

Paula Palmer

Hello, and welcome back to Stonewater's *On the Air* podcast. I'm delighted to be back to bring you another episode from season 4. We're already halfway through, and I hope you've enjoyed what we've shared so far. From the support we and our partners are able to offer those struggling to make ends meet and using technology and retirement living, we've got so much more to come.

This episode marks the third and final in our miniseries of podcasts talking about technology and housing. Last time, we spoke about bridging the digital divide in retirement living schemes, but today, we're going to be finding out what the future of housing looks like as we navigate the new tenant satisfaction measures and operating environment and how technology could help us shape our services.

Let's start today's episode by welcoming our guest host, Dean Ballard, who is Head of Data at Stonewater. Hi, Dean.

Dean Ballard

Thanks, Paula. Hello, everybody. As Paula says, I'm the Head of Data at Stonewater. My role involves using technology to bring all of Stonewater's data into one place so that we can improve the data quality, we can improve our reporting and our insight, but it's all about turning that data into information, which will allow us to make decisions and improvements which benefit our customers based on facts and figures rather than gut feel or assumptions.

Paula Palmer

Brilliant. Thanks, Dean. Great to have you here with me to help understand the wider use of data technology and also to get the inside knowledge from our other guests. We also have Isabel Varey, who is the Director of Housing Service Development here at Stonewater.

Isabel Varey

Hi, Paula. Lovely to be here today. My role at Stonewater is to help us understand where we can learn from our experiences as a business, so when things go wrong, maybe when we have complaints, and also to look at things that come up in the external environment and what gaps we may have in our service and where we need to be.

Then thinking about what action plans we need to create, where we need to go with our strategies, and that includes our technology programme. My role is involved in the delivery of some of our technology programme and working with our operational colleagues to really make sure that we are meeting the needs of, say, our business requirements, so going from that end-to-end.

Paula Palmer

Great. We've also got Becky Palmer, who is neighbourhood's Peer Leader.

Becky Palmer

Hi, Paula.

Paula Palmer

Can you tell us more about your job?

Becky Palmer

Yes, sorry. Hi, I'm Peer Leader in the neighbourhood's team in customer experience. I'm one of a team of three, and I support, coach and mentor a team of customer partners working on the frontline, looking at allocating cases, conducting case reviews, managing complex cases, and also shaping the services that we deliver to our customers.

I do have a passion for all things techie, and I'm the lead, really, within the team in delivering new ways of working digitally. I'm also involved in various working groups, one of which is relevant in today's chat, the digital poverty working group and we'll talk a bit more about that later.

Paula Palmer

Fantastic. Thanks so much, everyone, for joining me. I'm really looking forward to finding out more about the work you and your teams are doing. Dean, tenant satisfaction measures were introduced earlier this year, 2023. Can you tell us some more about what they are and why they were introduced, please?

Dean Ballard

Yeah, sure. The tenant satisfaction measures became part of the regulatory regime for housing associations in April. They are a series of metrics which cover all of our housing services, but following consultation with our customers, are based on the areas that are of most importance to our customers. It's really important to remember that.

Every housing association is then required to report their performance based on these 22 KPIs, which are in two parts. The first part is 12 metrics, which are based on customer perceptions, and that involves us going out and asking our customers, using a variety of different methods, what they think about and what they feel about the services that we provide. Then, we also have to provide ten management information KPIs, which cover a wide range of areas in building safety, repairs, neighbourhood management, and complaint handling.

Isabel Varey

These measures have been introduced in response to a need in the sector to have increased regulation, so bringing in new standards to the sector so that we can aspire to be delivering the best for our customers and be held to account on our performance. We also have the Housing Ombudsman, who is increasing its scrutiny of individual cases and where there are complaints that don't get handled as they should.

I think this is part of an overall sense that the consumer culture of public services and private businesses is increased. Customers feel really empowered to make complaints. We are seeing complaints increasing. I think a large part of that is a really positive thing where customers feel that they can make their voice heard. We know that in housing, there have been really tragic incidents where people's voices have not been heard, and we've had some of this as a reaction to events like Grenfell, which were so sad for the sector.

I think now we've got, hopefully, a positive framework in these tenant satisfaction measures for everyone to focus their attention and drive forward performance. That's where we connect back to things like technology to make sure that we are delivering the best for our customers. We all know how much we use technology in our lives, and it would be such a disservice if we didn't use that to enhance our services and the way our customers can receive them.

Paula Palmer

Fantastic. Thanks, both. I'm interested to know if the introduction of new measures has changed much of what we already did in terms of our customer satisfaction, the feedback we receive, and reporting processes. What has been our approach to the TSMs, and what role is technology playing in the capture of data?

Dean Ballard

Thanks, Paula. The tenant satisfaction measures, as I said, are split into two halves. The customer perception element is all about relationships, and it's all about speaking to your customers. It's about allowing your customers to tell you what they think of the services you provide in the channel that best suits them. We are working with a research agency called TLF Research to gather that feedback.

Following consultation with our residents and our customers, they advised us that they thought doing telephone surveys predominantly would be the best way of giving most customers that opportunity. We are predominantly doing telephone surveys. We do also have e-mail surveys and online surveys, which will allow customers to use those should they prefer to.

The second part of the TSMs is much more where the technology comes in. The key thing around the tenant satisfaction measures is they are an improvement tool, and they should be used to identify the gaps in your service where you need to do better. The key is for it not to be too onerous to produce them or for them not to just be a number in a box on a report that gets put on a shelf.

We have designed and built intuitive and attractive Power BI dashboards that display, in real-time, Stonewater's performance against each of those 10 KPI management information TSMs. That is available to all of the key leaders in the various teams. It's available to all of those who are working in those teams and who are delivering the services that we're measuring. The idea being that information is then used on a daily, weekly, and monthly basis to inform the services we provide, to allow us to improve, and to close any gaps that we may not have been aware of based on what our customers are telling us.

Paula Palmer

What's the Power BI dashboard?

Dean Ballard

Power BI is a tool supplied by Microsoft. It allows the end user to interact with data and information. It shows graphs and different visualisations of that information in a way that is easy to digest, so you don't need to have a degree in statistics to understand what it's telling you.

It is drawing out those key insights, those key asks of customers, really quickly and easily to allow colleagues whose jobs are around delivering services to customers to dip into that to see what needs to happen and then get on with delivering those services to customers, rather than spending too much time analysing or getting stuck into spreadsheets and data like that. The idea with Power BI is it tells you what you need to know very quickly and easily.

Paula Palmer

So we've got the data, and we can use it. It's not just stuck in a computer somewhere doing nothing. Great. Isabel, can I come to you and ask how are these changes expected to impact our customers and our offering to them?

Isabel Varey

Thanks for that question. The first thing we'll be needing to do is connect from the trends and themes and learning points from the TSMs into our action plan, so the things that the teams are focusing on doing and changing, and some of those technology projects that we've got going on, to keep making sure that they're the right things.

When we look at the results of our TSMs, say that's to start with on a quarterly basis, our colleagues will be using their dashboards that Dean referenced and then providing a commentary about what's going on, and in some cases providing proposals for action plans as a result, to do something about it, to improve our performance. Then we need to make sure that they keep getting built into

Stonewater's programmes, so looking at our customer strategy, our home strategy, and building in those action points into those and getting them the governance and the resources that they need to actually be delivered.

Then, if we can do that and we can get that right, we can start to really implement changes that should have an on-the-ground impact for customers because if it hasn't changed the service, then what were we doing? Hopefully we'll see customers feeling more connected with our colleagues who work on their casework through technology. We'll see our customers having technology more accessible through applications on their phones or through easier routes into our service centre or directly to colleagues working on casework.

In terms of getting our colleagues out and about and really visible in our neighbourhoods, the use of technology will make that easier. It'll make it easier to target it into areas where we may have hotspots of issues. It will make it easier to identify where we've got complex issues going on, say a combination of lots of communal areas to manage, lots of indoor hallways and anti-social behaviour cases maybe, plus other factors that have come up, boundary issues maybe, that we can start to see that we've got hotspots of issues.

We can also correlate that with some of the feedback we're getting through the TSMs, so from those areas we're actually seeing lower satisfaction, and then really focus our action plans and our delivery on things that will make a difference to customers. It's really important that we can get this data and use it.

Dean Ballard

Thanks, Isabel. From my perspective and building on what you've said, it allows us to deliver a more personalised service. By using technology and having data around our customers and their preferences, we'll be able to personalise the channels within which we contact customers and how they raise their service requests, whether that be calling into our contact centre or face-to-face through our colleagues working out on the estates, or even online where it's available 24/7 and the customer can raise their request at their own convenience.

Equally, it's as much around these marginal gains and making small improvements to our services as we go as much as those bigger end-to-end improvement projects that we're also running. What we want our colleagues to do is to be learning as they go and making those small changes, making those tweaks to processes, to letters, to how they interact with customers, that will make customers feel that they can trust Stonewater, that we will resolve more of their issues right first time, and that their ease of accessing our services is so much better than we've seen previously.

Becky, as part of your role, you helped Stonewater's customers understand and use digital channels. How challenging is this? With us extending our digitalisation, what channels may you and our customers face in the future?

Becky Palmer

Thanks, Dean. I think the COVID pandemic, which seems such a long time ago now, moved not just Stonewater, but the whole world on to more ways of using digital communication. Everybody got used to using Zoom calls, but customers, I think, thought we would go back as we were before.

For me personally, working digitally has opened up so many doors for me. I can interact with colleagues and other professionals that I wouldn't have interacted with before due to logistics. I want to share that passion and enthusiasm with our customers as well.

As you said, customers are not used to this way of working. There was a lot of distrust at the start. There was no confidence in the technology supporting us, and we came across a lot of people who wouldn't or couldn't use a digital approach. Over the last couple of years, we've introduced lots of different tools such as video calls, using WhatsApp, Google Maps and e-mails, sending text

messages to individual customers and whole schemes, hosting Facebook live events, MyHome, YouTube videos, virtual booking systems, and so on.

We also have training available for customers through our We Are Digital umbrella, where we can match customers up to training programmes and also provide them with their digital devices and to encourage them and show them that they can do these things, they are achievable.

I remember one lady I spoke to during the pandemic lockdown phase. She'd never used anything like an iPad or gadget before, but she had one, and she was Zooming her family who lived in Amsterdam. She just thought that was amazing. It opened everybody's eyes, I think, the pandemic, to what possibilities are out there.

We need to build up confidence. We need to build up trust with our customers that they'll get their issues resolved. The quicker we fix the issue, the more trust builds up. If I can provide evidence to customers that I've solved their issue in a much quicker time than if they were relying on me to go out and see them, then they're more likely to have confidence in that approach next time and will become more comfortable using it. Then, if that's the case, I consider that it's job's done.

We don't need to stand still. Digital, as we know, changes all the time. Something that might've been fit for purpose a couple of years ago, with the technology advances, may not be fit for purpose now. One thing I do think we need to consider is using alternative platforms for customers to communicate with us. We tend to use Microsoft Teams because we're a business, and that's what we use across our business. I think customers are more comfortable using platforms like Zoom or WhatsApp. We think this is probably a bit more user-friendly.

I do think it's important to note that not everything can be solved digitally. There will always be a need for a face-to-face meeting or for visiting member staff to get an understanding of the whole picture at the scheme. It's about getting that balance right for us and for our customers.

Paula Palmer

Brilliant. Absolutely. We spoke last time about technology and retirement living and about the confidence that they lack in using technology, but actually, there's that confidence level in it actually working, that someone's going to pick up what you've typed into that computer and do something about it. Absolutely. It's twofold, isn't it?

Isabel, we've already heard about the direction of our services and some of the fantastic things that we want to be able to offer. Can you tell us about how we're going to deliver them?

Isabel Varey

Yeah. Some of it, as Dean and Becky have been talking about, will be changes that our colleagues can be really empowered to just deliver themselves, and hopefully, we, as a business, can support them to do that.

Becky, I know one of the things you've been really proud of is implementing a booking for phone calls and video calls with customers so that they are actually able to select a slot and know that that's when you'll call them. It just makes everybody's lives easier in a world where we have commitments, and our customers have commitments.

So, with something like that. It was possible for a colleague to work with the technology we already had in the business and, with a bit of support, get that up and running. Now, what we want to do is roll that out further.

However, some of the things we want to do need investment in upgrades to systems, complete changes to systems in some cases where we still have legacy technology, and it won't offer us the flexibility we want to offer services in a really different way to customers. Some of it is about having a

really planned approach to making those system changes, and that's where our programme management comes in.

Stonewater's been maturing its approach to project and programme management over the last couple of years. Now, we actually have a way that we can identify, resource, and plan it in. We have project managers in the business making all of this possible and working with our colleagues who interact with customers on a day-to-day basis to make sure that what we're doing stays aligned to where our customers are at and what our customers need and involving the customer voice wherever possible, and using feedback like the TSMs to make sure that everything is driven by the customer voice. That's really key.

We have projects. We have a customer portal that we know lots of our customers use and want to use. We've already been able to do some small things with that. For example, we put up a number of permissions on the portal. For example, customers wanting to ask to put up shelves in their property, that kind of thing, install an outdoor tap.

The answer isn't either just yes or no to everybody. Some of the answers will depend on the type of property that people live in for some of these questions, so we want an element of conditionality built in. Actually, we can use information we already know from our data about the type of property, if we know where a customer lives, to give them that right answer without the human having to look at the case so they don't need to call in. They were able to just go on our portal and find an answer instantly.

We know from just putting up about 20 or so of these, that already a few hundred people every month access these permissions and get an answer in that way. What we also know is that a few thousand people look at that page, so we know that the appetite is there for people, and we don't yet have all the things that they're looking for. They can't yet find them, but we know people are looking for these sorts of services. That's where we need to keep focusing on making sure this is delivered.

We also have plans to try and enable our customers to directly message our colleagues through that portal. Partly, that's about another route to accessibility, but also our record keeping and having that central record of our contact with our customers that, at the moment, is captured through e-mail. We know that certainly the Housing Ombudsman has flagged up the risks that can be associated with organisations that rely on e-mails for contact with customers because of the gaps in record keeping that can occur, just because of the nature of human error that's involved.

I think it's really important that somebody like the Ombudsman, who's coming from the perspective of looking at individual cases, is focused on the very human side, and looking at organisational culture and how we treat customers, but also looking at the critical role of systems and record keeping in enabling customers to receive a good service. I think that's really important, that both sides are seen.

We've got lots of things that we're doing. We're looking at our internal systems and how casework can be provided to our colleagues as one customer view to enable better joined-up working between our colleagues and then also with our contractors, so looking at how we can integrate our systems better with our contractors as well. There's lots there, which is why it needs a planned approach in lots of cases, and getting that real investment in resource and technology from the business. It's a really exciting time.

Paula Palmer

There's some really ambitious plans in there, isn't there? The customer portal you talk about, that's called MyHome.

Isabel Varey

That's right, yes. MyHome.

Paula Palmer

Becky, I think what you've mentioned in your intro that you work on the digital poverty working group. Could you tell us a bit more about that?

Becky Palmer

Yeah, of course. Digital poverty is a growing problem in the UK that was really exposed by the COVID pandemic and the subsequent lockdowns. At Stonewater, we class digital poverty as the inability to use IT, either due to lack of access because of financial or geographical limitations or due to the lack of skills. Our operating model is a digital self-serve first, and we want to ensure that digital access and skills are not barriers for our customers.

The working group was set up to look at various issues such as infrastructure across our housing stock, the current status of our customers and understand what affects them, what we are currently providing, and looking to explore partnerships with others to help develop initiatives, and also to look for practical solutions to bridge the gaps. It's a complex issue. It's not an easy one-size-fits-all. We started off with quite grand ideas. I think I mentioned at one point that we could look to become our own Internet providers because of our own ESPs, but obviously, it's not as simple as that.

We were hoping to work with BT. They have an initiative called Street Hubs to replace the old phone boxes on the street, but unfortunately, their current people at the top are not allowing it to go on private land. We missed out on that, unfortunately, but we are first in the queue should they change and decide that they want to work with us. The idea of that is that it's a focal point for people passing by, that they can plug in and use the Internet, but it also pings out the signal to our customers living locally to piggyback off that Internet signal and get their broadband that way.

We are looking at fibre upgrades across our housing stock, although we are dependent on the providers being present in the area. That's certainly an ongoing programme of works so the people have that accessibility much quicker.

As I mentioned before, we are working with We Are Digital, which is a free digital training, the provision of mobile devices, and our IT department sends out our older technology to be reconditioned and reused. We're constantly recycling what we have to pass it on to enable customers more access. We also are aware of cheaper broadband deals for customers in social housing. They call them social tariffs. For example, TalkTalk offer a 6-months-free package, and that goes via the job centre.

One exciting initiative, which will come hopefully towards the end of November—there'll be further information—it's called the Good Things Foundation. They have a national data bank, which works a bit like a food bank, really, but it allows people to have free mobile data, texts, and calls. Like I said, we are looking to work in partnership with them. There will be some more information towards the end of the month, which is exciting. The group has been a bit quieter recently due to other work pressures, but it's very much bubbling away in the background, so watch your space.

Paula Palmer

Doesn't sound like that they've been inactive at all, does it? It sounds like there's lots of activity going on there, and really wanting to look after our customers and provide as much as we can. It sounds pretty good. Fantastic work. Is there any other thing anybody else would like to mention? Is there anything you think we've missed about the future of housing or how we're using technology?

Dean Ballard

I think everything we've described and the TSMs are around delivering those basic services to customers brilliantly and making sure that we are delivering those reliable services that customers need and want on a daily basis, making sure that we've got those processes, and we're really accessing the new technologies and everything that's available to us to deliver that. I think that would be the only thing I would add.

Paula Palmer

Isabel, anything from you?

Isabel Varey

Yeah, absolutely. I would entirely echo what Dean said there. I think technology gives us the ability to be more sophisticated about getting those basics right. Maybe colleagues would have had to rely on notebooks or putting things in Outlook calendars to try and make sure they remembered everything they'd committed to for our customers, whereas now, wherever we commit to something, we can make sure that's tracked in the system. Where we are talking about hundreds of requests coming in a week, or even a day, that's really important because a lot of what we're learning when we look at our complaints is that things can get lost sometimes, and that sort of level of human error.

We know always our colleagues will go on leave or leave the business for reasons and promotions or whatever it is. Actually, having systems that mean we can keep track of everything we've committed to customers, make sure we deliver, and make sure their voice is heard, that's really important.

Paula Palmer

Brilliant. How about you, Becky?

Becky Palmer

For me, I think it's the fact that I can travel virtually now all over the country, and I've met and talked to so many different people. I've got to know so many different schemes, which, when we work regionally, we never set outside of our regions. I think it's exciting that I can talk to somebody in Leeds. I can solve their problem for them, but I don't physically need to go and see them. I can do that sat at my desk and deliver a better service, to some extent, because it takes a lot less time. The world has shrunk, to some extent, but I think that's quite an exciting thing. You can go anywhere.

Paula Palmer

Excellent. Thanks so much to all of you for joining me today. I've really loved listening to what you've got to say about how we're improving services, how you're using technology, and that there will still be the people in the background needed to operate it. We've not all gone completely AI yet. Thank you very much for joining me, everyone.

Isabel Varey

Thank you.

Dean Ballard

Thanks, Paula.

Paula Palmer

You're welcome.

Dean Ballard

Bye, everyone.

Becky Palmer

Bye.

Paula Palmer

Thank you to our listeners who have joined us once again, and we look forward to seeing you next time.