

NEW

APPROACHES

TO TENANT INSIGHT

Supporting organisations
to pioneer new ways of
working and review current
and emerging practice

WHY NOW?
WHAT ARE
OTHERS DOING?
GETTING IT RIGHT

MARCH 2014





About CIH

The Chartered Institute of Housing (CIH) is the independent voice for housing and the home of professional standards. Our goal is simple – to provide housing professionals with the advice, support and knowledge they need to be brilliant.

CIH is a registered charity and not-for-profit organisation. This means that the money we make is put back into the organisation and funds the activities we carry out to support the housing industry. We have a diverse and growing membership of more than 22,000 people who work in both the public and private sectors, in 20 countries on five continents across the world.

Find out more at: www.cih.org

What is this all about?

This briefing supports landlords in adapting their approaches to tenant insight to focus on current issues and challenges.

The briefing is divided into three sections:

- The first asks **why should you be rethinking your approach to tenant insight?** It considers new ways that insight can be used to tackle current challenges and the range of different objectives that it can help to deliver
- The second section asks **what are others doing?** It explores how organisations have adapted their approach to tenant insight in a changing environment
- The final section asks **how do you make sure you get it right?** It sets out the questions that you should consider when developing your approach

This briefing assumes that organisations already have knowledge and insight about their tenants, so it does not cover the practical details of how to develop an overall approach to tenant insight. It is intended for those organisations that already effectively use insight to deliver and target services and want to take their approach a step further.

Information on how to develop tenant insight can be found in [Tenant Insight: toolkit for landlords](#).

What is tenant insight?

Tenant insight is the use of information to develop a comprehensive knowledge base about your tenants. It links factual data with information on behaviours, needs and aspirations, so that how you communicate with tenants and the services you offer are aligned to their needs and expectations. Insight is not the end result – it is a trigger for action. The key task is to turn information that you collect into real benefits both for tenants and for you as a housing provider. Doing this successfully will give you opportunities to tailor services for different needs and to develop new services to meet newly identified needs.

How did we develop this briefing?

This briefing has been developed from CIH's recent experience with guiding landlords on welfare reform and other new challenges. It has been informed by practical examples from a range of organisations that have begun to adapt their approach to tenant insight.



Why should you be rethinking your approach to tenant insight?

In the last three years it's become even more important to know your tenants. Most landlords have been adept at using insight to deliver better value for money by finding out more about their tenants' needs and tailoring their services accordingly. But the changed environment means a new approach to – and new uses for – tenant insight.

Tenant insight is now needed to respond properly to the challenges of welfare reform and other critical new developments affecting your business. Adapting your approach to insight now might seem a distraction given other massive demands on your time and resources. But in fact insight can be the basis for your approaches to helping tenants manage their finances, protecting your income streams and facing other challenges.

For example, many landlords have carried out surveys or programmes of visits related to welfare reform. These could be used to either kick start your approach to tenant insight or suggest ways to adapt your insight systems if they already exist. Insight can then help you both to meet immediate needs and to keep on top of the challenges of welfare reform or other pressures that affect tenants' – and your – incomes.

CIH's work on welfare reform has found that almost all landlords are engaged in financial inclusion work with their tenants and around two-thirds are involved in either employment or training initiatives or fuel poverty work. And of course, all landlords are engaged with coping with the social sector size criteria, the overall benefits cap and the roll-out of universal credit (with its reliance on internet access). Landlords also want to know the ongoing impacts of welfare reform – for example, which tenants are taking on extra debt to cope with income shortfalls.

All these areas of work rely on insight – finding out which tenants need which kinds of help, where the highest priorities are and what services and forms of service delivery are most likely to be effective.

A further reason for reviewing your approach to insight is that more tenants now have to pay part of their rent from their own income and numbers will grow as welfare reform continues. Tenants rightly expect to get value for money for their rent and are likely to be even more demanding as customers.

A lesson from the supermarkets

One way to look at tenant insight is to consider how well supermarkets are organised to glean information from customers every time they interact with them. Housing organisations face a similar challenge of working out what data to record, how to do it and how to use it. What are the transactions that you have with your customers that you could use to extract data, who are the people that have these interactions and how do you equip them to get information as painlessly as the supermarkets manage it?

Supermarkets are also good at distinguishing between what customers think that they will want/think they will do and what they actually want or do: economists call this 'stated preference versus revealed preference'.

However, understanding what customers want is no excuse for not doing your own product design and innovation. More often than not customers don't actually know how the detail of service delivery works so they don't really know exactly what's possible. That's your responsibility.

What new objectives might you set for tenant insight?

Here are some of the new aims you might set in developing or adapting your tenant insight methods:

- tackling the impacts of welfare reform on tenants
 - improving financial inclusion
 - supporting them in the transition to universal credit
 - helping sustain tenancies
 - supporting tenants into training or work (or helping them to work more hours)
- maximising rental income – targeting income recovery activities
- tackling fuel poverty
- updating your approaches to fire safety

- tackling tenancy fraud
- making effective use of your homes

The new objectives you are trying to achieve may mean changed approaches to:

- the information you collect and methods you use
- how you analyse the information
- who has access to the information
- how and what you communicate to staff and tenants
- the resources and skills required
- what success will look like and how you assess impact

The main section of the briefing looks in detail at these objectives and how different organisations are adapting their methods to achieve one or more of them.

What are others doing?

This section sets out how insight might help achieve the objectives identified in the previous section and some different approaches being taken by landlords who are tackling them.

Once you have reviewed your objectives for tenant insight, you can also reassess the type of information that will help you achieve them – for example, if you want to reduce rent arrears, what will you need to know, both to act and then to assess the effectiveness of the action? Under each objective we suggest the main types of information you might collect, in addition to the basic demographic data you should already have.

Objective 1: Tackling the impact of welfare reform

All landlords had to develop initial approaches to welfare reform, particular in the run up to the implementation of the social sector size criteria and the overall benefit cap. Insight can now help you monitor and respond to the ongoing impacts. It can help you meet your ongoing objectives about responding to welfare reform as it develops further, by adding to the insight you gained when welfare reform began.

These objectives might include:

- keeping tenants informed about changes that affect them individually
- identifying and supporting newly vulnerable tenants, for example:
 - knowing which tenants take on extra debt to cope with income shortfalls
 - monitoring which tenants are under-occupying and by how many bedrooms
 - monitoring changes in tenants' circumstances overall - household size, number and age of children
 - checking which households have disabled people
 - assessing which larger families have no one in employment
 - assessing which households are not vulnerable yet but may be later as welfare reforms rolls out
- maintaining updated information on how many tenants are affected by the benefit cap
- helping tenants to move to the right sized homes for them
- assisting tenants to take a lodger or who have non-dependants who could return home
- helping tenants get online

Assisting tenants with welfare reform involved prioritising those who needed most support overall and those likely to be affected most severely at an early stage. Insight will help you maintain data about which tenants move into or out of 'vulnerable' categories and enable you to update your priorities.

The kinds of data you will want to collect and monitor on an ongoing basis include:

- rent arrears levels; tenants already in arrears or who have sought financial/debt advice
- how rent and utilities bills are paid
- access to bank accounts
- tenants who are disabled - health status and support needs
- access to the internet; use of social networking sites
- changes within larger families
- young people who are household heads
- tenants who otherwise find it difficult to cope with change

CIH Scotland's guidance on rent payment and collection under universal credit outlines a potential approach.

Tenants are segmented by their 'ability' to manage money and levels of 'anxiety' about the transition to a new benefits system. Each is broken down as follows:

Ability

Able = 1) can regularly budget, 2) does not run out of money all most times, 3) have not borrowed if they have run out

Mainly able = if they score poorly on one of the above aspects

Unable = if they score poorly on two or all three of the above

Anxiety

Not worried = if none of the changes will make it harder to budget

Worried = if one of the changes will make it harder

Very worried = if two or three of the changes will make it harder

This enables a matrix to be devised which shows priorities for offering help:

	Able (budget well on all 3 questions)	Mainly able (does not budget well on one question)	Unable (does not budget well on 2 or 3 questions)
Not worried (not worried about any aspect of changes)	Ready and able	Ready and mainly able	Not worried and unable
Worried (worried about one aspect)	Worried but able	Worried and mainly able	Worried and unable
Very worried (worried about 2 or 3 aspects)	Very worried but able	Very worried and mainly able	Very worried and unable

This can help in planning use of staff time. For example, tenants in the 'red' boxes could be referred for switchback arrangements where rent is paid direct to the landlord; those in the amber boxes could be offered help with budgeting while those in the green boxes are presently judged to be able to cope and will only need help on request.

Learning from others

West Midlands Best Use of Stock partnership (WMBUS) is a strategic partnership of 19 housing associations and seven local authorities who collaborate on a range of housing-related issues including welfare reform and mobility. Partly in response to the social sector size criteria, they are working on developing a GIS map of the region which will indicate every social rented property which is overcrowded or under-occupied. They will use the data at a local level (one square mile) to demonstrate potential swaps to tenants in their local area. Because WMBUS work across providers and local authority boundaries, they can facilitate moves using their shared platform. In July 2013 WMBUS funded a new regional mutual exchange platform called 'Let's swap' – this regional scheme puts local people in touch with each other to facilitate moves. We are already seeing success where people are able to downsize and move as a direct result of registering with Let's Swap.

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With 78 per cent of its 10,000 tenants in Rhondda Cynon Taff on some form of housing benefit, 56 per cent on full housing benefit and around two out of three fully dependent on state benefits, **RCT Homes** identified that it needed to know more about its tenants' financial decision-making. It carried out a financial inclusion survey in 2009 and the results highlighted issues that informed its preparation for welfare reform. It found:

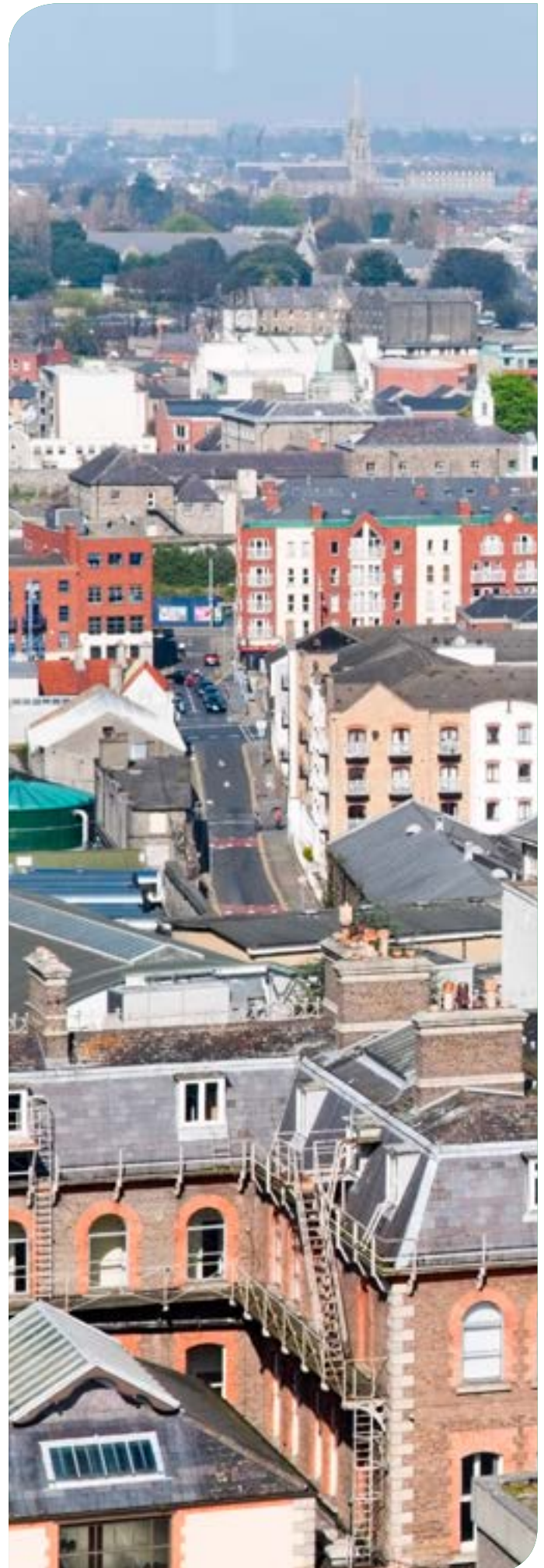
- only 67 per cent of tenants had a bank account
- 64 per cent used pre-payment meters
- 49 per cent didn't use the internet
- 34 per cent had experience of high-cost home credit via doorstep lending

The survey findings have under-pinned RCT Homes' strategic approach to financial inclusion and a range of interventions, including:

- a focus on maximising tenants' income, pre-tenancy advice, access to banking and affordable borrowing, understanding tenants' needs, affordable warmth and support
- setting up a specialist arrears management team with dedicated, named recovery officers, specialist benefit and 'money saver' officers and emphasising a firm but transparent and fair approach
- using data to profile the 'average debtor' and help predict the life events – such as the costs associated with a child starting school – that commonly push tenants into arrears
- investment in information packs, financial capability tutors, training for front-line staff, tenancy sustainment officers, and tenant insight and data analysis tools
- joint working with Moneyline Cymru to improve access to banking products and with CAB for advice
- negotiating access to affordable broadband

RCT Homes' 'Your Benefits Are Changing' welfare reform awareness work has won a number of awards – including a CIH Cymru Welsh Housing Award for 'Campaign of the Year 2013' – and, despite the recession, arrears performance improved from 2.77 per cent in September 2009 to 1.2 per cent in March 2013.

Contact: David Cartwright, davidc@rcthomes.co.uk





Cross Keys Homes began its customer census project in 2011. It has now visited 100 per cent of its customers and is planning the second year of a five-yearly refresh using mobile technology to capture data and gather information on:

- employment status and future aspirations
- economic status, including benefits claimed
- access to banking
- literacy
- mobile phone usage and digital inclusion
- under-occupation measures
- skills gaps
- health and support needs
- customer satisfaction levels
- communication preferences

This information and the tenant insight gained have been used to inform and shape a number of service developments including:

- identifying 1,075 tenants affected by under-occupation measures to target down-sizing options
- targeting support to help tenants set up bank accounts
- introducing a laptop loan scheme to support digital inclusion
- introducing payment of rent via phone apps
- supporting more than 200 people back into work via its employment initiatives
- recruitment of 2,000 residents to resident involvement virtual team

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As part of their role as a DWP universal credit pilot, **Lewisham Council** have developed a whole council holistic approach to tenant insight which supports wider change – specifically in relation to welfare reform and transition to universal credit. They have set three clear objectives:

- to develop an evidence based definition of vulnerability for transition and access to universal credit
- to develop triage mechanisms for identifying and assessing individuals affected
- to develop a local and holistic support service which supports claimants to budget, transact online, access employment opportunities and maintain their tenancies

After some initial research, Lewisham Council identified 524 households to work with more closely to test what the transition to universal credit would mean for them and then to use this information to develop the right range of tools to deliver their objectives. These were households who were also due to be affected by the benefit cap and as such, it was felt, would require the greatest level of support to make the transition to universal credit. They successfully contacted 418 of the pilot households, who were then taken through the triage assessment which indicated where likely support needs may exist within a household. The customers that required further support were then invited in for support planning appointments and signposting, which enabled Lewisham to assess the level of support that would be required for the transition to universal credit and to provide it.

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Objective 2: Maximising rental income – targeting income recovery activities

Maximising income collection is a critical activity for social landlords in the current operating environment, especially where rent arrears are increasing because of welfare reform and other pressures on tenants' budgets.

Tenant insight can form part of a landlord's income management strategy and help in meeting the following objectives:

- identifying tenants who may be at risk of arrears
- linking tenancy data to chargeable services
- managing above-average use of on-demand services to reduce costs
- identifying risks to the income stream from tenants vulnerable to outside financial pressures
- targeting information and support to help tenants into training and employment
- ensuring targeted delivery of services such as benefits and money advice

To help meet these objectives, insight data can help you to:

- identify tenants unable to enter a direct debit arrangement at sign-up, who don't have bank accounts or are using credit cards to pay rent
- develop a profile of tenants using optional services such as garden maintenance or contents insurance
- profile how tenants make use of services such as day-to-day repairs, to provide intelligence on who is making extra demands and why
- produce targeted information for particular groups, for example, older tenants, tenants with particular types of heating systems or on prepayment meters
- find tenants likely to be affected by welfare reform measures and poverty and who are most likely to be in need of extra advice

Learning from others

Tower Hamlets Homes (THH) used tenant insight to inform the development of its Somali Financial Inclusion Project. It identified that Somali households were twice as likely to have rent arrears compared to white British households and - unlike other ethnic groups - age was not the determining factor, with the majority of all 400 Somali households in arrears across all age groups.

In response, THH developed a partnership with two local Somali community organisations to overcome language, literacy and trust barriers that were identified through resident engagement. In the first three months of the project, the total arrears owed by this community group was reduced by £12,000 - from £50,000 in total to £38,000, for an outlay of just £1,000. This work has continued to maximise rent collection, prevent evictions and allowed overcrowded Somali households to move to properties more adequately sized for their needs.

More than three-quarters of Somali households managed by THH have now received tailored support. In spite of the current economic context and impacts of welfare reform, the number of Somali tenants in any amount of arrears has dropped by six per cent since 2010 following this targeted intervention.

Contact: James Caspell, james.caspell@towerhamletshomes.org.uk

Your Housing Group commissioned an independent company to carry out a financial inclusion survey with customers. Its aims were to find out what financial products and services customers currently used, how happy they were with them and what else customers needed to help manage their money. A telephone survey was carried out in October with 755 customers across the group.

Customers surveyed were also invited to attend a focus group to explore some of the issues raised in greater depth. These included managing money on a day to day basis, coping with the rising cost of fuel and the impact of the benefit changes on individuals.

A final report was published in January 2014. The survey results will provide a vital steer to the development of the group's Financial Inclusion Strategy and its continued work to tackle the impact of welfare reform.

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Objective 3: Tackling fuel poverty

Tenants having difficulty paying fuel bills are also likely to have difficulty paying rent, especially when they take on this responsibility directly. Insight can help to target fuel poverty and energy-efficiency initiatives at the most vulnerable households.

Broadly speaking, tenants who are fuel poor are likely to have high fuel costs or low incomes or both, but not all those in these categories will be affected so tenant insight should ideally offer more precise identification of households at risk.

The ways you could use insight to tackle fuel poverty include:

- targeting advice about using heating systems and household appliances more cost-effectively
- helping tenants get onto more favourable payment methods or lower tariffs or to switch suppliers
- targeting energy-efficiency measures such as draught-proofing, insulation schemes or more ambitious measures
- providing debt advice if debt is related to fuel bills
- exploring options such as reduced-tariff bulk deals with suppliers

To explore these and other options you might want insight to provide you with information about:

- fuel costs and payment methods
- the proportion of household income spent on fuel bills
- the extent to which tenants are having to economise (for example, only heating certain rooms)
- whether they have ever had fuel supplies disconnected
- subjective data such as whether tenants feel they can heat their homes adequately
- evidence of stress in meeting other bills, for example, being in rent arrears
- physical evidence identified by maintenance staff such as draughts, condensation and so on

Although fuel poverty definitions nationally are under review, the current definition (households spending more than 10 per cent of income on fuel) may be chosen as a yardstick for triggering action.

Learning from others

Salix Homes uses tenant insight to target support to more vulnerable people during winter months. During November and December 2012, as part of the 'Keep Warm, Keep Well' scheme, staff visited more than 100 tenants who were aged 80 plus and disabled to ensure they were prepared for the cold winter months.

Tenants are provided with a warm blanket, a thermometer to ensure their homes are at the right temperature and an information pack which included top tips on how to keep warm and healthy during cold periods. Heating systems were checked to make sure they were working and staff identified if tenants needed any extra support during cold weather. Tenants were also given advice on claiming the right benefits.

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Nottingham City Homes (NCH) is managing an investment programme financed with Green Deal ECO (Energy Company Obligation) funding to fit additional insulation to 'hard to treat' homes. This primarily involves fitting solid wall insulation to 7,000 council-owned properties across more than 40 neighbourhoods to homes without conventional cavity walls. Through Nottingham City Council and Nottingham Energy Partnership the same measures are being offered to other tenure properties of the same design in the same neighbourhoods, to help maximise take up, cut carbon emissions and tackle fuel poverty.

With so many homes to treat across a large number of neighbourhoods NCH wanted to prioritise neighbourhoods to ensure the most effective results. As well as considering location, number of properties and the scale of work to be undertaken in each neighbourhood, NCH used a tenant and resident profiling approach to ensure that neighbourhoods where people were more likely to suffer from fuel poverty and cold related ill-health would benefit earlier in the five-year programme.

The strongest indicators of vulnerability to fuel poverty were used such as:

- household income indicators (unemployment, economic inactivity)
- household composition (including older single people, children under five)
- under-occupancy information from partners in the Public Health service on Excess Winter Deaths and Excess Winter Hospital Admissions was obtained at small area level to make it most relevant to neighbourhood prioritising. This was then combined into a single indicator of occupant vulnerability. Further assessment of data about the physical characteristics of relevant homes, in terms of their existing energy efficiency (SAP rating) and scope for improvement, along with numbers of homes in the different neighbourhoods, was used to finalise the prioritisation process

It was particularly relevant to have an insight into the resident profile of neighbourhoods to help make the investment prioritising decisions. Traditionally, investment decisions would be made based on information about the property only. However, including tenant insight data resulted in a very different ordering of priority neighbourhoods compared to just using property data. This means that the most vulnerable tenants will receive much needed improvements as soon as possible.

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Objective 4: Updating your approaches to fire safety

Fire safety has always been an important issue for landlords, but even more so after emergencies such as the Lakanal House fire in Southwark, where the coroner called for much better communication with residents. Your objectives for insight relating to fire safety are likely to focus on communication, for example:

- targeting fire safety information more effectively
- identifying residents who are unlikely to understand leaflets or other standard forms of communication
- identifying those most vulnerable to fire risk and developing alternative communication methods to reach them
- ensuring comprehensive coverage of fire safety and testing

There is a range of information which can be used to inform fire safety engagement initiatives and effective fire safety arrangements, and support the completion of the fire risk assessment. This includes:

- vulnerability indicators (for example, a sensory impairment such as hearing loss which could mean inability to hear a smoke alarm; frailty or ill-health which might impede mobility)
- whether there are infants in the household
- history of fires in the property - how did they start and what sort of fires were they?
- whether alterations have been made to the property which might have compromised containment of the dwelling (such as installation of new electrical wiring or heating systems)
- language or communication barriers which might prevent occupants knowing what to do in the event of a fire (such as learning difficulties)
- whether people in the household do not speak or read English as a first language
- lifestyle issues (such as smoking, alcohol or substance misuse)
- challenges such as fuel poverty or hoarding behaviour which might indicate fire risk
- risk from harassment or hate incidents which could include arson

Learning from others

London Fire Brigade (LFB) used Experian's Public Sector Mosaic segmentation data to identify fire risk and how this relates to household behaviour. This provided a picture of household location, demographic features, lifestyles and behaviours. LFB identified that households at particular risk of fire are often affected by several 'risk factors' including:

- disability, especially impaired mobility
- visual and/or hearing impairments
- mental health problems
- drugs and/or alcohol misuse
- smoking
- old age
- living alone

Visit: www.london-fire.gov.uk/Documents/Sup05-Targeting-those-most-at-risk-from-fire.pdf

Merseyside Fire and Rescue Service (MFRS) undertook a customer-led transformation programme with the aim of embedding insight partnership working with other public sector organisations (including housing) to improve the quality of life for households identified as being at risk of accidental dwelling fires. MFRS was able to create a localised segmentation model which helped the fire and rescue service to better identify groups that were particularly vulnerable to accidental fires and to identify individual households at risk.

Visit: www.local.gov.uk/productivity/-/journal_content/56/10180/3510959/ARTICLE

Objective 5: Tacking tenancy fraud

Tenancy fraud involves a tenant not using the tenancy as their 'sole or principal' home (for example assigning the tenancy or subletting the whole property without permission), or having obtained the property on the basis of a false declaration of circumstances. Tackling fraud can assist in a wide range of objectives you might have, such as ensuring fairness in lettings policies, making effective use of homes, securing income streams, tackling anti-social behaviour and so on. These issues are tackled in CIH's [How to... tackle tenancy fraud](#)

Currently the majority of housing providers who are looking at tenancy fraud are conducting mass data checks on their tenants. They are doing this through tenancy audits or by matching their current tenant data against benefit records, or even credit reference checks (also known as financial footprint checks). Collecting and verifying tenant data are usually taking place simultaneously. Landlords doing these mass checks could use the opportunity to link with tenant insight data or to start tenant insight work if they haven't yet done so.

Tenant insight can help to tackle tenancy fraud by:

- revealing mismatches between information provided before letting and data about occupants once the house is let
- providing data-sharing options with other agencies to help identify and prevent fraud (these are dealt with in detail in CIH's [Guide to Tenancy Fraud and Data Sharing](#))
- combining tenant insight data collection with tenancy audits so that tenants providing insight data are also verifying the basis on which they obtained their tenancies or revealing discrepancies that might be a result of fraud

Insight data will provide you with basic information about tenants that can help you check for fraud, but will not necessarily reveal cases where respondents are giving false data, for example, they are illegal tenants. Combining tenant insight data collection methods with fraud detection might involve measures such as checking photo records or signatures taken at tenancy sign-up with the current occupants of the property. However, it's important to bear in mind that people who commit tenancy fraud are hard to profile - there don't appear to be any 'markers' for who might do it or why.

Learning from others

West Midlands Best Use of Stock partnership (WMBUS) has a data matching programme where every participating organisation uploads their current tenant and former tenant arrears data into a data warehouse managed by Birmingham City Council. The data is matched against all the other records and identifies instances of duplicate tenancies across different providers, obtaining properties by deception, failing to disclose rent arrears, as well as potential benefit fraud and other issues. The initiative has now moved onto the next phase whereby partners are being granted direct access to the data warehouse so that they can search across records themselves (now totalling 300,000 for social housing). This will help all partners detect fraud far more quickly and provide them with information relevant to an application that wouldn't be available otherwise.

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Objective 6: Making effective use of your homes

Lettings reform has created challenges and opportunities which you will want to consider in developing or revising your tenancy policy. Among the objectives which tenant insight might help you deliver are:

- making effective use of your homes by selective use of new types of tenancy such as fixed term or flexible tenancies or assured shorthold tenancies
- deciding which parts of your stock to convert to affordable rent to support new investment programmes
- better matching of stock to households in response to the social sector size criteria and other pressures
- targeting or assisting tenant transfers and mutual exchanges
- being able to show the outcomes of your lettings policies

In this context, insight might help you to:

- identify groups of tenants whose tenancy terms you might change on renewal, for example, working age tenants
- identify tenants who might be interested in alternatives such as low cost homeownership
- analyse transfer requests and reasons for wanting to move
- link target groups with target properties, for example, identifying those households who live in high demand homes or stock adapted for disabled tenants
- explore attitudes and behaviours of tenants who have been in your stock for certain periods of time, to test out possible approaches to longer standing tenants
- assess the fairness of lettings policies in respect of intended outcomes, such as equality objectives

If you are considering implementing fixed term tenancies, you will need to be able to take an informed and evidenced based decision on whether it will work for your organisation. You will need to develop robust intelligence about your stock and good understanding of your tenants, both now and in the future. Using tenant insight on household conditions, how they may be affected by the economy, particularly the labour market, and welfare reform and also knowledge of the housing market you operate in, will help you to implement and use this new type of tenancy to best effect.

For further information see [New approaches to fixed term tenancies](#)

Learning from others

Family Mosaic carried out research to inform its approach to fixed-term tenancies. It looked at the experience of customers that had become Family Mosaic tenants in 2006 and whose tenancies were five years old in 2011 and also talked to tenants in employment, who might be expected to have the means and aspirations to own their own homes.

It found that only 10 per cent of those who had been living in a Family Mosaic home for five years would be able to move out of social housing. So, as the majority of Family Mosaic tenants are unlikely to be able to move on, they have introduced fixed term tenancies together with a commitment that they will renew them where a tenant remains unable to access other housing options.

Among those tenants who could move on but had chosen not to, they found that the options that were available were often not attractive to them, so Family Mosaic is now working on developing the right products for those tenants, to enable more of them to move on to a suitable home in the future.

Contact: Joanna Birch, joanna.birch@familymosaic.co.uk

Newydd Housing Association used HACT's Community Insight tool to try to address the Welsh Assembly's delivery outcomes for fairness in lettings. Newydd was trying to use available data to demonstrate equality in lettings against its own lettings data. However, the publicly available data tended to be limited to areas such as full local authority, which was problematic in areas such as the Vale of Glamorgan which is mainly a rural, affluent area with pockets of high deprivation. As Newydd tended to be letting within the areas of deprivation, the figures were skewed and could not be relied on to assist with the fairness in letting assessment.

The Community Insight tool has been used:

- by a tenants group looking at the stigma of social housing – this debunked a number of myths around deprivation (and reinforced others)
- in conjunction with Newydd's tenant insight information to identify hotspots and improve the services provided
- by the Community Partnership team to focus their activities and strategic direction in improving the lives of tenants. In one area where unemployment was a big issue, the team was focusing on job clubs and other initiatives. However, Community Insight's access data showed that more than 50 per cent of residents in the area did not have access to a car. Further investigations highlighted that the bus service stopped at 6pm which meant that one of the main reasons for worklessness in the area was actually transport and access, rather than application form and interview skills

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How do you make sure you get it right?

Whatever objectives you are trying to achieve, tenant insight can be an effective tool to support you in making better business decisions, targeting resources where they are needed and ultimately developing new approaches to the current challenges faced by housing providers.

This section sets out some of the most important things that you need to think about when developing or adapting your approach to tenant insight.

Have you developed the business case for insight?

You need to show how it supports the current vision and objectives of your organisation and why insight is valuable now, in the context of pressure on resources, responding to welfare reform and the other challenges covered here. It is important to demonstrate that tenant insight will be an effective tool to support decision-making and assist performance assessment.

Have you developed a clear strategy for how you want to use tenant insight?

It is important to have some objectives and set clear parameters and milestones for achieving them. A strategy or framework also enables you to allocate clear areas of responsibility and make the links to other corporate objectives. It is also important that your tenant insight strategy links to your corporate strategy, business planning and budgeting processes.

Have you set clear objectives for what you want to achieve?

In the context of welfare reform, there may be a whole range of priorities where insight will be vital, from responding to the social sector size criteria to planning for universal credit and its online application process. These objectives will underpin everything you do, including:

- what information you collect and what methods to use
- how to analyse the information
- who has access to the information
- how and what you will communicate to staff and tenants
- resources and skills required
- what success will look like and how to assess impact

Have you checked compliance with data protection rules?

If you are collecting more extensive or more sensitive information or using it for purposes such as tackling fraud, you will need to be sure you comply with the law. This is particularly the case for any new data-sharing arrangements.

Have you optimised the contact that you already have with your tenants?

Housing officers are not the only people who have regular contact with tenants – think about how to use, for example, your repairs and maintenance team or caretakers to collect relevant and useful information that you need. Remember that you can build information collection into existing processes, such as home visits and sign-ups, and develop a degree of insight without a huge additional resource.

Are you assessing and monitoring impact?

In a climate where all business activity is under scrutiny, demonstrating the continued benefit of investment (both in terms of staff time and actual spend) in tenant insight is essential. You should set clear targets for what you want to achieve in relation to the new challenges that the organisation faces.

Measuring performance in areas like information collection is straightforward. But the impact of insight activities on achieving objectives is more difficult to assess. It will not always have a direct financial return or obvious direct benefits compared with other contributory factors.

An impact assessment will therefore need to be systematic and aimed at assessing these hard-to-measure factors.

Learning from others

Herefordshire Housing Limited's (HHL) approach to customer insight is supported by a strategy which includes clear aims for what it wants to achieve. It has added to existing customer details by gathering information about digital inclusion; economic activity; customers' housing aspirations; their opinion of homes, neighbourhoods and HHL; and their interest in other HHL services and activities. Data is reviewed annually for existing tenants, collected at sign-up for new tenants with any gaps filled when tenants contact the customer service centre.

Insight information is used in a wide range of ways including:

- informing and guiding equalities analysis
- understanding and responding to customer and community needs
- reviewing and tailoring customer involvement activities
- making appropriate referrals to support services
- identifying trends in arrears and financial exclusion in order to target debt prevention and financial inclusion activities
- providing market intelligence to identify the need to develop additional services.

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Final thoughts

If you already have a good grounding in developing tenant insight, it is fairly straightforward to adapt your approach to tackle new and emerging challenges. The same principles (as set out previously) apply whatever you are trying to deliver. However, the type of data you collect and how you use it may need to be reviewed.

Be really clear what objectives you are trying to achieve at the outset. This will help to shape what data to collect and how it can be used. Tenant insight is a tool to help deliver your organisation's objectives and priorities, not something done for its own sake.

Done well, tenant insight can deliver real results for your organisation. Whatever objectives you are trying to achieve, tenant insight can be an effective tool to support you in making better business decisions, targeting resources where they are needed and ultimately developing new approaches to the current challenges faced by housing providers.

Optimise all your contact with your tenants to collate relevant and useful information. The housing industry has a lot to learn from the private sector about how to collect and use relevant information. Think about how supermarkets do this and then audit all the potential touch points and transactions you have with your tenants.

Continue to evolve and develop new approaches to tenant insight. The housing environment is constantly shifting and changing. Tenant insight is not a static approach. When addressing a new issue or challenge, try and work out at the outset how tenant insight can help you to better target your response.

Further help and support

HouseMark offer a practical tenant insight service which gives you a comprehensive understanding of your customers so you are better equipped to deliver services which meet their needs and expectations. Contact consultancy@housemark.co.uk