

SOCIAL HOUSING:

RADICAL REFORM THROUGH BETTER
COLLABORATION, INTERDEPENDENT
WORKING AND TECHNOLOGICAL
INNOVATION.



KATE DAVIES, FEBRUARY 2024



SUMMARY

Sadly, many people believe that housing associations are no longer able to meet the expectations of their customers. Tenant satisfaction is falling, living conditions are substandard and the technology they rely on is fragmented and disconnected, costly and inadequate for the task. Organisational change within housing associations, linking the interests of residents with the physical needs of their homes, is necessary.

Interdependent working within and between housing associations is essential to encourage better long-term technology investment. Finally, a national database of social homes using open data on the quality and condition of the stock is promoted to improve transparency, to better inform choice, investment decisions and resident satisfaction. To achieve all of this will take time and commitment, but with the right vision and determination we can deliver so much more effectively for our residents.



Kate Davies





INTRODUCTION

This White Paper has been written to capture issues troubling the people who run housing associations, and those they serve, and suggests how information technology could aid a breakthrough. For over 30 years, I worked in social housing for local authorities and housing associations. Across my time in the sector, although technology has increased our productivity and provided solutions to some of the age-old problems, the digital age potentially offers exciting, new possibilities.

Over six months I have sought views, read papers and researched options. I interviewed and took submissions from over 20 different leaders both in housing associations and those providing services to them. Everybody who took part in the research was motivated by a desire to improve the service offered to the residents of social housing and felt that digital and technology had a key role to play. However, I am solely responsible for the content and proposals.

I hope to show the importance of interdependent working enabled by information technology, harnessing the growing significance of data; and demonstrate its value in empowering tenants.

The White Paper is in four parts.

 **PART ONE** summarises today's problems.

 **PART TWO** covers collaboration and interdependency.

 **PART THREE** suggests the next steps.

 **PART FOUR** credits those who contributed.



SOCIAL HOUSING

A PROPOSAL FOR RADICAL REFORM

YEAR 1

LET'S START WORKING TOGETHER.

INTERDEPENDENT WORK BETWEEN TENANT FACING AND PROPERTY TEAMS.

COLLABORATIVE WORKING BETWEEN HOUSING ASSOCIATIONS.

RESIDENTS WELCOMED TO INFLUENCE ASSOCIATION PLANS.

YEAR 2

LAUNCHING THE NATIONAL DATABASE OF SOCIAL HOMES.

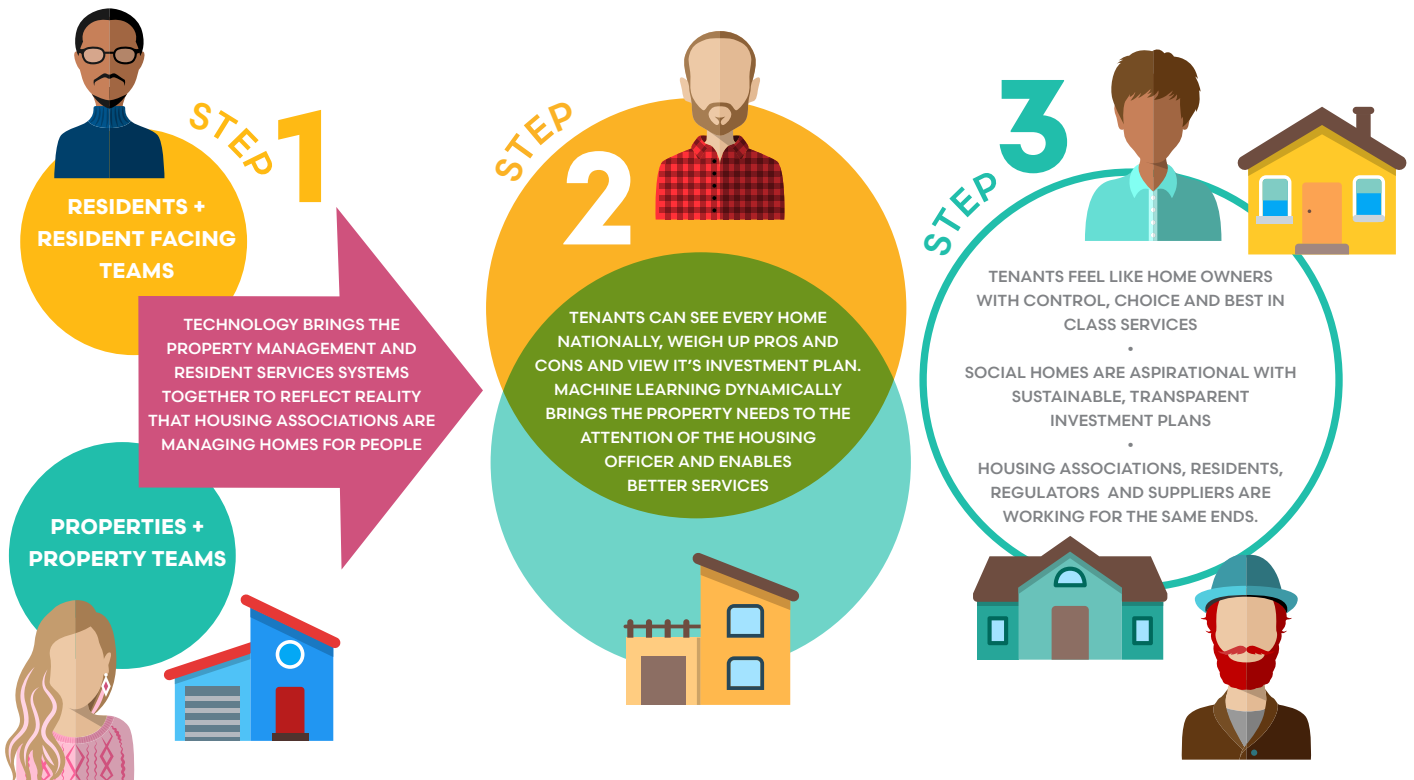


YEAR 5

HOUSING ASSOCIATION HOMES ROUTINELY UPGRADED.

TENANTS EMPOWERED.

DATA DRIVEN DECISION MAKING AND RESOURCES EFFICIENTLY DEPLOYED.



HOUSING ASSOCIATIONS TODAY

– WHAT IS THE PROBLEM?

1.1 TENANT DISSATISFACTION

It is rare to watch the TV or read the news without housing associations coming in for significant criticism. The negative views boil down to the disappointing quality of our homes. The English housing survey 2021-22 reveals that 25% of social tenants are dissatisfied with their accommodation (compared to about 5% of homeowners). Of course, associations apologise and try to rectify the problem. Nevertheless, as time goes by nothing fundamental seems to change. Maybe the problems are more deep-seated than we once imagined.

1.2 POLITICAL CHOICES AND FINANCES

Why have we allowed social housing stock to get so run down and dated? In truth, the backlog of repairs is caused by the political decision not to fund major upgrades or refurbishments over many years. Rents are restricted by government and specific grants for stock renewal, adaptation, safety and sustainability have dried up.

The reality is that the significant funding needed to update housing association homes has been cut. Unlike local authorities which benefited from multimillion pound “Decent Homes” investment programmes, associations were expected to invest from their surpluses. However, while local authority building programmes were curtailed, the sector was also asked to supply thousands of new social homes. So, housing associations have indeed diverted surpluses into new build to house more homeless families. This was a political priority at the time, and an unspoken assumption was that those already housed were considerably better off than homeless people. Consequently, essential re-investment programmes were limited to a “good enough” level – a level we now regard as sub-standard.

Although building new homes is urgent and essential, this must never be at the expense of social tenants or their homes. Value needs to be put back into existing properties. The underlying, historic failure to invest has created a problem which will not go away and will only worsen. However, the inadequacy of past and current investment programmes presents itself as a failure of housing associations to do their job properly, with politicians, regulators and tenants regularly claiming the sector is run by idiots. In fact, associations are caught in a desperate downward spiral of burning up rent money on short term fixes, rather than tackling the very substantial decline and failure of their assets.

Instead of naming and shaming, or fining transgressors, the government and the sector need to agree a strategy to reverse the rot. Providers must admit that our homes need a fundamental upgrade and request external funding. Otherwise as liabilities crystallise, greater numbers of social landlords will be forced either into mergers or out of business.

1.3 ENGAGING WITH RESIDENTS

Any organisation providing services must work out what their customers want. While stock condition surveys are useful to objectively determine the overall condition of the housing (e.g. how long the roof will last, when the boiler needs servicing, etc) there is also the subjective test. This is like when a doctor orders a blood test, but also asks you how you feel. For years I insisted that every year we should visit every tenant in their home. The idea, at least originally, was to find out what residents had to say about their home and neighbourhood. We asked:

- **WHAT DO YOU LIKE/DISLIKE ABOUT YOUR HOME?**
- **CAN YOU SHOW ME ROUND AND TELL ME ABOUT ANY FEATURES OR PROBLEMS YOU WANT ME TO KNOW ABOUT?**
- **WOULD YOU MOVE IF YOU COULD?**
- **WHAT DO YOU THINK OF THE LOCAL AREA?**
- **DO YOU FIND IT EASY TO GET ABOUT WITHIN THE HOME?**
- **HOW IS IT IN THE BLOCK? DO YOU TALK TO YOUR NEIGHBOURS?**

These open questions allowed the resident to bring their experience of their home to the attention of their housing officer, who tried to understand what specifically could be done to improve it, but also to observe if there was anything unacceptable about the home (like it not being safe, significantly overcrowded, or unpleasantly hot or cold). Critical observation skills were promoted instead of turning a blind eye. The idea was to combine resident feedback and staff insight with stock condition information, as we worked to renew and upgrade the stock over time.

Alongside this, I spoke to thousands of tenants, held large meetings, visited residents at home, read their letters of complaint and organised improvement plans.

We discovered that there were just three things that all tenants wanted:



GET REPAIRS THAT I ASK FOR DONE QUICKLY AND TO A HIGH STANDARD.



LISTEN CAREFULLY TO WHAT I NEED AND RESOLVE THE PROBLEM.



COMMUNICATE WITH ME.

1.4 PROBLEMS WITH DATA

The backlog of repairs and improvement problems is compounded by how little social landlords know and understand about the condition of each individual home. Today the regulator of social housing (RSH) requires this issue to be addressed:

“Registered providers must have an accurate record at an individual property level of the condition of their stock, based on a physical assessment of all homes, and keep this up to date”, DLUCH, Consumer standards consultation, August 2023

The regulator insists that landlords know their housing stock. Unfortunately, this represents a huge challenge to the sector. To make homes fit for the families who live in them we need not just much more investment and detailed resident input – we need superior, accessible data.

Today, housing associations and local authority housing departments are hampered not just by insufficient resources but also by a lack of reliable data – on both the quantity and quality of their homes, and on the needs and preferences of residents. Tenants suffer from confusion and delay in their interactions with their landlords because property data is inaccessible or incorrect. Housing associations’ ability to make rational long-term spending decisions or to evaluate strategic initiatives is limited by the age, quality and arrangement of their data. Additionally, both the regulator and housing ombudsman have acknowledged that the lack of reliable data undermines their ability to regulate effectively.

Much of our data has been piling up for decades, input by thousands of people, on many different platforms, including WhatsApp, texts, emails and paper, and does not begin to match modern requirements. We rely on spreadsheets, cardboard folders, email trails, and the memory of managers. When the government demands a list of homes over 18 metres, or a database of properties with damp and mould, housing associations send out a surveyor to measure buildings or scour their databases for mentions of mould. Several weeks later they have an approximate answer. This would be like Spotify having someone at the end of a telephone, putting a record on a turntable and playing it for you.

Each individual housing association IT system has value, but few “talk to each other” (they are basically incompatible), and they don’t allow data to move from one platform or system to the other, which stops social landlords providing frictionless services, prevents senior managers and boards from making wise and rational data-driven decisions, and complicates audit and regulation. Much of the data is inaccurate, outdated, inaccessible or just useless. Yet reliable, real-time data is key to ensuring that homes are safe, decent and well maintained. In short, while technology could be a saving grace, many associations struggle with incumbent technology which causes or contributes to friction, additional manual processes and wasted expenditure.

1.5 THE CURRENT INFORMATION TECHNOLOGY OFFER – PRODUCTS VERSUS PLATFORMS

During the interviews respondents indicated the key tasks associations should digitise are, assuming that technology could compatibly link each function: on and off boarding, rents, repairs, service charges, case management, asset management and complaints. Additionally, associations need trained staff available to deal with more complex issues.

To a greater or lesser extent these key functions are embedded in the core housing management product. These systems include Aareon, Capita, Civica, MRI and NEC (Northgate), Salesforce and ServiceNow, supplemented by many add on systems such as RentSense. It was hard to find anyone from a Housing Association who said that the core housing system (the underlying database) they were using was working well. No-one I spoke to would recommend their product supplier. No-one felt there was a great system out there if only they had the money, scale or time. There was a lot of disappointment.

In response to this failure, many are now seeking help in the form of cloud-native SaaS platforms that provide an ecosystem, such as Microsoft Azure, Amazon AWS and Google Cloud. As a result, the huge internal support teams needed to keep core product systems working could be released for more productive work, as platform suppliers upgrade and maintain their systems remotely.

In the last few years housing associations have introduced Azure or AWS as universal systems robustly designed for all industries, which update instantly, without additional charges. Users can customise and manipulate their own data, extract information from core systems, and make changes quickly in house. Their reporting software is superior to that achieved by the old-fashioned legacy products which usually need connecting to performance management software and labour-intensive manual work to produce key performance information.

Today many associations combine both approaches, forced to retain the core legacy product but using the newer suppliers to draw out information. However, the platform vendors are marketing features which are being adopted, almost on an experimental basis; none have yet taken the needs of housing associations, especially smaller housing associations, and their tenants to heart, and sadly are yet another group who see social housing as a cash cow.

Suppliers to the sector need to address the dissatisfaction which exists. Product suppliers must allow their housing association partners to access their own underlying data bases. The platform suppliers must engage with the housing sector specifically and focus on solutions rather than features, and again allow associations access to, or to profit from, their own intellectual property.



COLLABORATION, ORGANISATIONAL REFORM, AND INTERDEPENDENT WORKING

2.1 FROM PEOPLE AND BUILDINGS TO UNDERSTANDING THE IMPORTANCE OF HOME

Housing associations' core purpose is to provide homes for people. A home is not a property, but a place where people live when they arrive back from work or society. It is where their family is based, and where they can relax and be themselves. Importantly housing associations do not deal with people or families in general, but with people in the context of their home. This is what makes us different from charities or social services. Our job is not to do anything for everybody, but simply to provide homes and the services associated with homes such as investment, repairs and communal cleaning.

In addition, the concept of home does something more for people than provide a safe haven. It affects our sense of self. By adopting a higher "lettable standard" we challenge stigmatisation, and our customers experience greater satisfaction with their quality of life. An aspirational home is not a "roof over our heads" - it confirms our social and personal worth, it aids self-esteem and the respect of friends, family and community.

Today's housing associations routinely divide management of the home from the management of tenancies. An institutional segregation between the system, processes and staff teams that focus on people versus the systems, processes and staff teams that focus on buildings, undermines this fundamental view of a home. We have created two separate departments and two siloed system applications, between which information cannot be shared.

The two-silo approach appears logical. On one hand we have the residents, and the resident-facing teams, who operate the Customer Relationship Management (CRM) system, dealing with complaints and requests, the day-to-day and urgent repairs demand. Then on the other hand, we have the properties, plus property teams who focus on making sure the homes are in acceptable condition, and whose main reference point is the asset management database. The surveyors concern themselves with the objectively determined property need and manage resources carefully over multi-year programmes. The two staff teams work on different time frames (immediate vs 30-year programmes), with different IT systems, funding streams, stakeholders, contractual terms, pressures and cultures. This fissure between tenant and property is disastrous and explains why housing associations fail.

This needs to change. We need an interdependent approach. Asset management and planned repairs (the needs of the home) must relate to and influence responsive repairs (and things that tenants desire). Associations which think and act in an internally collaborative manner could change the culture which would lead to a different relationship with technology. Collaborative approaches between teams would reinforce and strengthen the residents' experience of home. Ideally, the whole sector would work together to achieve this so that no tenant, region or community is left behind. With a new vision and culture housing associations could finally get the technology they need to make a real difference.

2.2 WORKING WITH RESIDENTS TO SET NEW SPECIFICATIONS

Currently the sector struggles with resident consultation, involvement, empowerment, scrutiny and general interaction. It also feels like a battle to meet what the regulator requires. There is a plethora of theories, models, and even technologies to do the job. The reality is, most of this causes confusion, resentment and time wasting on both sides.

Residents are inevitably most concerned about their own home. Yet there are many times when tenant "representatives" are criticised for using resident meetings to bring up their own issues and complaints. However, if the starting point is changed to a dynamic person-plus-property understanding of what "home" means, the tension is dispelled. Landlords first priority is to understand how the resident experiences their home, and to work relentlessly to put this right.

A power-sharing outlook means putting the tenant in charge of their home and neighbourhood. This will come if associations can genuinely begin to overcome the property vs tenancy divide. In this way, residents will provide the necessary requirements, which will influence how we specify the technology we need.

Today's priority is to work with residents and building experts, to clearly establish the physical needs of the home. Each home requires a plan to upgrade it to modern standards over a realistic period influenced by resident preferences, choices and requirements. A new aspirational "homeowner" standard, negotiated with tenants, housing officers and maintenance staff, needs to be realistic in terms of time and cost, but we can no longer accept deteriorating homes which become a liability.

The underlying asset management system would optimally plan investment in the stock to quickly produce the best outcomes. Crucially, it would link specific programmes like building safety, sustainability and cyclical programmes so that all investment in a property works together to enhance the home and the tenant experience. Such a strategic asset investment programme also delivers full transparency.

New information technology solutions are required to ensure that asset management data dynamically informs the day-to-day repairs and property related complaints raised by tenants. Intelligent automation brings the property needs to the attention of the housing officer in real time. Complaints and requests from residents can finally be seen and understood in context, making sure that decisions are no longer random, but are based on reliable data. Working like this, using big data to surface systemic issues behind resident complaints, would instantly rationalise spending, allow predictive modelling and boost satisfaction.

2.3 INTERDEPENDENCY BETWEEN HOUSING ASSOCIATIONS

All this work would be exponentially more fruitful if the sector worked together. Tackling the backlog of repairs, finding ways to listen more effectively to residents, upgrading and simplifying technology, deciding on key performance indicators that really matter, reinvigorating tired environments and communities – however, all of these challenges take time and energy to bring about. Imagine how much better this would be if Associations could collaborate, sharing the learning and moving forward with joint initiatives. With support from other stakeholders, the sector should consider regional or specialist collaboration circles to address the key functional challenges which exist today.

2.4 SETTING THE STANDARD: A COMMON PLATFORM FOR SOCIAL HOUSING

Back in 2017, challenged by government concerns that technology was not being deployed sufficiently in the public sector, the RSH produced *Regulator of social housing: Innovation plan*. It considered how the sector might innovate and use the huge potential of technology, mentioning “Uber and Airbnb” to emphasise the disruptive potential of technology to completely transform established industries.

Uber and Airbnb are digital business models, classic two-way (sometimes called a multi-sided) platforms - a technology platform that allows two distinct but interdependent groups of people to interact smoothly and independently. In essence the platform connects buyers and sellers, so both can benefit. It disrupts as it eliminates the middleman (plus the associated costs and bureaucracy) and empowers both buyers and sellers. These platforms directly connect people who need things, with people who can supply them.

Airbnb, for example connects travellers with hosts. Airbnb provides the technological infrastructure, such as a mobile app, allowing hosts and tourists to connect easily, and it takes a cut on each transaction. The app includes features for booking a room, facilities, payments and rating the quality of accommodation. This relatively simplistic model focuses on identifying and eliminating waste from traditional sectors. Greater efficiency leads to more value added, relative to effort, and customers are more satisfied with products and services.

Housing association services are more complicated than getting a taxi or finding a room in Amsterdam. Residents are not 'customers' in the true sense. The needs associations aspire to meet are complex and social, rather than consumer wants. Mainly because three key elements are at play - residents (people), homes (property) and community (place) – there is a different level of complexity. The housing association is central because it owns the homes – giving it a responsibility for the property and an obligation to the people who rent them, and to the place - the local community, location and environment where the housing is situated. They have to take community needs and local and national political priorities into account.

If housing associations were viewed in a similar way to Airbnb etc, they would need a multi-sided platform that includes residents who use the platform to get their needs met, and a group of customer-facing staff (or bots) who sit on the other side, fulfilling tenant demands. Behind the customer facing staff (or bots) are a range of suppliers, able to access available jobs like 'exterminate mice', 'fix immersion heater', 'do gas safety check'. An example of this is Plentific. The model that Plentific has developed is a good example of a platform linking landlords with companies who bid to do specific repairs and improvement work.

This platform is comprehensive, accessible, simple, easy to use, and as instinctive and reliable as Amazon or eBay, this allows self-service and the residents can help themselves. They don't need routing through a "customer service centre", or to phone their housing officer. They use the platform to order what they need. This platform would not need reinventing for each housing association – the same platform would work for everyone. It is hard to see that there is any value in each landlord having its own CRM. The algorithm is set so each landlord could decide what it will, and what it cannot, provide. It then provides when it can or explains when it won't.

Over time the data and bedrock systems that underlie the common platform – the asset management data base, the record of repairs done, plus all the interaction between the resident and their landlord, are automatically updated. Sophisticated algorithms in these systems learn what is needed most of the time and supply it automatically, driving the more complicated questions towards humans.

The advantage of this concept is that it is built from the outside in, giving the resident the kind of experience they receive from the best digital vendors such as Amazon.

However great technology is not everything. Social housing will always need a human face, and an attitude of understanding and empathy. Not everyone can self-serve, and a proportion of issues and needs are complex and cannot be dealt with by technology. This “additional” service is crucial in social organisations. While the majority are not “vulnerable” and prefer a quick, reliable service, there are people living in social housing who have greater needs for support and help. They want relationships with us, not just transactions. Also, these relationships are not linear, they can be costly, and associations may need to recruit help from other services such as health and local government. Often housing associations are part of a wider eco-system rather than the sole provider and many of the issues faced do not have a simple, one-step solution. Our desire to help our residents beyond their immediate housing needs and to improve things for communities means that on some occasions the focus on homes and services must be holistic rather than transactional.

Consequently UX (user experience) is much more complicated than designing something simple, instinctive and elegant. It needs to be accessible to residents, safe and secure, based on a concept of equality and empowerment, rooted in a notion of aspiration and mobility rather than dependency. This is where sophisticated design is important, led by customers who will use it. As this is not a matter of exchanging money for goods and services, restrictions on what is provided will be necessary. These restrictions need to be thought through with the difficult question of “discretion” carefully considered. For example, vulnerable, disabled residents, or families with young children, may be given more services than people without these additional needs, but adjudicating these issues is challenging. It is probably best to see these issues as “the exceptions” that must be dealt with through a personal (human) interaction, leaving the platform to deal with the 80% of routine transactions. We should plan for the rule not the exception and make a clear distinction between “transactions” (which are ripe for digital delivery) and “interactions” which are longer-term, and relationship based, demanding human empathy and insight.

A common platform for social housing could start in a fairly simple way with new features being designed and introduced by collaboration circles within the sector, as it gradually takes on more and more labour intensive, routine work from staff.

2.5 A NATIONAL SOCIAL HOUSING PROPERTY DATABASE

Data is both the greatest problem currently facing Housing Associations but also the greatest opportunity that could be the “game changer” if we get it right. To illustrate this, people said, “We are not even sure how many homes we have!”. We have tons of data but it is not currently reliable, clean or useable. Yet data is the key to making operations a huge success.

As housing associations have been instructed to upgrade their asset data, to respond to regulator demands and to increase customer satisfaction, there is an opportunity to collaborate on how it is done.

The finance reporting council sets UK accounting standards. The housing statement of recommended practice, with proper consultation and input from sector experts, periodically updates the standards used by Housing Associations. This means that all accounts produced by Housing Associations are on the same basis allowing detailed comparison. In fact, the Regulator of Social Housing (RSH) routinely carries this out through its annual global accounts analysis, effectively combining the accounts of all housing associations to reveal trends. Many housing associations and vendors to the sector also make use of this data for their own purposes.

Could we do something similar with our property information? The homes we offer are similar after all, so having the same data architecture makes sense. Because poor data and clunky asset management systems affect all housing associations, it will be hard to achieve the visibility and transparency the regulator (on behalf of tenants) is demanding. Now is the time to clean up, organise and standardise our core property data. As everyone is currently under pressure to address this problem, now is the ideal moment for collaboration on this topic.

The obvious benefit would be that data, with the same agreed structure, could be compared, analysed and interrogated. Stock condition surveys, based on the same open data standards, would use the same methodology and every survey would be comparable and works costed, and homes valued, on identical assumptions. Artificial intelligence could support data cleansing making it possible for staff and tenants to understand what is happening in real time. Mergers, disposals and swaps between social landlords would be straightforward, and for residents making decisions to move would be well informed.

Housing associations have so much valuable data that is never leveraged, just stored. Yet we are only a few steps away from using our data every day to solve immediate problems and make sensible plans for the future.

A sector wide, and government-led national social housing property database would be a relatively inexpensive and rapid way to drive improvement in social housing, transforming the customer experience while reducing costs. It would help housing organisations manage their property data to improve the standard of the housing; address safety concerns more rapidly and possibly with shared, area-based solutions; and increase accountability and good governance.

A single, simple, limited-in-scope database needs a universal data structure, common formats and connectivity standard which makes it much easier to share data between platforms, or between organisations. The specification of the technology should be carried out with the regulator and government (enlisting the experience and expertise in the Office of National Statistics and the government digital service). This one standard must become obligatory for all. Private sector companies could compete to develop and provide the technology, informed by housing data standards work carried out by Housing Associations' Charitable Trust (HACT), having absolute clarity about what is required and a guaranteed marketplace.

Despite its obvious cultural differences, the financial sector has harnessed the power of data analytics and automation to improve decision-making and customer experiences through open banking. Customers use mobile applications to pay bills, monitor balances, and compare products. Banks leverage customer data to provide customised recommendations. Also, modern banks – like Monzo, Revolut, and Starling have disrupted or partnered with established financial institutions and technology firms to overcome the limitations of legacy systems.

The advent of open banking, benefitting from open data models, has driven more significant change - innovation, greater transparency, and superior decision-making. As a result, the financial regulator can demand access to certain data sets. Application Programming Interfaces (APIs) and data-sharing frameworks have been instrumental in the protection and efficient dissemination of financial data. Most importantly data standardisation has enabled the establishment of uniform data models and formats for effective sharing and application.

A database, by definition, is a structured collection of data that is organised in a way that enables efficient access, management, and updating. Modern principles would require it to be near real-time, cloud-based and updated through APIs, federation, automatic file ingestion. The high-level results would be published through a website and the internal stakeholders could subscribe to more detailed insights through an easy-to-use online business intelligence application.

The scope would be on low risk GDPR property data covering the outcomes (not detailed processes). It could replace and simplify some existing regulator annual data collections (see box below).

PROVIDER	PROPERTY	CONDITION	ENERGY	HEALTH AND SAFETY
OWNERSHIP MANAGER PARENT TENURE TYPE LOCAL AUTHORITY	UPRN POSTCODE ADDRESS TOWN CONSTRUCTION TYPE YEAR CONSTRUCTED BEDROOMS HOMES IN BLOCK	DECENT HOME KITCHEN DATE BATHROOM DATE OUT OF MANAGEMENT DISREPAIR HHSRS (HOUSING HEALTH AND SAFETY RATING SYSTEM)	HEATING SOURCE EPC EPC BAND	GAS ELECTRICAL ASBESTOS FIRE LIFT DAMP AND MOULD

Ownership is important in terms of design and delivery, but the Government must decide this is the right thing to do, as it has in relation to financial and accountancy standards inside and beyond the sector. It must mandate social housing providers to work together to agree adequate data standards and to procure technology to deliver hyper transparent data which can be compared, interrogated, evidenced, and shared with ease to improve outcomes for social tenants.

The necessary technology has a proven track record, and datasets are emergent based on the specific solution. The financial sector and government (DVLA, DWP, Passport Office, GDS, Covid-19) have paved the way for successful open data initiatives. Housing associations maybe reluctant to collaborate, but it is in their own interests, and that of their residents, to do so.

THE FUTURE

3.1 IF.....

IF WE BELIEVE THAT HOUSING ASSOCIATIONS CAN DO BETTER, WE MUST COMMIT TO CHANGING OUR EXPECTATIONS OF OURSELVES.

This necessitates better organisational arrangements within housing associations, coalescing around the need for the organisation-as-a-whole to focus on tenants' homes. The threats we face demand that we work with residents; replace property vs people silos with interdependent teams; and establish new ways to collaborate across associations.

IF WE RESPECT THOSE WE SERVE THEN THE HOMES THAT WE OFFER SHOULD BE OF A MODERN, ASPIRATIONAL STANDARD.

While we let sub-standard homes we jeopardise the health, safety and well-being of our tenants. We must set a new, enhanced "lettable standard" on a par with our new build specification, and draw up plans to improve every failing home.

IF WE VALUE WHAT WE DO – PROVIDING SECURE, AFFORDABLE HOMES – THEN PROPERLY INVESTING IN THEM IS ESSENTIAL.

The existing stock is failing because it has been underinvested in for decades. The value and utility of our homes will drop if the backlog of repairs and improvements is not addressed. We owe it to our residents and society to create a medium-term investment plan for every home we own.

IF WE WANT RESIDENTS TO GET RAPID AND HELPFUL RESPONSES THE AUTOMATION OF ROUTINE TASKS IS ESSENTIAL, FREEING STAFF TO HELP RESOLVE MORE COMPLEX ISSUES.

Better technology would support associations to meet new expectations and standards. Working collaboratively the sector could specify or adopt new, simplified information technology to support its key tasks. A common platform for social housing [2.4, above] seems to be a promising project that housing associations could collaborate on, with the objective of "disrupting" themselves in a controlled manner. Self-service would liberate the majority of residents.

IF WE WANT MORE TENANT INVOLVEMENT LET'S ASK THEM WHAT THEY THINK ABOUT THEIR HOME AND LOCAL NEIGHBOURHOOD

For too long we have pushed active tenants into participating in our governance structures, missing the first step in building trust and support. Residents often become active because they want their home fixed. Once they are confident that they are being heard, they will offer relevant and helpful feedback to improve the service for everyone.

IF WE WANT OUR ORGANISATIONS TO SURVIVE, LIKE ALL MODERN BUSINESSES THEY NEED TO EMBRACE DATA-DRIVEN DECISION MAKING.

For the sector as a whole a national, social housing property database is a start (see 2.5, above). Adopting the principles of open data would enable residents to access information about their home. Landlords would know much more about their homes and could use reliable, real-time data to support decision making about day-to-day repairs and other tenant requests. The sector and the regulator would be able to correlate global data to support strategic planning and development.

3.2 TIMETABLE AND BUILDING MOMENTUM FOR CHANGE

Housing associations have many advantages – a huge number of homes, largely paid for, available at low rents; committed staff and board members; and a marvellous mission – to fight homelessness and provide homes and communities for residents. Sadly, we are struggling today – not just to provide more new homes for one million or more families and individuals who need them. We are also struggling to provide the quality of homes and services that our four million families and individual residents deserve. In the digital age, technology provides enormous and unprecedented possibilities for sharing, collaboration and innovation. This paper encourages the government, its regulators, the sector and its residents to imagine a different future. What is to be done?

The sector is not short of good analysis, ideas, or proposals. We have intellect, passion and a voice. Only a year ago the NHF/CIH published the *Better social housing review*, and many of the ideas discussed there also appear here.

The problem for housing associations is bringing about fundamental change. Nearly every significant change we have experienced has been imposed on housing associations from outside. The government introduced private finance, the decent home standard and more recent safety requirements, the opening of grant to the private sector, the introduction of “affordable rent”, requirements for modern methods of construction, sustainability targets, rent cuts and the reprioritising of tenant needs and wishes. It doesn’t feel like a sector in charge of its own future.

Today the sector faces some very real threats. Money that was once allocated to associations has been redirected to private bodies and local authorities. The self-replicating financial model for building thousands of new affordable homes is broken. Shelter has shown we sell or demolish more social homes than we build each year. The stock is in poor condition – worse than we have admitted - and it is rare to hear residents praising their landlords. The relentless reputational damage has hurt not because it is unfair, but because it true.

There is a simple choice. We can ask the government to engage with us so we can revisit the basics and have a fresh start. This is certainly a possibility with a new government expected shortly. Or we can act together to seize the moment that is upon us.

This White Paper exists because I believe these suggestions are practical, affordable and achievable. Many people are afraid of big ideas or tackling the most difficult problems, but computers and the internet have completely changed the context. The proposals focus on embracing technology, but technology in the context of reframing what we are about. Our operating model is as old as some of our properties and was designed to all intents and purposes by Octavia Hill over hundred years ago. As Nelson Mandela said, “It always seems impossible until it is done”.

INDICATIVE TIMETABLE AND PROPOSALS

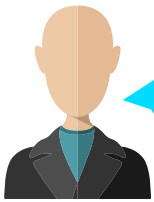
DATE	IDEAS	COLLABORATION	ACTIONS
YEAR 1 	BUILDING MOMENTUM FOR CHANGE (ASSOCIATIONS, RESIDENTS, POLITICIANS)	ASSOCIATIONS DECIDE ON HOW TO COLLABORATE AND SET UP COLLABORATION CIRCLES	DESIGN AN OPEN DATA SOCIAL HOUSING PROPERTY DATA BASE
YEAR 2-3 	ESTABLISHING WHAT CULTURAL AND TECHNOLOGICAL CHANGES COULD CATALYSE THE CHANGES WE WANT	REGIONAL AND SECTIONAL HOUSING GROUPS HAVE COMMON ACTION PLANS	DESIGN A COMMON PLATFORM (REPLACING CRMS) FOR THE SOCIAL HOUSING SECTOR
YEAR 4 	A CLEAR VISION EMERGES ON WHAT THE NEW HOUSING ASSOCIATION SECTOR STANDS FOR	THE SECTOR WORKS WITH GOVERNMENT TO REVIEW HOW POSITIVE CHANGE CAN BE ACCELERATED	CLEAR STANDARDS FOR DATA COLLECTION AND THE SPECIFICATION OF TECHNOLOGY ARE ADOPTED
YEAR 5 	NATIONAL DIALOGUE WITH RESIDENTS ON PROGRESS TO DATE, FEEDBACK AND PROPOSALS	CUSTOMER FACING ASSOCIATION AND PROPERTY STAFF WORK TOGETHER AS STANDARD	ALL ASSOCIATIONS HAVE A COSTED IMPROVEMENT PROGRAMME FOR THEIR STOCK, WITH TRANSPARENCY AT HOME LEVEL
YEAR 6 	THE MEDIA AND OTHER CRITICAL VOICES NOTICE THAT THINGS ARE GETTING MUCH BETTER	PLATFORM SUPPLIERS HAVE LISTENED CAREFULLY TO THE SECTOR AND HAVE DESIGNED NEW PRODUCTS WITH AND FOR THEM.	ALL ASSOCIATIONS ROUTINELY USE RELIABLE REAL TIME DATA TO MAKE DECISIONS AND TO DEFEND THEIR STRATEGIES

2024

2025

2030

IMAGINE, DESIGN, TEST AND DELIVER A TENANT CENTERED EXPERIENCE



My HA doesn't tell me what's going on



I can easily get information on my home



I'm treated like, and feel like, a home owner

My home is falling apart and it takes forever to get anything done



My home is safe, warm and well looked after



I am proud of my home and neighbourhood.

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