not."

Shaun Holdcroft
Operations Director, Legal & General Affordable Homes

"We've tried to avoid getting too caught up in complex, costly and administratively burdensome structures that seek to engage customers. Instead we try to focus on understanding from our customers where we are failing and then enacting plans to do something about that."

Beyond customer panels

The approach L&G has taken is a departure from the idea of customer panels or resident boards that the sector has tended to use in the past. Holdcroft breaks the journey of customer engagement down into three parts:

1. identifying and documenting specific issues;
2. co-designing solutions with affected customers;
3. continuing to engage with groups of customers to test the newly created processes.

In the first part of this process, groups of between 15-30 residents who share an experience of a particular service or are in a similar geographic area are invited to record **video diaries** over the course of around two weeks.

"The real value in that is that you get a sense of **what's really going on in a customer's life**. And often you get a much more powerful sense of why us failing to deliver a service at the right moment in time has had such a substantial impact on that customer's feeling towards us as an organisation [and] what's it's done to their life," Holdcroft explains.

During the second phase, groups of customers are brought in to essentially help **co-design a new process**. "We'll take a cohort of customers and then we'll actually bring them into the conversation," continues Holdcroft. "We'll use them and their experience to help test whether the design solutions that we're proposing would have potentially improved their experience or would have worked in solving the issue that they were raising."

Senior staff involvement

At this point, senior staff members from L&G are also involved. Holdcroft says this is more about developing a culture than to do with the service design itself: "It's a really great way for people who, to be frank are pretty well paid and pretty well off, to get a sense of what it feels like to walk in the shoes of our customers."

The final stage involves taking on a panel of customers who have already been involved in the video diary or co-design process and keeping them involved by testing the service. "We send them the finished version of what we've created and we basically get them to push it until they can work out a way to break it," Holdcroft explains. "And then we get them to feed back to us what it was that they think broke it."

Working through service redesign will become easier for L&G after this summer, once it starts using an integrated Salesforce platform which will change the way customers interact with their landlord. Holdcroft says the organisation began investing in a "modern-day digital platform" on "day one". This was a particular issue for L&G, as its business model involves it partnering with established housing associations which provide some management services, leaving customers initially with multiple points of contact for different services.

"It's a really great way for people who, to be frank are pretty well paid and pretty well off, to get a sense of what it feels like to walk in the shoes of our customers."

Blank slate

Holdcroft accepts that designing services that meet customer needs is easier when you come to it with the relative blank slate that L&G had: "We've basically built a platform that you can run a whole housing association on – that's very easy to do when you haven't got the legacy systems and all of the data migration to worry about that comes with an existing landlord."

Nevertheless, he still thinks other organisations in the sector can learn from his experience, not least that the process of improving customer service is a necessarily iterative one. "The mistake I see too many organisations make is that they make it into a bigger problem than it necessarily is," he concludes. "Most organisations look at the totality of the problem and think it's going to take forever to fix and billions of pounds to solve it, rather than break it down to a set of bitesize problems and build within their confidence and capabilities."

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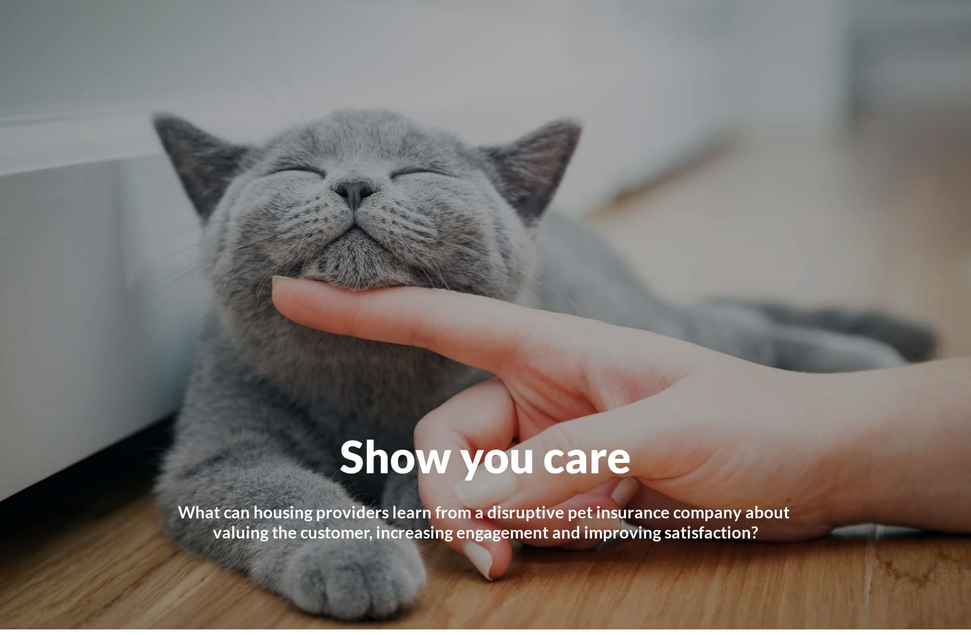


Show you care

What can housing providers learn from a disruptive pet insurance company about valuing the customer, increasing engagement and improving satisfaction?

"In terms of knowing me as a customer, social housing isn't even close," says Oke Eleazu, chief executive of disruptive pet insurance specialist Many Pets. "They should know everything about the houses they own and the people who live in them: what's working well, what isn't working. There's so much more they could do to create a relationship between them and their customers."

Eleazu knows a thing or two about being a disruptor in an industry, and how that disruption can create a vastly improved customer experience. In just six years, Many Pets has grown to become the trusted insurer for more than half a million pets, in part by using data to truly understand who their customers are and what they want.

But, as a current non-executive director at Hyde and former board member at Bromford, Eleazu is also very familiar with the housing sector and, crucially, what it has got wrong when it comes to customer engagement.

Show customers you care

"Part of the problem is that sometimes housing associations don't think of customers as customers, they think of them as tenants; sometimes customers don't think of themselves as customers," he says. "They say they want to be number one in customer experience, but they don't even think of customers in the right way. They all say they're on a journey of transformation but it's not for the customer; it's so they can be leaner and cheaper. I've seen that story 100 times. But at the end of the day, it's fairly easy to show – not tell – a customer that you care."

In his day job, Eleazu is focused on trying to demonstrate to customers that his company both understands them and cares about them. And there are clear parallels between an insurance customer and a housing association customer. For starters, they often don't want to know anything about the product they are using beyond the fact that it works. Eleazu recognises that as a fact of life.

Oke Eleazu
CEO, Many Pets

"They say they want to be number one in customer experience, but they don't even think of customers in the right way. They all say they're on a journey of transformation but it's not for the customer; it's so they can be leaner and cheaper. I've seen that story 100 times. But at the end of the day, it's fairly easy to show – not tell – a customer that you care."

No one cares about insurance

"One of our strategic pillars is that no one cares about insurance," he explains. "It's something you hope you never use. No one engages with it; no one cares.

"But if people aren't passionate about insurance, [we thought] let's insure the things they are passionate about – and pets are exactly that. That gave us licence to have more engagement with customers. We want it to be an ongoing conversation between us."

Engagement for Many Pets isn't something that is done for its own sake, but so that the company can understand exactly what customers need and then deliver a better service to them as a result. Eleazu says this ethos should apply no matter what sector you work in: "That should be the basis of every company, whether it's a housing association or insurance company or retailer. It doesn't mean you have to provide them with everything they want; it means you need to understand them, and then you also have to understand what you are going to be for them."

Accept you can't do everything

Eleazu says that understanding what you can do for customers might even mean accepting you can't do everything – with housing associations this might mean admitting that customers – or tenants – don't always have a choice, and that their landlord has finite resources.

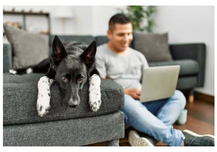
"They all say they want to be the best for customers but they don't really, because to be the best you have to be so much better than everyone else. So, you don't really want to try to do that; you [might] actually want to be seven out of 10. But if you want to be seven out of 10 admit it, and be that seven."

Collect the right data

When it comes to developing a true understanding of customers, it's not a question of just accruing more and more data, but making sure it's the right data. For Many Pets, this meant initially collecting less data than its peers, but making sure that customers are sufficiently engaged to continue to share and update that data. It's what Eleazu describes as "progressive disclosure".

"We're saying [do] less to start with. So rather than ask 15 questions in a buying journey, why don't you ask six because those are the six [for which] you actually need to provide the price? However, the other stuff that you may or may not need, you can ask later. The idea is the more that customers trust you and like you, the more they'll tell you – so actually get them to come on the journey to start with."

After that initial process where customers might just be looking for a good price, ongoing engagement comes from a dedicated account section on the Many Pets website. On the assumption that "no one cares about insurance", this page offers discounts, competitions and other services, such as an online vet. "With most insurance companies there's nothing for the customer to go to their account for," explains Eleazu. "We wanted to engage customers more to help our service team."



"We wanted to engage customers more to help our service team."

Housing behind the curve

That's the key point: customer engagement helps provide a better service, which in turn helps the end user. It's the very epitome of a virtuous circle. But, as Eleazu says, to get to the point where you provide a better service, you have to truly value your customer. And that's where he feels housing is behind the curve.

"Even if the data was there [for them to use], you have to have a real shift in what you believe your duty is for those customers," he concludes. "I've been in many housing associations where staff think customers should be grateful for having a roof over their head. If you start in that position you're not going to get anywhere."

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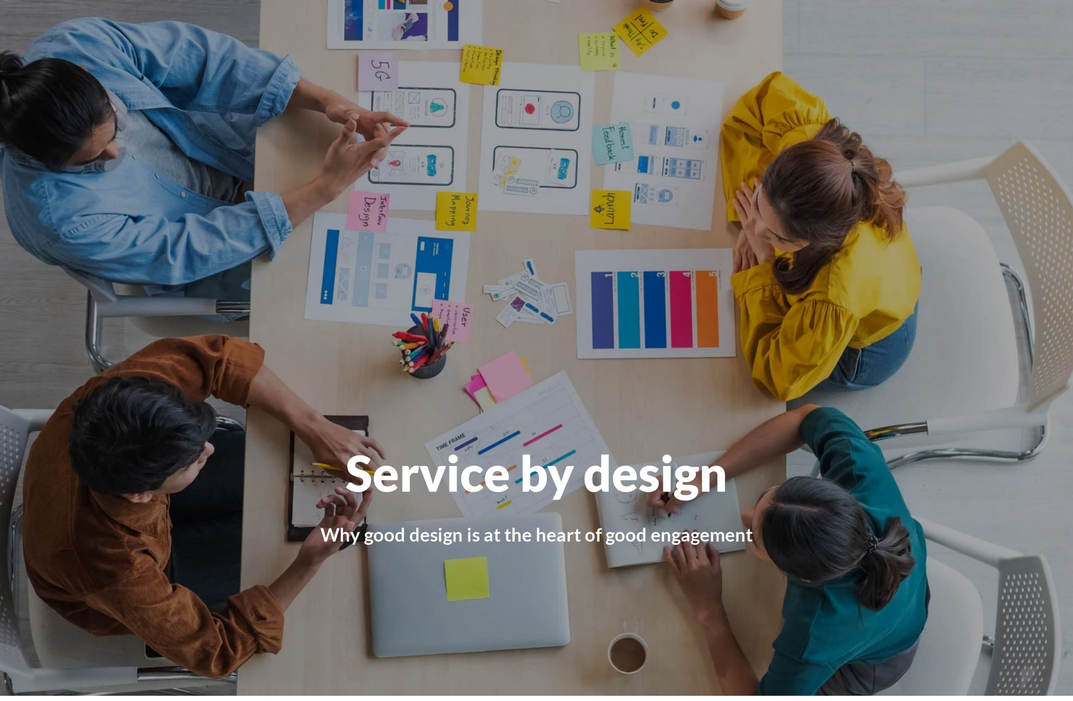


Service by design

Why good design is at the heart of good engagement

"Designing is not an option," insists Clive Grinyer, head of service design at the Royal College of Art. "People are always making decisions about how they service their customers or how they want to change things. They are designing it – they're just usually doing it unconsciously."

Grinyer believes that making organisations more conscious of the role of design in developing their services can have a transformative impact on the quality of those services. And he doesn't just talk the talk: along with groups of Masters students, Grinyer has worked with several housing providers on real world projects to change the design of their services and improve their customers' experiences.

Securing resident buy-in

At north-east association Believe Housing, Grinyer and his team were brought in not specifically to improve customer engagement, but rather to help bring down the organisation's carbon footprint. However, to do this effectively, the most important part was to get residents to buy in to a transformative and hugely disruptive retrofit programme.

Having previously installed heat pumps which later had to be removed and which had actually resulted in higher energy bills for many residents, Believe was looking for a different way to achieve its aims. For Grinyer, this is a demonstration of how engagement with people is at the heart of all service delivery, and how big changes can only be successful if the process is collaborative.

Speaking about the impact of major retrofit projects, which many housing associations are at various stages of implementing to meet their net zero-carbon obligations, Grinyer explains: "The organisation [might] see it as beneficial and helpful, but for the people and the residents it can be incredibly disruptive, and disorientating. What we do is help them understand the real people they are designing for, help them see it from their perspective. And people are actually really good at that: once you give them permission and once you give them some of the basic tools.

Clive Grinyer
Head of Service Design,
Royal College of Art

"Trying stuff out and learning why it doesn't work [is] incredibly powerful. If something fails, that's an immense learning most people are so scared about. But to prototype and experiment with people is a really important part of the design process and one you have to go through."

Realise how to do things differently

"Let's understand the customer, let's live through a day in their life, let's live through the kind of process you want them to go through and then you'll see and you'll realise yourself how you have to do it differently. And then we can work together to have lots of ideas and construct a new process that will hopefully be a lot more successful. That's the essence of service design: we're using design methods that we might use to design a product, but we're using it to design these kinds of experiences."

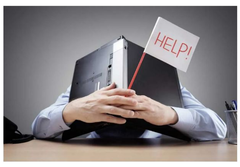
In essence, it boils down to the difference between a customer or resident feeling they are having something done *to* them or *by* them. From an organisation's point of view, this is about realising that the engagement piece is not just an add-on.

"If you don't understand that it's a piece of customer engagement – that there is something you have to do and it's not just sending them an email or sending them a flyer or a brochure or something; that it's about really truly engaging with them and seeing it from their point of view – you waste a lot of money, you waste a lot of time and you're often unsuccessful at the end of your change process," says Grinyer.

Learn from failure

The other key ingredients to using a design approach to change how you implement services, according to Grinyer, are joined-up thinking within an organisation and the ability to accept failure and learn from what doesn't work.

On the first of these, he believes that people have tended to view engagement as "an IT problem" or "a new piece of software". He explains: "We need to do more than that and see it differently, as a journey that the organisation and individuals go on. And if nothing else, it helps them be more collaborative and work together, rather than have different departments within an organisation just say 'well, it's my responsibility'."



People have tended to view engagement as "an IT problem" or "a new piece of software".

Part of the process

On accepting failure, Grinyer says that design is a necessarily iterative process: "Trying stuff out and learning why it doesn't work [is] incredibly powerful. If something fails, that's an immense learning most people are so scared about. But to prototype and experiment with people is a really important part of the design process and one you have to go through."

At Believe, Grinyer's team designed four energy-saving journeys for four different types of customer groups to go on. The association supported residents to launch community groups focused on improving energy efficiency, as well as a network of 'Be Green' volunteers to help their peers along on their journeys towards better sustainability.

The end product is a group of customers who feel they have a genuine role to play in a transformation journey, and – hopefully – an organisation that is moving closer to its net zero-carbon aims.

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It's all about the data

Why good data makes great strategy

Mike Joslin knows a thing or two about how organisations can best engage with large numbers of diverse people. A data expert who has been a driving figure in some of the biggest and most successful campaigns in recent British political history, he is now senior digital and marketing officer for campaigns at the National Education Union (NEU). In this role, he has helped it become the only education union to meet the ballot threshold for strike action during recent disputes over teachers' pay.

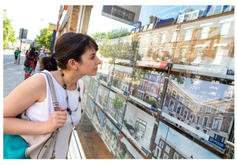
Joslin sees the connection between strategy and good data as fundamental for any organisation that wants to improve engagement to achieve its goals. "The most important thing is you have to understand what your strategic objectives are and then you can have a strategy," he says. "And you can only do that if you have data flow."

Moneyball activism

For the NEU, the strategic objective was to get more than **half of its over 500,000 members** to vote for strike action. To do this, Joslin and his colleagues engaged in what they termed "Moneyball activism" – named after the Brad Pitt film about how data analysts turned a struggling US baseball club into title contenders.

But instead of using analytics to find undervalued relief pitchers on rival teams, Joslin employed the same principles to **directly target 80,000 people** who he thought could be convinced to vote for strike action, given the right messaging.

He focused on members whose low pay meant they were priced out of their local housing market and **used data from Rightmove** to target very specific ads at them, highlighting how much frozen pay had cost them and comparing that figure to property prices in their area. In the end, Joslin estimates that the crossover of those directly targeted and those voting in favour of strike action was **"90 to 95 per cent"**.



He focused on members whose low pay meant they were priced out of their local housing market.

Deep understanding

That only happens, he says, because intelligent collection and use of data allowed the union to understand what its members actually wanted: "We deeply understand our membership. We understand who is likely to vote and who isn't and so we can focus resources in the right places."

And while there are some obvious differences between engagement with a body of union members and with housing association tenants, Joslin believes there are also important lessons to be learnt from his experience.

He describes the type of engagement that produces results – irrespective of the type or size of the organisation – as "relationship-based engagement": that is to say engagement built on understanding who the people you are trying to reach really are, what issues they are interested in, and who they want to hear from about those issues.

"If housing associations invested a bit more time in understanding their tenants, then people would be more satisfied, and you can reduce the burden on customer services so there's a cost benefit too," he explains.

"You need to understand as much about your customer as possible in order to make any decisions. Every single thing I do is rooted in logic, data and strategy. But before deciding the strategy you need to have an evidence base for it. You simply need to create a data system that allows you to analyse your customers, then you work out how to provide better customer services and have a more streamlined technology approach."

Mike Joslin
Senior Digital and Marketing Officer for Campaigns, National Education Union

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Bad technology

However, a spanner in the works for the housing sector, according to Joslin, is that "the technology at a lot of these associations is awful", meaning that there is often little connection between the different services customers use, creating frustration and anger. "It frustrates me when organisations don't recognise your previous touch points with them," he continues. "It's one of the most anger inducing things in customer management; if you can personalise communications, it creates that relationship-based engagement."

And so how can the sector start to improve the way it talks to its customers?

"For housing associations it's about everything being joined up – every touch point needs to link to each other, and housing associations are dreadfully poor at this. There are lots of different computer systems doing lots of different things, and people who are talking to people are not talking to each other. You need to make sure everyone is on the same system; you need a central source of truth so you can understand and create a customer journey."

Joslin also believes that large language models (LLMs) and machine learning could be used to automate huge swathes of the work done by customer services and could quickly and efficiently identify ongoing issues for customers.

But irrespective of the desired outcome or the way you get there, three things are essential to effect change: hire the right people; have an effective strategy; and put money behind it. And over and above all of this, insists Joslin, comes leadership.

"You can overcome anything through good leadership [and] proper holistic organisation-wide decision making," he says. "A lot of people think they do that, but they don't."

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Unlocking potential for change

A combination of tenant-led groups and more sophisticated use of data can help establish a clearer picture of residents' views and experiences

While the trend among housing associations that take a more sophisticated and modern approach to customer engagement has been to largely sideline tenant and customer boards, some still see a role for them.

Ellie Southwood is one of those people, but she has some caveats: they are only valuable, she insists, if they are designed in a strategic way and are used as just one of a wider set of tools that help landlords understand the people who live in their homes.

As chair of Habinteg, a board member at Paradigm and former cabinet member for housing at Brent Council, Southwood has experienced a range of different attempts to perfect the art of engagement.

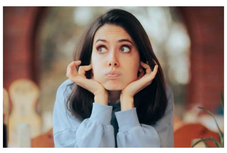
Treading a fine line

From a tenant point of view, she says housing providers have to tread a fine line: "I think that on the one hand [they] have not been well engaged with over years, but then on the other they have been over-consulted, to the point where they lack confidence in the organisation's willingness or ability to respond to what they're hearing."

That sense of being "over-consulted", according to Southwood, comes from an abundance of surveys and – sometimes – tenant boards and committees, but at the same time a sense that little results from them. However, instead of dismissing such tools, Southwood says they need to be improved. She adds that the sector needs to ensure that it is "not underestimating the support that we need to put around processes if we want them to succeed".

At Habinteg, the association has set up a Joint Strategic Influencing Group (JSIG), featuring board members and tenants. The group is chaired by a tenant, which means it cannot be a formal board committee but it meets on the same cycle as the association's main board. Southwood says that it's "really important" the group is tenant-led, which can mitigate against some of the issues she sees in some landlords' efforts to engage with their residents.

The success of these groups requires full support of leadership and they must have unfettered access to robust information – from complaints to contractor performance data – in order to understand the full range of customer experience. Only then can they effectively inform operational or strategic decisions. Paradigm's commitment to their Customer Experience Committee, and evolving this as it develops, is an example of how this can work well in practice.



"[Tenants] have been over-consulted, to the point where they lack confidence in the organisation's willingness or ability to respond to what they're hearing."

True representation

This speaks to a recurring and difficult to solve problem for landlords: how to make sure the tenants you hear from truly reflect the concerns of the wider body, and how to ensure that the voices that are most comfortable making themselves heard aren't the only ones that are listened to?

"I think one of the biggest risks is setting up committees with two or three tenants or customers and thinking that they are representative," Southwood echoes. "And it's something that I feel very strongly about because of previous experience in the charity sector, where some voices have become very dominant."

That is why, at Habinteg, the JSIG is supplemented by other means for tenants to get involved outside of more formal governance structures. These include regional 'listening forums' where tenants meet neighbourhood managers and, on occasion, contractors, and at which board members are present in a listening-only capacity. In addition, Habinteg encourages board members and executives to visit people in their own homes to hear their concerns on the doorstep.

Southwood says this approach can address some of the problems around representation that all housing associations face. "It's about being quite disciplined as a board about understanding what you're hearing," she elaborates. "Tenant A has a completely legitimate perspective and experience, [but] it does not mean that that is representative and it does not mean that therefore we should plough all resources into what they say is the issue."

The idea is that, with a range of different sources of what Southwood still accepts is "anecdotal" evidence, if you are hearing similar concerns from each "then you don't have to dismiss that anecdotal feedback – and sometimes that tells you [about] trends that are coming that aren't showing up in other datasets".

Ellie Southwood
Chair, Habinteg, and board member, Paradigm Housing

"I think one of the biggest risks is setting up committees with two or three tenants or customers and thinking that they are representative. And it's something that I feel very strongly about because of previous experience in the charity sector, where some voices have become very dominant."

Sophisticated use of data

And, critically, this approach must be allied to a more sophisticated use of data. Southwood says that she is "quite horrified about how behind the sector really is" when it comes to data. That's not to say it doesn't collect data, so much as it not using that data to drive meaningful change for people.

"I think we've got loads of data in the housing sector [but] we've probably got quite a way to go in terms of using it responsibly but also making good use of it," she adds. "The potential to get a really granular understanding of the customer experience through that data is huge. Whilst you might not call it engagement, understanding the basics of what tenants are telling us about their experience is a really good starting point for engagement. Because then you're not at first base; you're not saying to people 'Oh, what do you think of the contractor?'"

"If you've already got the data that tells you that 70% of those tenants are unhappy with the contractor, then you can have a more sophisticated conversation which helps to build that trust. So, I think it's our job to you use that data better."

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The Dutch perspective

An outside view of the ways in which UK housing associations get resident engagement right

It is easy to find voices that are critical of how the UK housing association sector has handled tenant and customer engagement over the years – and there have been enough high-profile occasions to demonstrate what can happen when it goes wrong. But sometimes, getting a view from further afield can lend some perspective.

"I was impressed by the way English housing associations [have been] able to deal with the diversity of their customer base," insists Gerard van Bortel, assistant professor of housing management at the Delft University of Technology in the Netherlands, describing his experience as a researcher studying English social landlords a decade ago. "I was already surprised by the different ways [they used] to engage customers: using different languages, using local community contexts to engage customers in difficult-to-reach communities. While in the Netherlands, it was still the case that there was a one-size-fits-all kind of engagement."

Compare and contrast

Van Bortel has studied both the English and Dutch housing sectors and is currently on the board of two associations in the Netherlands, including 40,000-home Rochdale, based in Amsterdam. He describes the Dutch method of tenant engagement as being overly "traditional" in its use of structures such as resident committees and regular surveys to gauge satisfaction, as well as being rigid around – for example – the use of non-Dutch languages in its communications.

"What I liked about the English way of involving residents was not only involving them in strategic discussions about what to do with the neighbourhoods but also how to organise your housing management services to… improve housing and management services," he explains. "In the Netherlands, that still is quite removed from how tenant and resident engagement is organised."

One thing that van Bortel thinks is true across both countries is that we are going through a transition period in terms of the importance housing providers attach to engagement: "I think there's more urgency felt to engage tenants more on an operational level [and about] housing management services, but that's also because there's a rather deep dissatisfaction about resident participation."

Gerard van Bortel
Assistant Professor of Housing Management, Delft University of Technology

"We have a layered structure of participation, and a lot of energy and attention goes to the higher levels, [but] my idea is that it would be more productive to also focus on the more operational levels of participation."

Performance agreements

Van Bortel describes how Dutch housing associations are obliged by law to enter into performance agreements with local authorities and local-level tenant organisations, but says that these agreements are "often quite abstract" and do not allay resident concerns about services at the operational level.

"These are more or less two different worlds," continues van Bortel. "You have this policy world of these performance agreements, where housing associations and local authorities and local authority level tenant organisations discuss high-level housing policies, and then you have the more operational and technical issues and often these two worlds are not very connected to each other.

"Discussions are quite far removed from the daily issues of tenants: good quality repair services; addressing mould in your home; addressing the backlog in maintenance; these kinds of things. So, we have a layered structure of participation, and a lot of energy and attention goes to the higher levels, [but] my idea is that it would be more productive to also focus on the more operational levels of participation."

The other problem with the traditional way of engaging at what van Bortel calls "the higher level" is that it gives a distorted impression of the customer base for many landlords. "I see a kind of tiredness [in the process]," he says. "It's always the older tenants with a Dutch background being active and that's not representing the full tenant population in these discussions."

"Discussions are quite far removed from the daily issues of tenants: good quality repair services; addressing mould in your home; addressing the backlog in maintenance."

Early involvement

Van Bortel strongly feels that increasing the amount and quality of tenant engagement is a must for housing associations, particularly given the demand for more development and the push for older stock to conform to net zero standards. He believes that consulting residents at the earliest possible stage produces the best outcomes.

"I think tenants are able to support the housing associations in discussing these dilemmas," he adds. "It's also fine if you say there are some requirements or preconditions. Sometimes housing associations say: 'Well, if you involve residents in an early phase, it's like giving them a blank cheque' but that's not my experience.

"I think tenants are very capable in dealing with boundaries, with limitations. And I think in that way, you can have a more fruitful discussion with tenants, instead of [asking them] to support a certain solution you have developed without involving the tenants.

"Maybe I'm naïve and maybe I have a too positive view, but on the other hand, I also have some experience in hands-on tenant engagement, so I think it's possible to do that."

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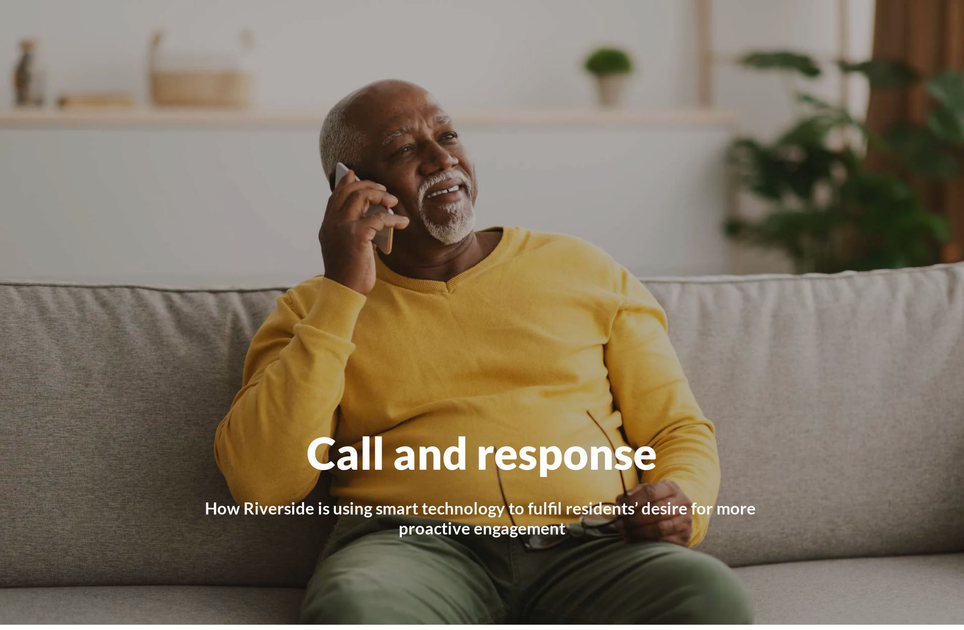


Call and response

How Riverside is using smart technology to fulfil residents' desire for more proactive engagement

Sometimes, for a housing association to improve its customers' experiences, it first needs to bring a different mentality of its own to the problem. That, certainly, has been a lesson Riverside's Graham Weaver has learned.

As head of digital products at Riverside, one of the UK's largest social landlords, Weaver wanted to implement improved technology options across the organisation to help facilitate better and more consistent customer service and increase customer satisfaction.

This change would also help to manage an end-to-end complaints process so that it meets customer needs and follows industry regulations that can be monitored to successful completion and satisfaction for everyone involved.

New technology and improved processes

Weaver acknowledges that repairs are "one of the key elements" of the service that a landlord provides, and is something Riverside is also working to improve. Getting it wrong can mean tenants being visited multiple times over a single issue without that issue being resolved, or it can mean unscheduled or inconvenient visits.

"In theory, [these] should be easy to solve," he continues. "But a lot of the root cause is because we've had a lot of legacy platforms and, from a customer experience point of view, no consistent thread."

The solution, Weaver explains, is a marriage of new technology and improved business processes. "We're trying to look at the end-to-end repairs journey," he says. "First-time fix is always a challenge, but we're trying to be more proactive with customers. So, traditionally, they would have had to ring us to either book a repair themselves or see the status of a repair. Now, we've got those services online for customers so they can self-serve; they can log on and look at the status of a repair and log queries with us."

Weaver describes this as being "more on the front foot with customer service", but this new approach is only possible because it is enabled by new technology.

Graham Weaver
Head of Digital Products, Riverside

"[Salesforce's CRM platform gives] a single view of the customer, so that not only our customers but also our colleagues have all the information we think is relevant in one place, whereas before we would have been swivel chairing to multiple systems to find out information about the customer."

Joined-up platform

Riverside has brought in Salesforce as its customer relationship management (CRM) platform in an attempt to give it "a single view of the customer, so that not only our customers but also our colleagues have all the information we think is relevant in one place, whereas before we would have been swivel chairing to multiple systems to find out information about the customer."

This joined-up platform allows Riverside to use "guided call flows": a semi-automated system that guides its human advisors in order for a call to be better handled.

Weaver explains: "We can see that they've actually called in this many times already in the last three months or there's an open case already ongoing about a query that they bring in. That helps us give better customer service in that instance because we can be on the front foot with the right information."

Proactive contact

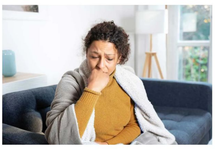
There are other areas where the fusion of a more proactive attitude and smart technology is transforming how Riverside engages with its customers. For example, its attempt to tackle **damp and mould** in its homes has seen it install around **3,500 Switchee devices**, which monitor temperature and humidity.

Again, says Weaver, this is about getting ahead of the game when it comes to engaging with tenants. "We can start trying to **proactively identify homes** that could be showing signs of damp and mould," he says, adding that the same technology can also be used to spot customers who are experiencing difficulty with fuel bills: "Particularly in the winter months where people were struggling to pay bills, we could start seeing where the heating hadn't been on for long periods of time and people could be **vulnerable and at risk**. We can use that information to proactively contact customers to make sure they're ok."

And it is through these kinds of technologies that landlords such as Riverside are also learning how **wider business benefits** can be derived directly from an improvement in customer engagement. For example, the organisation is looking into using Internet of Things (IoT) technology to monitor boiler performance.

"We could automatically **monitor boilers** so that we could see if they were performing properly and recognise potential faults before they happen," Weaver elaborates. "As it stands today, a customer would call us if their boiler broke and then we'd have to be reactive and arrange a gas engineer to visit. We're not doing that yet but one of our aspirations is to push out IoT and start monitoring equipment in homes."

This clearly would have a broader application as it would improve energy efficiency and could be used to move Riverside's stock closer towards **net zero** quicker and more cheaply.



"We could start seeing where the heating hadn't been on for long periods of time and people could be vulnerable and at risk."

Culture change

So, is it only the availability of new technology that is driving this push for improved services, or is there also a culture change going on in the sector? According to Weaver, it's a bit of both.

"Actually, our customers are demanding us to be more proactive," he says. "They have been accustomed for many years to other services being more proactive. Amazon, John Lewis etc are always held up as the examples from other sectors but customers are used to it these days.

"Our customers are quite rightly demanding that we start being a lot more proactive and offer better services in line with those general expectations."

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Summary of learning from the case studies

Six critical areas for housing providers to consider to strengthen resident engagement and create meaningful change

Catherine Little
Director,
Campbell Tickell

Jon Slade
Director,
Campbell Tickell

Hearing customer voices is a crucial issue for the housing sector. Grenfell and Rochdale are high profile examples of truly tragic service outcomes, both with a narrative of residents being unheard. A renewed regulatory emphasis on the quality of homes, services and customer experience has underscored the importance of active engagement with residents. Put this together with the pressing need to address challenges such as net zero and building safety, the case for high quality, diverse and meaningful resident engagement has never been stronger.

Social housing can be a somewhat insular world, but questions about how best to engage customers and turn their views into actionable insights are universal. The case studies we have explored aim to share what's worked in customer insight and engagement across a range of sectors.

The research clearly demonstrates a number of critical areas for housing providers to consider. It's entirely likely that different organisations will find different answers to the questions posed, but we think they are important discussions for housing providers and residents to have.

01

From insight to action

The case studies point to the power of data to improve an organisation's understanding of, and engagement with, their customers. But collecting data for the sake of it is not enough. Organisations need to improve how they exploit the huge data sets they already have and to define, collect, analyse and apply learning from new data.

- How is the importance of data reflected in your organisation's structures and working practices?
- Are you clear about the expected outcomes of better data?
- What part does data play in your customer engagement strategy?

02

Engagement for change

Historically social housing organisations have tended to focus on fixed engagement infrastructure (resident associations, panels etc.) and passed change initiatives through these structures. Our case studies show the importance of resident engagement that is focused on change. Engaging with an objective in mind means you can seek out people who have recent relevant experience. That, in turn, leads to meaningful engagement that can really make a difference.

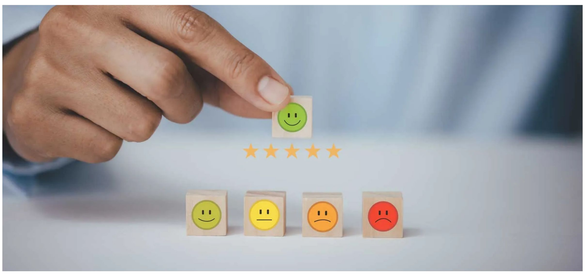
- How can you engage with a representative cross section of customers with recent relevant experience of the service you are seeking to change?
- Where successful involvement structures are in place, what role could this play in overseeing broader and dynamic engagement?

03

Representation matters

The more representative the views you obtain, the more powerful the messages carried by those views. That doesn't mean sidelining people who have volunteered their time over years, but it does mean welcoming new voices in a way that suits them, as well as valuing experience.

- How do you define how you will hear customer voices, and are you clear about the voices you are not hearing ('find your silence')?
- How are you working with residents to make engagement more accessible?

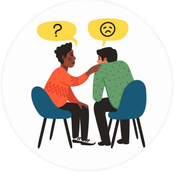


04

Values in practice

A little empathy goes a long way and that needs to start with valuing customers. Our case studies remark that this culture is not fully embedded within the sector and that there is work to be done to increase the impact of residents' experiences on service development.

- How well does the reality of your customer service match the intent of your values?
- How do you know?



05

Make it meaningful in everyday life

A thread about making engagement tangible runs through the case studies. Centrally imposed targets or measures can feel distant and less meaningful than shared ambitions for making a difference in people's homes, lives and communities.

- Does everyone, from residents to the Board room, understand the links between customers' day-to-day experiences and high-level performance measures such as the TSMs?
- Are you cutting and dicing performance metrics for different groups of residents (e.g. based on geographic area, property type or protected characteristic)? What lessons do you learn and who are you not hearing from?

06

So what?

Better engagement can lead to better outcomes for organisations. It is crucial that engagement methodologies describe how impact will be specified at the outset, enacted and evaluated at the end of the engagement. This is about understanding the impact of engagement and how this can create a virtuous cycle of improved services and ongoing energy from involved residents.

- What difference does resident engagement make?
- How are you demonstrating this to residents?

To discuss any of the issues raised in this report, please email: Ian Wright, Catherine Little, or Jon Slade

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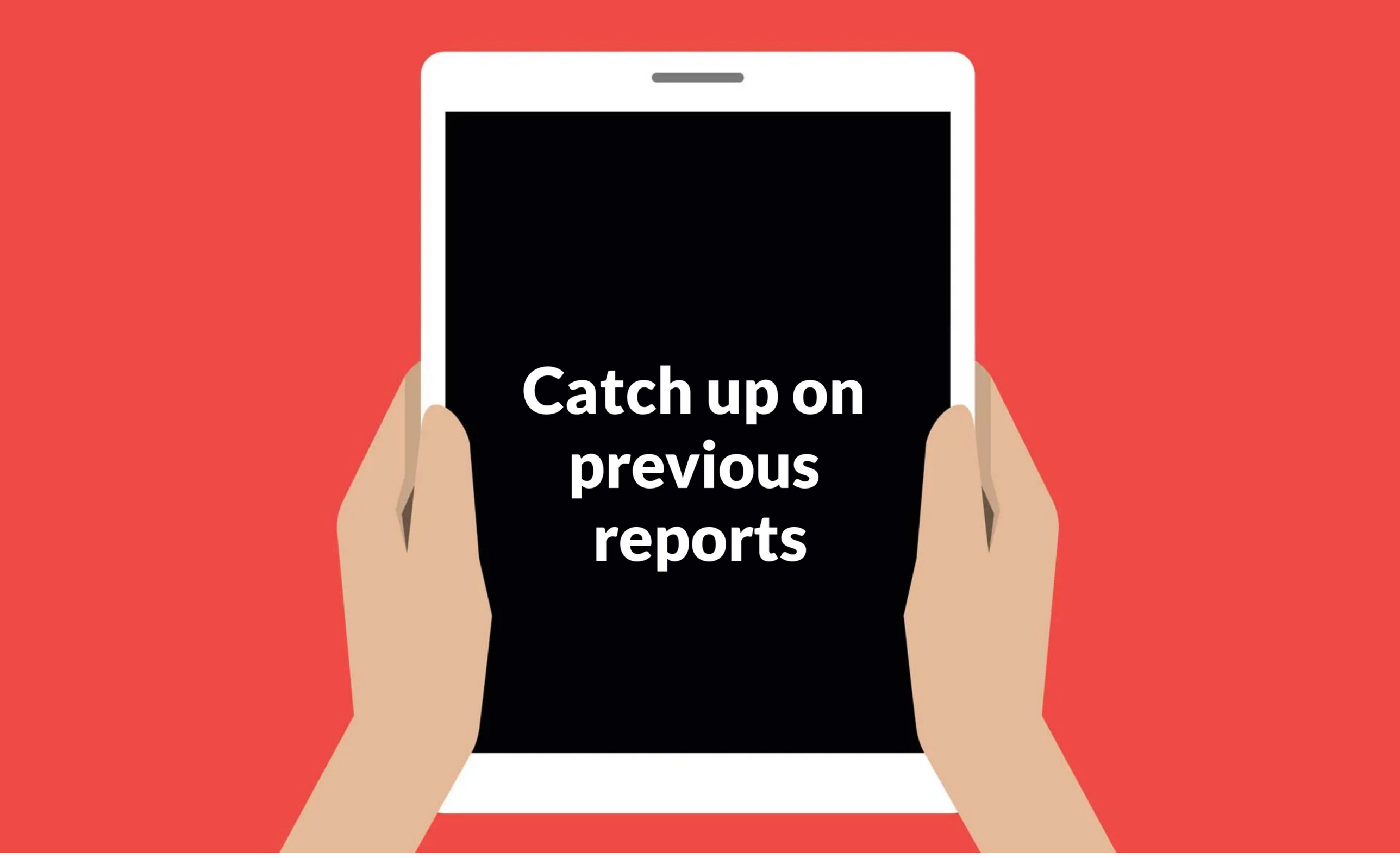

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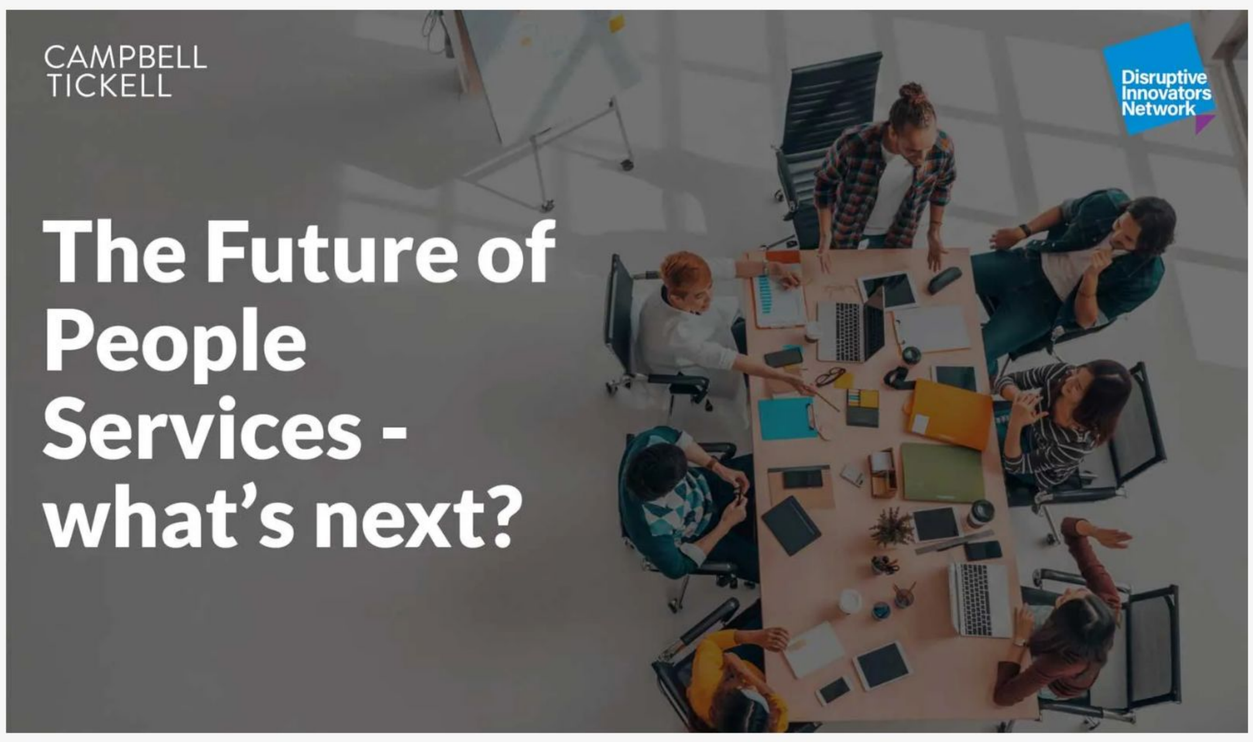

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