Tenant insight
A toolkit for landlords

TSA TENANT SERVICES AUTHORITY

HouseMark Performance Improvement

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Contents

Foreword

Our model of co-operative regulation is all about landlords and tenants working together to design and deliver services to meet local needs. Only by understanding who their tenants are and what services are important to them – and by communicating in ways that tenants want – can providers start to meet these expectations.

One tool which can help them to achieve this is tenant profiling and insight.

Our feedback from providers and tenants shows insight and profiling has attracted a great deal of interest, but also a degree of confusion. Providers tell us they are keen to use tenant profiling. They see it as a key tool to support engagement with tenants and improvement to services. What is less clear to some is how to collect and organise information and how to put it to best use.

This toolkit and its accompanying research summary help to explode some of the myths of profiling. It aims to raise awareness beyond a discussion of process and explains what can be achieved. The toolkit takes a step-by-step approach and includes numerous examples of how providers have used profiling and insight to make a difference.

The TSA's Tenant Excellence Fund commissioned HouseMark and CIH to develop the toolkit. I would like to thank those who took part in the advisory group and the many providers who shared case study material. I hope the toolkit makes a useful contribution providing excellent tenant-focused services.

Graeme Foster
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Introduction to the toolkit

Do you know who your tenants are, what they do and what services they want you to provide? Are you aware of their needs and aspirations for the future?

This type of information is the key to developing and delivering tenant-focused services which are both tailored and cost-effective. This knowledge about behaviours, needs and aspirations is often referred to as customer insight and can be translated into tangible outcomes for both the providers and tenants.

Insight is not new. Large retail companies such as Tesco and Sainsbury have used insight to understand their customers' preferences and spending habits for years. There is a lot of information on insight and its broader application, but very little is tailored directly to the housing sector. A lot of the current guidance is aimed at the commercial and wider public sector, and focuses on marketing or securing a market share. It assumes customers have more choices than they usually do in social housing. This means that the application and outcomes of insight by housing providers are likely to be quite different from those for other services.

The toolkit is aimed at all registered providers of social housing, large and small. It will be useful to those just getting started and those who are more developed in their approach to profiling and insight. It is primarily targeted at officers responsible for developing, managing and assessing tenant insight.

The information developed in the toolkit was informed by some of the key findings from sector research conducted by CIH and HouseMark. A report accompanies this toolkit which sets out where we are now, how tenant insight fits within a wider context, the key findings from the research and the challenges and opportunities associated with developing tenant insight. The report is aimed specifically at senior managers, board and committee members and others who are responsible for driving business and service development at a strategic level across the sector.

The toolkit is not an encyclopaedia – it does not provide all the answers, but helps you to identify the right questions to ask. It aims to take a 'menu' approach which enables you to dip in and out depending on what you are hoping to achieve and the particular sections you are interested in. It offers checklists, ideas for action and self-assessment questions. It contains a range of practical examples from a cross-section of organisations – both large and small, general needs and supported housing, local authorities, arm's-length management organisations (ALMOs) and housing associations to illustrate what can be achieved in practice.

This toolkit will identify some of the results that can – and have – been achieved and provide an overview of the key building blocks to develop effective tenant insight which can be translated into positive benefits.

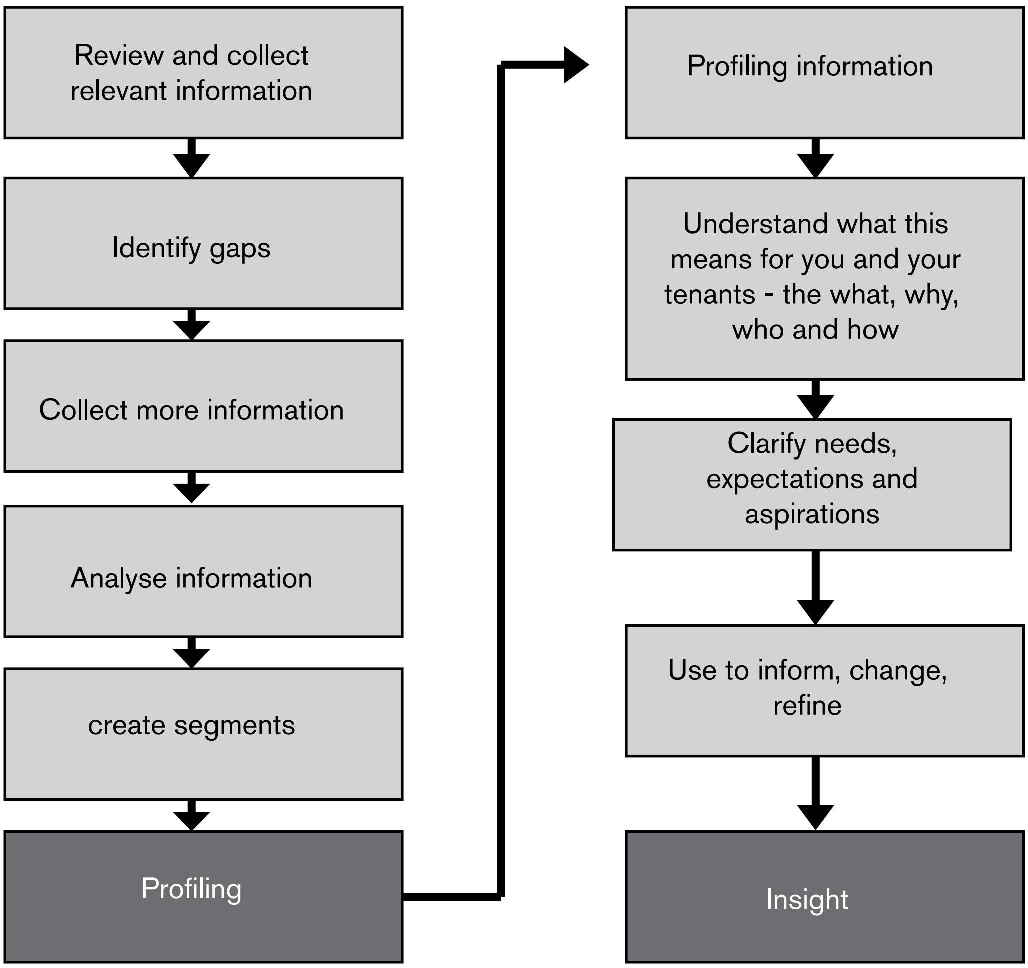
Definitions

Often, the terms profiling and insight are used interchangeably, but in fact they are distinct. Both are activities rather than the end in itself.

- **Profiling** is the activity of collecting, analysing and grouping information about your tenants (current and future) to provide a detailed picture of their characteristics, including demographics, needs and behaviours, attitudes, lifestyles and aspirations. Done in isolation, profiling will not usually provide you with insight

- **Insight** is the subsequent use of this information to develop a comprehensive knowledge and understanding of relevant aspects of your tenants' behaviours, beliefs, needs, desires and aspirations so that how you communicate with them and the services you design and deliver are aligned to their needs and expectations. Insight on its own is not the end result – it is a trigger for action. It will help you understand the why, how, who and what, in order to help you achieve your outcomes.

Profiling versus insight?



Creating 'segments' is part of profiling. It is the process of classifying groups of people with similar demographic, behavioural and attitudinal characteristics to help deliver services in a more efficient and targeted manner. It allows for services to be delivered efficiently to targeted groups.

Tenants versus customers?

For the purpose of the toolkit, we are talking specifically about tenants (current and future) rather than customers, as this toolkit aims to tailor the broader and more generic approaches to customer profiling and insight to the housing sector. Tenants do not have the same level of choice as commercial customers and standard definitions and applications do not work in the same way.

For the purposes of this toolkit, the term 'tenant insight' refers to the whole process – from setting objectives to achieving the end results. We will use the term 'insight' to refer to the specific activity which forms part of the process.

Data versus information?

The terms are often used interchangeably, when normally they have different meanings:

- data – generally unstructured, unorganised raw material (the plain facts)
- information – what data becomes when it is processed, organised and structured in a specific context

However, for the purposes of this toolkit, unless specified, the term 'information' is used as shorthand to include both data and information.

The tenant insight process

The overall tenant insight process is made up of the following parts:

- objective – what are the results or the outcomes you are aiming for?
- profile – what information will you need to achieve your objectives?
- insight – what does this information tell you? What course of action does it direct you to?
- action – what are you actually going to do?
- result – what happened following your action? Did it support your original objectives? What new objectives does it lead to?

What can tenant insight help you achieve?

Both profiling, and the subsequent insight this provides, can provide a large and rich quantity of information about your tenants. The most important step is to turn this information into real results that deliver benefits to tenants and to you as a housing provider. To know and understand what people feel and how they are likely to act, factual information about them (such as age, disability and family status) needs to be combined with information about attitudes, needs and aspirations. This involves a combination of people, skills, processes and systems.

This insight will present you with a range of opportunities to tailor services for different needs and to develop new services to meet newly identified needs.

It will not be realistically possible to do everything at once, which is why it is important at the outset to agree with staff and tenants what you want to achieve with your tenant insight activity. This needs to be linked to corporate objectives and set within a strategic framework.

The benefits of tenant insight to registered providers and the services they provide can include increased tenant satisfaction, improved service delivery and greater likelihood of achieving business targets.

There is a range of positive results for both housing providers and tenants:

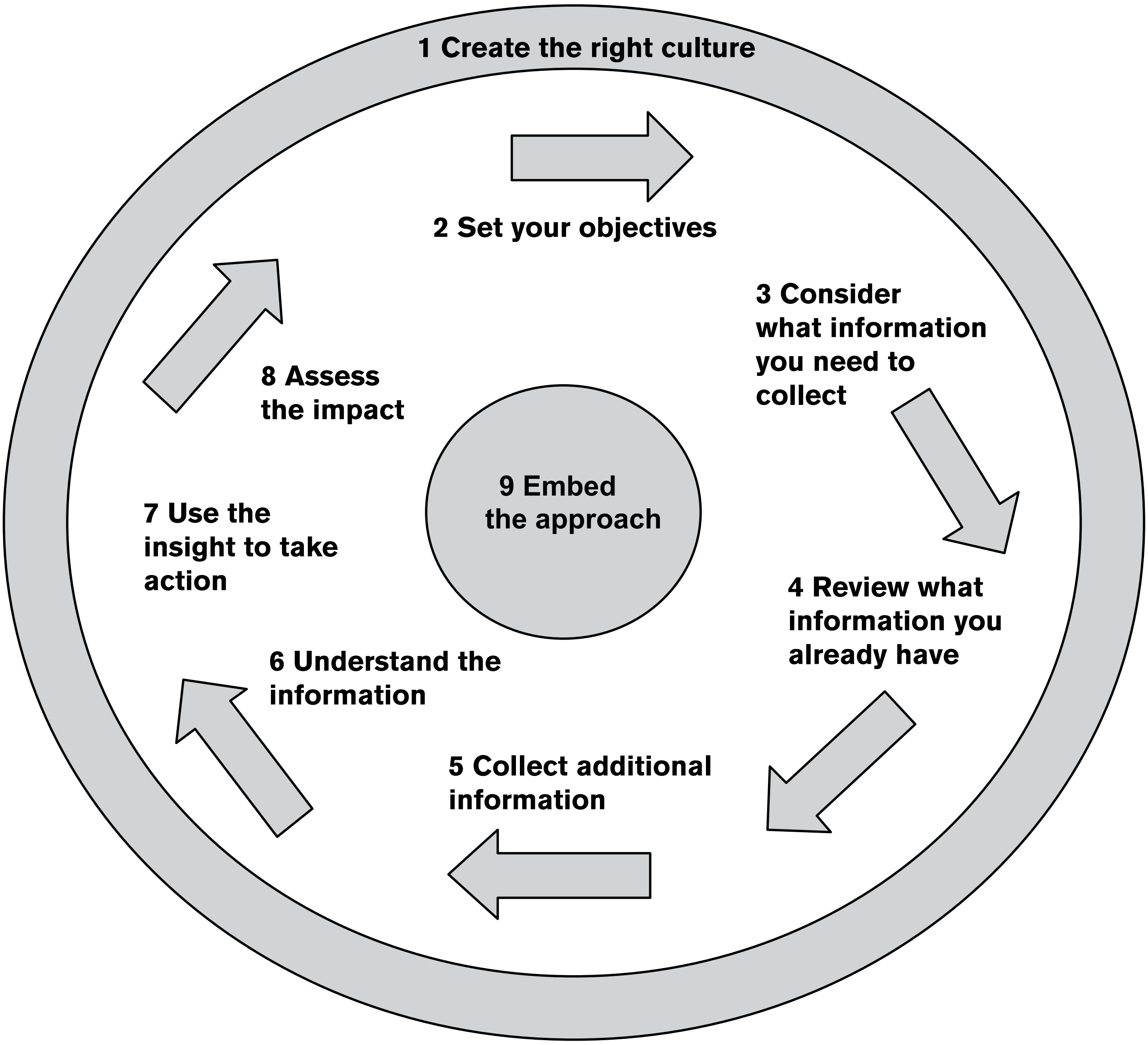
Insight can develop…	which can support…	and lead to…
Clear understanding of the needs and expectations of both individuals and groups of tenants	Greater tailoring of services appropriate to needs (individual and groups) Market intelligence	Greater tenant satisfaction (and satisfied tenants are easier to serve) More directed services delivering greater value for money Targeted performance measures
An understanding of the real diversity of the tenant base	Tailored services Equality of service provision	More cohesive communities More inclusive services Compliance with equality legislation
An understanding of which groups of tenants require the most cost–intensive services	Informed action planning to address the reasons why costs are higher to certain groups Identify processes and services that are no longer required or appropriate	Focused services delivering greater value for money Efficiency savings through removal of services no longer required

Insight can develop…	which can support…	and lead to…
An understanding of current and future housing and support needs	Targeting of resources where they are most needed Evidence based planning for future housing service and support development	Developing services which meet the needs of your future tenants Future-proofing your business
An understanding of the most effective and preferred methods of communication for different tenant groups	Ability to target information to relevant tenant groups, using the method of communication to which they are most receptive Improve involvement and engagement opportunities	Meeting the regulatory requirements to engage and empower tenants Providing information to develop your local offer Compliance with equality legislation
Knowledge of previously hidden or hard-to-reach tenants	Increased involvement and satisfaction levels Improved representation Supports work around promoting social / financial inclusion, equalities, community cohesion	Greater tenant satisfaction (and satisfied tenants are easier to serve) More directed services delivering greater value for money Supporting financial inclusion can lead to reduced arrears
Identification of where time and resources are being concentrated	Increased efficiency through moving away from a 'one size fits all' service	Focused services delivering greater value for money Efficiency savings through removal of services no longer required
Better understanding of 'place' and neighbourhood mix	Better informed partnership working arrangements at local level Improved community and neighbourhood management	Supports localism and involvement with place-based initiatives such as Local Strategic Partnerships, Crime and Disorder Reduction Partnerships, Total Place etc

How to develop tenant insight – the building blocks

This section sets out the key activities that will support you to develop an effective approach to achieve your set objectives. There isn't a 'one size fits all' approach to tenant insight. What you do and how you do it will be informed by what you want to achieve – the objectives. However, there are some building blocks that need to be in place to turn your objectives into results.

The building blocks of tenant insight



1 Create the right culture

Tenant insight is about more than just collecting and analysing information. It is a tool to help you make a fundamental change in the way you provide services to your tenants. Tenant insight needs to be embedded into your organisational culture and seen as an integral part of your business. As with all approaches to managing culture change, engagement and communication with staff and tenants are key.

Develop a business case

Before getting started, you will need to establish why developing tenant insight will be valuable for your organisation. This needs to be driven from the top at senior management and board/committee level. However, operational staff who deliver services at the frontline will be able to help support and evidence what could work in your organisation. Develop a business case that supports the vision, aims and objectives of the organisation. The previous chapter, What Can Tenant Insight Help You Achieve?, can be adapted and tailored to develop your own organisation's business case.

Get buy-in from board members or councillors

It is essential to get buy-in at board/ committee/ cabinet level. The business case will play an important part in this. As well as driving improvement, tenant insight is an effective tool for board members or councillors to support decision making and can provide robust evidence to inform performance assessment and scrutiny approaches. Once senior management have secured buy-in at board/committee level, and they support the benefits and develop of tenant insight, it is really effective to then recruit a board or committee-level champion to drive your approach and get buy-in across the rest of the organisation and with partners.

Drive it from the top

Alongside the board, the drive for developing tenant insight needs to come from committed leadership within the organisation. Every opportunity should be taken to send out clear messages why tenant insight is important – where possible, link these to your corporate strategy, business planning and budgeting processes.

Create a project team

If you are starting this process from the beginning, you may want to assign specific responsibilities for driving the development of insight. Consider creating a project team. Ideally it should include:

- people with responsibility for equality and diversity
- people with experience of working in supported housing and/or with vulnerable people
- people with responsibility for customer focus and/or business improvement
- people who can oversee the collection of information (you may need to pull these individuals into the group at a later stage, once

you have identified how you intend to collect this)
- a representative from each part of the organisation
- a project leader – representing senior or executive management – to emphasise to the rest of the organisation the importance being part of this initiative

The role of this group is to shape your approach to tenant insight, monitor and oversee progress, communicate with staff and tenants and to 'champion' the benefits throughout the organisation. Over time, the size and responsibilities of this group may become smaller or obsolete as insight becomes embedded into your organisational culture, but initially the group will have responsibility for establishing it.

Understand resource implications

Profiling and insight activities cost money, especially if a large information-gathering exercise is required to get to a suitable starting point. The amount of money required is likely to depend on the size of your stock and the quantity of information you already have. Although it is difficult to assess a direct cost/benefit analysis for insight work, many providers have been able to attain clear efficiencies as a result of this work. For example, tailoring service delivery or removing unwanted or unused services.

The amount of money available to you is likely to affect the rate at which you can collect information – a more labour-intensive approach may allow you to gather this more quickly but is likely to cost more. It will also affect your ability to bring in expertise by, for example, recruiting a specialist team to analyse information and support its use.

However, a lack of resources should not prevent you from developing tenant insight altogether. By building information collection into existing processes, such as home visits and sign-ups, and making the best use of existing skills, it is possible to develop a degree of insight without spending large amounts. The important thing is to consider the resources available to you when setting out your approach to insight, and to set goals which are realistic and achievable.

Develop effective communication methods

Develop a significant programme of internal communications, coupled with further training for any staff directly involved in the processes, to get staff support. This is not a one-off task but an ongoing process that continues until tenant insight is embedded into your organisation's way of working. It could involve any or several of the following:

- regular articles in your staff newsletter
- regular updates at team meetings
- running a series of awareness-raising workshops for staff
- inclusion in any briefings your senior management give to staff
- information made available via your staff intranet

- integrating information about insight into any appropriate training where it has an application

Your staff communications programme must focus not only on what you are doing but also on why you are doing it, with particular emphasis on:

- why you are collecting (potentially sensitive) information
- how insight will benefit tenants, including practical examples
- how insight will make their jobs easier/their performance better

For this to be successful, you will need clear answers to these questions and a clear, visible commitment from senior management that this is a corporate priority. It would also be beneficial to have 'champions' of insight in each area of the business to support these messages, so it is a good idea to try to involve staff from different departments in your project team.

Beechdale Community Housing Association

The importance of tenant insight and how this fits into a wider organisational approach has been raised in a number of forums by Beechdale Community Housing Association, including corporate away days and team meetings. Staff are encouraged to come forward with ideas of how tenant insight can support corporate priorities.

London Borough of Barking and Dagenham

Initially, staff at the London Borough of Barking and Dagenham were uncomfortable and, at times, suspicious about the validity of tenant insight, specifically around the reliability of information collection and profiling. The council had to explain how the information would improve services and reduce business costs, as staff wanted to know what return they would see. In response, the council set up a user group and gave all staff training on the 'pen portraits' of their customer segments. In training, staff were given a scenario where they had to apply the information and think of ways it could be used to drive service improvements or increase efficiency. Training in the application and use of the information was also integrated into manager development programmes.

Develop the right skills

Data collection and analysis is a technical skill and you should consider at the outset whether or not your organisation already has the ability to carry it out effectively. It is useful to carry out a skills audit to see whether you already have the skills in-house.

If you need to develop these skills, there are a number of ways you could approach this:

- specialist teams – some larger providers have created specialist teams to collect and manage information and to provide the support that service teams need to make best use of it
- peer-support – identify service areas where you do have these skills and encourage those services to support others in making better use of information
- partnering with another provider – one that makes good use of tenant insight and could be asked to help your services to develop their approach
- buying in external support/expertise – for a specific project or a period of time (ensuring skills transfer takes place)

Manage data protection issues

Concern over breaching data protection legislation is often cited as a reason for not developing tenant insight. Data protection is discussed in more detail later in this toolkit, but, as a general principle, organisations that have a clear idea of how they intend to use data and who they will need to share it with, and are open and transparent about it at the outset, are unlikely to run into difficulty later.

It is part of the role of the 'champions' of insight to help promote an approach to data that is:

- clear about what it will be used for
- positive, with an emphasis on what can be done rather than what cannot
- open and transparent

Self-assessment questions

Questions	Self-assessment
Have you assigned clear responsibility for developing an approach to insight and promoting it in your organisation?	
Does senior management visibly support the development of insight?	
Have you identified people who will 'champion' insight throughout your organisation?	
Do your have the knowledge and skills among your staff to turn information into insight?	

2 Set your objectives

One of the first building blocks is to plan at the outset what you want to achieve. What are your objectives and how do they contribute to your strategic and/or service-level objectives? Remember, tenant insight is a tool to help you deliver your organisation's priorities, not something to be done in isolation or for its own sake. A good starting point is to consider how tenant insight could help you deliver your existing aims and priorities.

Developing a strategic approach

Having a specific tenant insight strategy or a framework can help you to clarify objectives and to 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.

Setting your objectives

Identify what you want to do – this may be a question you want to answer (why do we have an increase in rent arrears over Christmas?), an issue you want to address (failed tenancies in a specific area) or an objective you want to achieve (increase readership of newsletter). This will underpin everything else you do, including:

- what information you need to collect
- what methods to use
- how to segment 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
- how to assess impact

Equality and diversity

Being aware of the diversity of your tenants will enable you to provide the right services and to meet their needs in an appropriate way. When collating insight information, it is important to have clear objectives about what you hope the information will inform. However, with equality and diversity data, you may find the information you collate will, in turn, inform subsequent outcomes and actions.

Understanding the diversity of your tenants is a fundamental requirement for all housing organisations. Gathering core information on the diversity strands (age, disability, gender, race, religion or belief, sexual orientation and transgender) will help you to build up a picture of your tenants, identify any inequality in service provision and support you in delivering services in a different way. This information can then help you to evaluate your objectives and understand how and what you will need to do to achieve them.

Information collected on equality and diversity should be translated into clear business outcomes and actions. The information that you collect will help you understand:

- the nature and extent of equality in service provision
- whether the services you provide are responsive to diverse needs
- how they need to change to reflect the diversity of your tenants
- whether or not you are discriminating against any particular tenants or groups of tenants (directly or indirectly)
- whether particular groups are 'below the radar' in terms of service provision (for example, an ethnic minority community in which women make no/little use of services)
- whether you are meeting the requirements of equality legislation
- whether you are addressing regulatory expectations

Meeting your objectives

You need to consider at the outset how you will know if you have met your objectives. You need to be clear about your expectations – what you are hoping to achieve and by when. While it is reasonable to set targets that support or contribute to the achievement of your objectives, be very wary about setting targets that only measure information collection. So, for example, if your objective is to improve the services you offer to lesbian, gay, bisexual and transgender (LGB&T) tenants, you may have a target about collecting information on the sexual orientation of your tenants, as this will contribute to the overall objective. However, meeting a standalone target to achieve 85% coverage of the sexual orientation of your tenants will not represent a successful outcome unless it leads to better services for LGB&T tenants.

A good tip is to remember to ask 'so what?' to help set objectives that are focused on outcomes rather than processes.

Herefordshire Housing Association

Herefordshire Housing Association has set the following objectives for its tenant insight project:

- to identify the needs of tenants in order to develop and deliver services
- to identify and understand the differences in customer service levels
- to facilitate effective targeting of resources by locating demand for services
- to tailor communication methods and messages to maximise response, service take up and awareness
- to tailor tenant involvement activity and attract tenants who have previously been hard to engage

The next stage is to identify what information it will need to collect to begin to deliver against its stated objectives.

Self-assessment questions

Questions	Self-assessment
insight in your organisation, what you will use information for and what you will achieve?	
Have you identified how developing insight will help you to achieve existing corporate and service-level objectives?	
Have you identified positive outcomes for both your organisation and your tenants?	

3 Consider what information you need to collect

The type of information you will need to collect will vary depending on your objectives and what outcomes you want to achieve. Once you have identified your objectives, you can assess the type of information that will help you achieve them – for example, if you want to reduce your rent arrears, what will you need to know, both to act and then to assess the effectiveness of the action?

Types of information

There are three main types of information that will support you to develop tenant insight:

- demographic information – who your tenants are
- information relating to your tenants' needs and behaviours – what they do and don't do, need and don't need
- information relating to your tenants' attitudes, lifestyles and aspirations – how they think and feel about relevant issues

Demographic information

This is the basic information about who your tenants are. It includes:

- name
- address
- family composition
- income
- employment status
- training and education experience
- language
- vulnerability
- communication needs
- equality and diversity information, to cover the nine protected characteristics (age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex and sexual orientation) defined in the Equality Act 2010

Information relating to needs and behaviours

Behaviour is about what your tenants do, or in some cases what they don't do. The sorts of information collected will vary depending on what the information is to be used for. For example, if you are looking to improve performance on rent arrears, you may want to collect information about how, when and where people pay their rent and what barriers there may be. Similarly, in order to address fuel poverty, you will want to know who is paying their bills by pre-payment meter. Behaviours and needs are often interlinked, with the former providing some clue as to the latter. For example, persistent arrears due to late payment may point to an underlying support need.

The types of information that may help you get a better understanding of behaviour and needs includes:

- how rent and utilities bills are paid
- number of feedbacks or complaints logged
- type of feedbacks or complaints
- transfer requests and reasons for wanting to move

- rent arrears levels
- number and nature of enquiries made
- literacy levels
- health status
- support needs
- number and type of repairs requests
- communication preferences
- access to the internet
- use of social networking sites (eg Facebook) and other media
- participation or involvement levels in surveys or events
- access to or use of local services

Information relating to attitudes, lifestyles and aspirations

Collecting information about tenants' attitudes, lifestyles and aspirations can be used to influence the way services are delivered. For example, if you know that tenants aspire to move into owner-occupation, opportunities to allow this to happen can be developed.

Collecting information about your tenants' motivations, thoughts, attitudes and beliefs can also inform, for example, what they want from you, what they want for their family, what influences them and who they listen to and respect.

The following are examples of questions to help you get a better understanding of this kind of information. Again, the exact questions will depend on the aim of your project.

- What do you like/dislike most about your home/community?
- Where do you want to live in the short to medium term?
- Have you any intention of moving in the foreseeable future?
- Would you like to be a homeowner and why?
- Would you be prepared to pay extra for additional services provided by your landlord? Which additional services would you like us to provide (give examples)?
- Where do your children go to school?
- Which of the services we provide would you like to see improved? How can we improve these?
- Do you feel that you have opportunities to be involved in decisions we take that affect your home or your area? If not, how could we improve?
- Would you be interested in going on a training course to learn a new skill? What would you be interested in learning?
- Would you like to be more involved in your neighbourhood/on your estate?
- Are there any services that would help you to become/remain active and engaged in your neighbourhood?

Depending on your objectives, you might want to ensure that any questions use wording that is the same as or is comparable with other surveys, to allow you to compare the results.

Set realistic targets for collecting information

Targets, particularly around information collection rates, should be based on an honest assessment of what is possible. You should take into account:

- the amount of information you need to meet your specified objective(s)
- the size and nature of your stock (including sheltered or supported housing)
- the amount of new information you have to collect
- the resources available to you

If you manage a large number of properties and currently hold very little information on your tenants, you should accept that collecting 100% of the information you require is going to be a long-term goal.

A good starting point might be to speak to other similar organisations that have already carried out a large information collection exercise to get a sense of what is possible and to set some realistic milestones for your project.

4 Review the information you already have

Once you have decided what you want to achieve (the objectives), you will have a better idea of the information you will need to collect (and what you don't need to collect).

Before starting out on the process of collecting new information, review what information you already have, what you already know about your tenants and whether this will help you achieve your stated objectives. It is important to make the most efficient use of existing sources, as the collection of new information can be expensive and time-consuming. A good starting point, therefore, is a detailed audit of currently available information.

You should:

- list all the ways you currently collect information
- consider the type and level of information this provides
- assess whether it is sufficient/relevant for your intended objectives
- ask 'what else do we need to know?'

What information do you already collect?

Most providers already hold vast amounts of information about their tenants – though they are often 'data rich and knowledge poor'. At various points, tenants provide information about themselves, their families, their attitudes and behaviours, but very few providers use this in a systematic way. In fact, many providers are likely to be sitting on a goldmine of information which can be used for developing tenant profiles as well as insight. However, in most cases the information is not co-ordinated in such a way as to provide useful insight for the organisation.

A number of simple changes to procedures can be introduced to make better use of the information that you already collect.

- Make the collection of information and updating of information a matter of routine at all customer contact points
- Routinely collect information on individuals from existing processes including ones such as:
  - housing applications
  - annual tenancy visits or gas inspections
  - home and repair visits
  - existing resident involvement and satisfaction survey activities
  - sign-up and exit interviews
- Analyse trends from generalised information sources such as:
  - CORE logs
  - STATUS surveys
  - complaints statistics
- Introduce changes to administrative and IT systems to support better collection
- Consider whether information held on your existing housing management systems could be useful
- Empower and motivate staff to collect information

Information you are likely to already hold

Type of information	Sources	What it may tell you
Demographic	CORE Housing applications Sign-up interviews Housing management systems	Age Gender Economic status (occupation, income, benefit entitlement and uptake) Race and nationality Family and household composition Vulnerability or support needs (eg people that have been homelessness, people with a learning disability) Sexual orientation Religion
Needs and behaviours	Repair requests Tenant enquiries logged at various contact points Information gathered as part of tenant and resident involvement activities Information collected as part of the regulatory framework, including inspections, the annual regulatory statistical return (RSR) and the National Register of Social Housing (NROSH)	Communication preferences Number of evictions and reasons for Number of ASBOs and ASB injunctions granted Number of demoted tenancies Number of sales through the various ownership and part-ownership schemes Shared-ownership repossessions Rent arrears figures Rent figures Vacancy status Service charge levels
Attitudes, lifestyles and aspirations	STATUS survey Formal complaints Suggestion schemes End of tenancy interviews Service feedback/transactional surveys	Satisfaction with services Communication preferences Immediate housing aspirations Detailed health and support needs

Self-assessment questions

Questions	Self-assessment
What sources of information are currently available? Are they readily accessible? Who has access to it?	
Is the information up-to-date?	
What is the information useful for? Are they sufficient to allow you to do what you want to do, such as developing certain profiles or segments?	
How easy is the data to extract in order to get the relevant information? Is your current database system fit for the purpose of developing insight?	
Where are the information gaps in your existing resources?	
Is it necessary to collect new data, or could you get the same information from re-analysing existing data? Have you got staff with the right skills and capacity to do this?	
What external sources of information could assist you in achieving your objectives?	

5 Collect additional information

Once you have reviewed the information you already have available from existing sources, you will have a clearer idea of whether it provides you with enough detail to achieve your objectives. If not, you will need to understand what additional information you need and the best ways that you might collect it, what it allows you to do and who (eg tenants, leaseholders, all residents or specific groups, such as older or disabled households) you are collecting information from.

Questions to ask before collecting information:

- Is it adequate?
- Is it proportionate?
- It is relevant?
- Is your approach sensitive?
- Have you explained to staff and tenants why you are collecting information, particularly information deemed to be sensitive?
- Have you got a clear reason for asking for this information?
- Are tenants clear about confidentiality and data security?
- Do you need to talk to with community advocates to build up trust with specific groups?
- Do staff know why they are asking it?
- Do tenants know why you are asking it?
- Do you comply with the Data Protection Act 1998?

How can information be collected?

There are a range of different ways to gather both qualitative and quantitative information that can support you to develop insight. Obviously, you will need to tailor the methods according to information you need and the type of profiles you want to establish. So, for example, if you were interested in collecting information on demographics such as age, gender and working patterns, you may choose to use a postal survey, but if you wanted to understand what younger people felt about the services you provide, you may choose to set up a focus group.

Method	Challenges	Advantages
Postal survey (asking a set of questions which are identical for all respondents to allow for comparisons to be made – analysis by statistical means)	Difficult to achieve good return rates Depending on scope can be costly and time-consuming Not useful in some housing contexts, eg for tenants of hostels, and support may be needed for people with additional needs to complete these Staff leading the preparation of a survey need to be able to set limits on the number and range of questions, and to ensure it focuses just on essential information 'Closed' questions do not give the full picture. Difficult to capture respondents' 'real' intentions, attitudes and beliefs. If there are too many open-ended questions, respondents are more likely to switch off/skip questions Can potentially exclude people from taking part even if they wish to, such as those whose first language is not English or who generally have difficulties with sight or literacy Requires a degree of specialist skills, such as statistics The challenge of developing questions which will help you to capture the right information is often underestimated 'Ambiguous' questions can potentially skew the quality of information collected When collecting information which is viewed as sensitive, for example sexual orientation or gender identity, all terms must be clearly defined, an explanation must be included of why sensitive questions are being asked; and surveys require staff training so staff understand why questions are being asked and how to respond to them	Good for baseline and demographic information. Using a representative sample or census allows you to generalise from the findings within statistically defined margins of error Cost-effective way of tracking changes and trends over time as questionnaires can be used again Depending on sample size and length of questionnaire it can be relatively inexpensive to conduct It can be sent out as part of other material, such as newsletters

Internet survey (as before, but allowing respondents to complete online)	As before Excludes those who don't have internet access	As before Cost-effective collection tool, due to the availability of a number of free or low-cost online survey tools, such as Zoomerang or SurveyMonkey Ease of use Cost-effective way of tracking changes and trends over time as questionnaires can be used again
Census (collecting standardised information from whole target population, eg tenants, residents, leaseholders, part-owners, etc in order to establish a baseline; can be postal or internet administered; analysis by statistical means	As with postal and internet survey	As with postal and internet survey Provides a comprehensive picture at a particular point in time Good for filling information gaps
Telephone or face-to-face survey (interviewer administered questionnaire)	Resource and cost intensive Time-consuming Limited coverage due to smaller sample size as a census would be not feasible 'Social desirability/interviewer effect' where respondents may want to be seen to provide the 'right' and 'acceptable' answers in front of interviewer Where staff act as interviewers, respondents might take issue with confidentiality Increased chances of people not wanting to take part or being put-off where people are contacted without prior warning or notification as felt intrusive	Interviewer able to clarify questions if needed as well as explain the rationale Ability for interviewer to probe more deeply Minimising the incidence of partially completed questionnaires, as is often the case with self-completion questionnaires. Usually yields a higher response rate Can be used to fill the gaps from postal surveys/ census information

Transactional survey (asking short questions immediately after a service has been delivered, such as after a repair has been completed)	None	High response rate Good for capturing timely satisfaction of the specific process Can be done at all service contact points and particularly useful where people are accessing temporary services, eg in homeless hostels
In-depth interviews (can be structured or semi-structured – the former refers to the interviewer using a set of pre-determined questions, the latter uses a more open format, with perhaps only some prompts and is more akin to a discussion/ conversation)	Resource-intensive and time-consuming Not representative due to small sample size You cannot generalise from the findings	Thorough understanding of why tenants exhibit certain behaviours, what guides their choices, preferences and aspirations. More likely to yield honest accounts, particularly where external interviewers are used Provides rich and detailed information Good for setting context and getting objectives and purpose of insight project across Can be used for more consultative purposes on particular aspects of an insight project, or more generally
Focus groups and service user panels (small discussion groups, led by a moderator with usually no more than ten people. Participants are recruited on the basis of interest but can also be self-selected, depending on the subject under discussion)	As before Peer pressure can lead to biased results You may need to work with specialist or community advocates to help you build up trust with specific customer groups	As before Allows for multiple views on a specific issue Straightforward to set up
Interest / user groups / tenant panels (small panels made up of service users or those with a particular interest in a certain topic, meeting on a regular basis to share their views)	Tends to lack 'true' representation of the community, eg tenants' groups tend to be dominated by older people Again, you may need to work with specialist or community advocates to help you build up trust with specific customer groups	As before Good for getting the views from particular groups such as minority ethnic groups, young and older people Cost-effective as groups are often already established

Web analytics (measuring website traffic, number of visits, page views, downloads and searches)	Doesn't provide a representative picture, given that not everyone has internet access or will be using your website	Good for informing website development Facility to carry out web analytics is usually already in place (part of website) Basic analysis can be carried out by trained in-house staff
Choice-based key driver analysis[1] (measures preferences for key services)		Helps you to find out how important tenants feel particular things are as opposed to just their opinion of service quality Good for drilling deeper to explore what drives peoples' behaviours Good for developing the local offer Provides tenants with an opportunity to say 'do something else instead', whereas more traditional satisfaction measuring tools such as STATUS would not ask this where tenants have expressed satisfaction with particular services
Customer journey mapping (looking at the whole experience / satisfaction of a tenant or group of tenants with service(s) rather than looking at certain service transactions in isolation)	Resource intensive	Provides you with a more accurate picture (snapshot in time) of what is going on Provides a more accurate picture of the customer experience and satisfaction (whilst a tenant might say that he/she is satisfied with the outcome of a neighbour dispute it doesn't indicate satisfaction with actual process

Accurate and useful information

It is important to ensure that the information collected by various methods is consistent and provided in compatible formats, such as using the same satisfaction ratings/descriptors/scales across all collection methods. Equally important will be checking the accuracy of your information.

Therefore, ongoing audit of the information should be built in from the outset into information collection strategies in order to pick up errors made during the collection process, as well as things such as changes in household circumstances. However, you need to be realistic – it is unlikely that all of your information will be 100% accurate at all times.

[1] Choice-based key driver analysis is a useful research technique – the scores for each option are scalable against each other. It enables users to analyse whether improvements to one aspect of service are twice or even ten times more important to tenants than improvements to another. This enables the organisation to see where to focus future resources in order to have the biggest impact on tenants' perception of their landlord in the future.

The following can help to ensure the accuracy and usefulness of your information:

- put mechanisms in place to ensure that staff are aware of the information gaps that need to be filled (eg IT systems can flag up gaps in information held to prompt call centre staff or housing officers to ask for specific information at appropriate contact points)
- ensure that information is recorded in a consistent manner and in the appropriate place in order to avoid duplication
- try to collect and update information at all tenant contact points

Blackpool Coastal Housing

Blackpool Coastal Housing is continuously trying to build the accuracy of the customer profile data it holds and is conducting an audit of its customer information to check that it is accurate and up-to-date. This involves a mail drop to ask tenants if the information is correct. Where there are any gaps, tenants are asked to fill them.

Harvest Housing

Harvest Housing carries out a yearly tenancy check, on the anniversary of each tenancy, to check the accuracy of the information it holds.

How much information should we collect?

It is also important to understand how much information to collect and what sort of sampling, if any, is required. This will depend on what you want to achieve and how accurate the research needs to be. For example, if you want to find out the specific support needs of your older tenants, then it would be appropriate to seek the views of all older tenants. In most cases however, a sample of views would be perfectly reasonable. Done properly, it will be possible to establish how closely the sample resembles the characteristics of the population (ie the group on which the sample is based) and, therefore, how confident you can be to generalise from your findings.

Who should collect information?

Most data and information can be collected in-house, such as that generated as part of day-to-day interactions with your tenants (eg satisfaction, family composition, support needs, diversity etc). This can usually be handled by customer service teams, call centre staff, contractors, housing officers – in short, anyone who comes into contact with tenants.

Bromford

Bromford's approach to tenant insight is spearheaded by Advance, its 'customer thinking' team. The team carries out a number of roles, including data collection and analysis and supporting frontline services, both reacting to requests and providing proactive support and intelligence.

Collecting sensitive and/or personal information

Overall approach

In order to achieve your objectives for tenant insight, you may need to collect information about tenants which may be viewed as very personal. Questions relating to support needs and/or vulnerability, religion or belief, sexual orientation or transgender status can make some tenants – and staff involved in the information collection process – feel uncomfortable. Information should only be collected for a clear and specific purpose. It should be used proportionately and strictly for the purposes for which it is collected. This section has guidance on some of the issues that arise and flags up other sources of guidance.

Discretion should be exercised when collecting potentially sensitive information to ensure that the information collected is relevant, and that the reasons for collecting the information are clearly explained to both staff and tenants. Staff should have an awareness of the area they are collecting information on, to ensure it is handled in an appropriate way. Asking questions which tenants perceive to be personal or intrusive with little clear rationale can seriously damage response rates.

You should always adhere to the following key principles:

- **preparing the groundwork** – when collecting information which may be viewed as sensitive, have you prepared staff and tenants before you collect the information? Staff and tenants need to know why you are asking sensitive questions and the likely outcomes you hope to achieve from collecting the information
- **advocacy** – do you need to work with specialist or community advocates to help you build up trust with specific tenant groups? For example, some LGB&T tenants, or members of a faith community may have established relationships with local support groups or community advocates, but they may not have established a relationship of trust with you yet
- **transparency** – tenants and staff need to fully understand how the information you ask for will be used and how this information has been used to improve services
- **consent** – tenants must consent for the data to be used for the purposes for which it is collected

- **confidentiality** – the Data Protection Act 1998 requires sensitive information to be stored in a secure manner where access to the information is restricted to named officers. Information should always be held in confidence unless the law specifically requires the information to be disclosed, eg through Freedom of Information
- **celebrate success** – where you have delivered service improvements as a result of the information you have collected from tenants, let them know that this has happened. Celebrating success will help to build trust

Magna Housing Association

Website statement recognising sensitive information collection issues

Customer insight means our decisions can be based on what the customer actually wants. What this means for Magna is that we can provide a better service, tailored to suit our residents and to satisfy them. We collect information from residents and build a profile of them and the community in our area to allow us to meet their needs.

A profile of Magna residents

Magna often sends out questionnaires to residents that ask about their age, sexual orientation, ethnicity, religion, gender and whether or not they consider they have a disability. The reason we ask these questions is so we can make sure that no group feels they are getting a worse service. If we find that a particular group feels that this is the case, we can establish why and do something about it. It is really important that we ask these questions, not just because it is a government requirement, but also because it helps us to improve our service to our customers.

www.magnaha.org.uk/Home/Residentsinfo

South Gloucestershire Council

Phrases used to ask for sensitive information: phrases to help obtain sensitive information from customers

- By answering the following questions you will help us ensure we give a good and fair service to everyone. Your answers will be treated as confidential
- We will use your comments to help improve our understanding of needs, improve our services and raise our standards. All your answers will be treated in the strictest confidence and will only be used to monitor and help improve services
- Data will be used for statistical purposes and may be shared with departments across the council to help improve our services
- No third party will use your details for any other market research purpose such as direct mailings
- Monitoring data enables us to identify how we could potentially improve our services to you in the future

- I would like to ask you some further questions to help us to monitor and improve our services, however you do not need to answer them if you prefer not to
- Some of these questions may feel a little personal, but the information we collect is confidential/anonymous and can not be traced back to you
- The council believes it is important to understand the different types of communities who use our services and it is only by asking you these questions that we can be confident we are meeting your needs

Source: South Gloucestershire Council (2009) Customer Insight: Guidance Around the Personal Information the Council Collects, Monitors and Uses

Information on religion or belief

Asking tenants about their religion or other beliefs is important for housing because:

- religious or other beliefs influence preferences and behaviours, such as negotiating relationships between men and women, washing requirements and facilities and dietary needs. It is important for housing organisations to be sensitive to these in order to provide culturally appropriate services
- Disagreements over religious or other beliefs can occasionally cause conflict in the community and damage good relations

North London Muslim Housing Association

North London Muslim Housing Association has a deliberate strategy of creating partnerships in order to promote the integration of Muslim tenants and achieve more cohesive communities. Some of its activities have included establishing the organisation Faith in the Future Ltd which has a wide remit for 'housing plus' work and has undertaken tenant insight research for Kensington and Chelsea about the needs of the Muslim communities in the borough. It has worked with other social landlords in the areas where it has stock, to promote inter-community contact (including between Muslim and Jewish communities), holding an exchange with a church in a rural village, to improve awareness of Muslim communities in a place which might have little contact with them.

Source: A Guide to Engaging Muslim Communities (CIH and Matrix Housing Partnership)

Information on sexual orientation and transgender

Asking tenants about their sexual orientation or if their gender is different from their birth sex is important for housing because:

- 20% of lesbian, gay and bisexual people expect to be treated less favourably than a straight person when applying for social housing[2]

[2] Hunt R and Dick S (2007), Serves You Right': Lesbian and Gay People's Expectations of Discrimination, London, Stonewall

- sexual orientation or transgender identity[3] may be the reason why some people present themselves as homeless, if they have been thrown out of their family home because they are lesbian, gay, bisexual or transgender
- many LGB&T people experience homophobic or transphobic harassment or 'hate crime' from their neighbours which may motivate them to request a transfer or not to want to live in certain neighbourhoods

Gentoo Group

The Gentoo Group issues staff with their series of Diversity Matters handbooks. This series is designed to raise awareness of diversity issues within the organisation and across the customer base. The handbook on sexual orientation offers definitions, outlines sexual orientation legislation and offers practical information about the difficulties that people who are lesbian, gay and bisexual can face because of homophobia and heterosexism. The handbook emphasises sexual orientation issues in relation to housing as part of the organisation's commitment to excellence in service delivery.

Anchor Housing

After consultation with some of its LGB&T tenants, Anchor Housing wanted to reduce isolation and loneliness for some of their tenants and ensure that all tenants and staff felt supported and able to give their views. The Anchor LGB&T tenant group was set up in October 2007. It meets quarterly and rotate its meetings around the country. The group acts to make Anchor a safe and welcoming environment for LGB&T tenants and staff.

The group helps to promote Anchor as a gay-friendly organisation, provides support and guidance to other tenants and staff and acts as a sounding board on LGB&T issues. The group was instrumental in the development of the diversity training Celebrating Difference, which was written and delivered to all 120 tenant members of the national tenant forums. Feedback from this is helping shape staff training.

[3] Sexual orientation and transgender are different. Sexual orientation refers to attraction to another person. Stonewall estimates 5-7% of the population are lesbian, gay or bisexual. Transgender is an umbrella term used to describe people whose gender identity or expression differs from their birth sex. Profiling questions about gender identity should never be linked to sexual orientation. For more information, see Thornhill J (2009), Equality, Diversity and Good Relations in Housing, Coventry, CIH.

Stonewall

What's it got to do with you?
Stonewall has produced a plain-language guide to collecting sensitive information called What's it Got to Do With You? The guide explains why a range of information such as age, gender, sexual orientation and belief may now be requested by employers and service providers, and what the benefit is. This guide makes the case for monitoring across all equality strands.
www.stonewall.org.uk

Information on support needs/ vulnerability

Apart from specialist housing such as sheltered or supported accommodation, tenants in social housing are more likely to have additional needs and requirements, such as physical disabilities, learning disabilities or mental health issues. It is vital to ensure that the ways information is collected are therefore adaptable enough to be both accessible and useable by all tenants.

Where specialist housing expertise exists within your organisation, use these staff to help shape and approach questions of particular sensitivity.

Where detailed questionnaires or interviews are used, it is important to give advance notice explaining the purpose behind it, and giving people the opportunity to have a friend/carer involved in completing the survey/interview, or perhaps a specific member of staff (where the trust and knowledge they have of that person will help them to take part in the interview).

You may need to use a range of methods in order to ensure people with additional support needs are fully included.

There are some specific issues around the collection of information on support needs and/or vulnerability. For example:

- what constitutes a support need?
- who is determined to be vulnerable?
- how is this judgement made?
- how often are support/vulnerability issues reassessed?

Understanding whether your tenants have any support needs or a specific vulnerability is important because:

- services can be tailored according to individual support needs or a particular vulnerability
- potential issues can be identified early and preventative measures put in place, eg support to sustain tenancies, debt advice, referral to support agencies
- intensive housing management can be targeted where and when needed

East Durham Homes

East Durham Homes uses demographic profiling information to identify young people (under 25 years old) who may require support in sustaining a new tenancy. If appropriate, they are offered targeted support services.

The service has delivered significant outcomes, including halving tenancy terminations by younger people, reducing rent arrears and improving tenants' financial stability.

Herefordshire Housing

Herefordshire Housing has developed a system whereby maintenance staff are trained to recognise and report concerns they may have about the vulnerability of tenants they meet when they are completing repairs. Operatives call in any concerns to office-based colleagues who complete a checklist called a Concern Card to identify whether additional help or support is required by the customer.

Approximately four cards per week have been completed since the scheme started, with the most frequent outcome being provision of tenancy or specialist support following discharge from hospital, or increased frequency of housing officer visits where the tenant is already in receipt of support from other organisations.

North West Leicestershire District Council

North West Leicestershire District Council has established a vulnerability checklist which is completed at the sign-up of all new tenancies. Identifying special needs enables housing officers to ensure that the appropriate support agencies are agreed about where it is needed.

Supplementing your internal information

Information generated or collected outside the housing service can be used to enhance understanding of context and behaviours and supplement what you already know about your tenants.

The Office for National Statistics' Neighbourhood Statistics website (www.neighbourhood.statistics.gov.uk) contains a wealth of data that is free to access. The themes for this include:

- access to services
- community wellbeing/social environment
- crime and safety
- economic deprivation
- education, skills and training
- health and care
- housing
- indices of deprivation
- income and lifestyles
- population and migration
- physical environment
- work deprivation

Nearly all the data is available at local authority level and much is also available for smaller areas. For most of the data, the website also facilitates construction of 'best fit' estimates at ward level by aggregating data from the smaller geographical areas.

A useful resource to help you make use of this data is the Neighbourhood Statistics Analysis Toolkit (http://neighbourhood.statistics.gov.uk/dissemination/Info.do?page=analysisandguidance/analysis.htm).The toolkit aims to assist you in getting the best out of the data, giving you the best chance to reach meaningful conclusions. It can help you to plan your research, choose appropriate data and apply the appropriate statistical techniques.

Other useful sources of free data include:

Nomis, the official labour market statistics website run by the Office for National Statistics (www.nomisweb.co.uk). This contains detailed and up-to-date labour market statistics from official sources including the Labour Force Survey, claimant counts and the census. Like the neighbourhood statistics website, much of the data goes down to geographical areas below ward level.

The Home Office's British Crime Survey (http://rds.homeoffice.gov.uk/rds/bcs1.html) is an important source of information about levels of crime and public attitudes to crime, as well as other criminal justice issues. The survey measures the amount of crime in England and Wales by asking people about crime they have experienced in the last year. It includes crimes which are not reported to the police, so it is an important alternative to police records. The main geographical levels at which the data is available are government office regions and police force areas.

Supplementary data can be used to:

- inform you of the environment beyond your immediate tenants – this can help support the development of future services (eg care call systems) or anticipate future demands (eg employment patterns to predict future housing need)
- fill gaps where you have little or no data of your own available
- build a more accurate picture and greater understanding of your tenant base compared to the wider neighbourhood you are operating in
- highlight specific issues such as poverty and financial exclusion in order to inform appropriate responses (eg debt advice)

Blackpool Coastal Housing

Blackpool Coastal Housing works with Blackpool Council. The council shares with the housing association both the disability and vulnerability data it holds (with permission of the individuals concerned) and data from those on the waiting list to be housed.

Data protection

Data protection is an area you may already be familiar with. The Data Protection Act 1998 is the principal legislation governing this area and applies to all personal data held by housing providers which relates to information that can be retrieved about a living individual. Tenant or property-based database systems are both covered if tenant information is kept in the database. A system just containing information about buildings does not contain personal information, hence is not subject to the act.

There are eight data protection principles underpinning the Data Protection Act which state that personal data must be:

- processed fairly and lawfully
- obtained only for one or more specified and lawful purposes and used only for that purpose
- adequate, relevant and not excessive for the purpose(s) it is being processed for
- accurate and, where necessary, kept up-to-date
- kept for no longer than necessary
- processed in accordance with the rights of data subjects under the act
- guarded against unauthorised or unlawful processing as well as accidental loss, destruction or damage
- not transferred to a country or territory outside the European Economic Area, unless that country or territory ensures an adequate level of protection for the rights and freedoms of data subjects in relation to the processing of personal data

When it comes to insight (and where personal data is involved), the same data protection and security 'rules' apply as to all other business areas which are governed by the Data Protection Act.

In general, information supplied by an individual should only be used for the purpose for which it was given. In its Guide to Data Protection, the Information Commissioner's Office (ICO) points out that the use of personal data for a different purpose than originally set out depends on whether it would be fair to do so. According to the ICO, organisations should ask themselves when developing particular services whether their tenants are likely to expect the use of their personal data in relation to these services. If in doubt, organisations are advised to explain their intentions and provide people with the opportunity to opt out. In the context of developing insight, information has a number of uses which are not all immediately obvious. In line with the ICO's guidelines, it is not necessary to gain consent for the use of personal data every time there is a change in usage. Communicating the purpose of your insight project to your tenants should be a given.

The safe storage of personal information means ensuring that it is held securely and being able to demonstrate this if necessary. You will also need to put in place strict checks to determine the length of time information is held.

Sharing information

There will be times when you want to share information with third parties, as part of your insight project, such as external data and profiling providers, local authorities and other housing providers.

Information sharing can seem daunting both because of the plethora of legislation that needs to be considered and the consequences of civil and even criminal sanctions if organisations fail to disclose information correctly. Organisations must consider two key questions before disclosing any information:

- Do we have legal powers to disclose this information?
- If yes, then are we adhering to the appropriate legal requirements?

Key issues to consider before considering whether information can be legally exchanged include:

- who owns the information?
- is it held legally?
- why is the information required?
- where will the information will be stored and for how long?
- who will have access to it?
- how much information is required?
- what information sharing arrangements are already in place?
- where did it come from?
- is there a lawful basis for the exchange?
- will the agency receiving the information hold and use it lawfully?

This has been adapted from the government crime reduction website (www.crimereduction.gov.uk).

In order to avoid any pitfalls, it is useful to set up effective procedures and protocols for sharing information. Information sharing protocols are not legally binding agreements. They are drawn up between various partners with the specific aims of clarifying the purpose, principles, commitments, processes and types of information that may be collected, stored and exchanged by organisations. Protocols should be clear and concise, easy to follow and written in plain English.

Considerations when developing an information sharing protocol, include the following:

- identify what if any information needs to be exchanged to maximise contributions and the effect this will have on achieving objectives
- ensure that it complies with legislation
- nominate lead officers in each partner organisation and establish their role and responsibilities for obtaining, storing and disclosing information
- train relevant officers on the key issues and legislation to ensure they are confident and competent in carrying out their responsibilities
- ensure all parties are registered under the Data Protection Act 1998
- develop systems to record in writing any requests for information, deletions or amendments to information – to facilitate audit trails if they are needed
- agree procedures for obtaining consent within the law for personalised data
- regularly monitor and review protocols so they reflect any changes in law and good practice
- be aware that it is an offence to disclose that someone has a gender recognition certificate or is applying for one

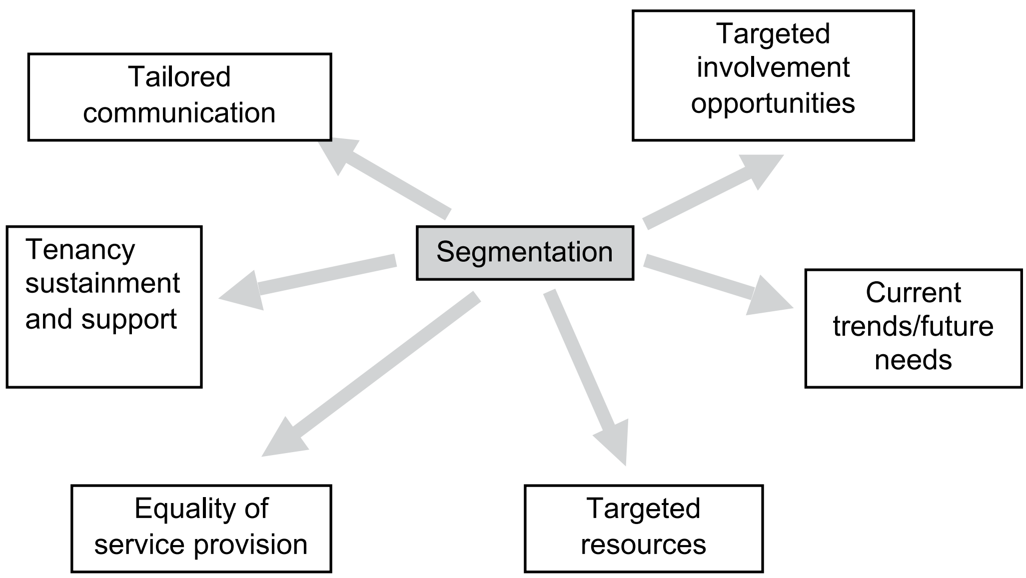
Questions	Self-assessment
What are your information gaps?	
What type of information will you need to fill gaps?	
Which information collection method(s) is/are best suited to do the job? Which one(s) is/are most resource- and cost-efficient? Which are the most proportionate to the task in hand? Will you face any 'tenant resistance' because of the chosen method(s) (eg non-response / apathy because of 'survey fatigue')?	
Do we have the skills, capacity and resources to do it in-house?	
What additional benefit could an external data provider supply? Does this provide greater value for money?	
Do you have the in-house analysis skills and capacity to turn the insight gained from commercial data products into action? If not, do you have a budget to buy in external consultancy expertise?	
Have you spoken to housing providers with experience in using commercial data products?	
Have you considered sharing licensing costs with other housing providers?	
Have you considered a trial licence before committing to buy?	
Are you clear about how and why you will ask for personal information? Are you clear how it will be used? Do staff understand why it is important?	

6 Understand the information

Once you have identified and collated the relevant information you need to deliver your objectives, the next step is to make sense of all the information you have. In some rare instances you will get insight from just going through the information you have. However, usually it will be a case of applying a more analytical approach to the information in the form of profiling and segmentation.

The current common service delivery model in housing is based on a one size fits all approach, where every tenant is essentially treated the same. In an ideal world, you would instead be tailoring services to individual tenants' needs. However, the cost implications make this approach simply unrealistic. However, profiling and segmenting can present opportunities to deliver services in a more efficient and targeted way based on the majority of behaviours, or for some services to be individually tailored so long as they are cost-effective. For example:

- some tenants may indicate general satisfaction with the current repairs service, but would prefer to pay extra for additional services, eg help to decorate their homes or maintain their gardens
- single people occupying family-sized accommodation would be happy to move to a smaller property if the landlord were able to offer encouragement and practical support with the moving process
- although the organisation provides translation and/or interpretation services, some tenants may prefer to attend community-based English lessons
- young people want to engage with their local community, but don't want to attend meetings – engagement opportunities are more likely to be taken up if promoted by text, email or online



Identifying segments

There is really no right or wrong way of segmenting. Your approach to classification and the number of segments, for instance, will largely depend on what you want to achieve.

As a rule of thumb though you should consider ensuring that:

- attributes and characteristics within a segment are similar
- segments are distinct from each other and easily identifiable
- segments are large enough to be useful
- the number of segments is manageable – too many segments may hinder action (remember, segmentation should guide service delivery, so, for instance, tailoring a newsletter to eight different groups would be too expensive but tailoring it to three might be more realistic)
- there is a process for regularly updating your segments as new tenants arrive and others leave or move into other segments, as circumstances change
- you are careful about the label given to segments – labels such as 'on the breadline' can be stigmatising

Rather than segmenting the entire tenant base, sometimes it may be more appropriate to segment sections of your tenant base, such as a specific age group, to support the objectives that you have identified.

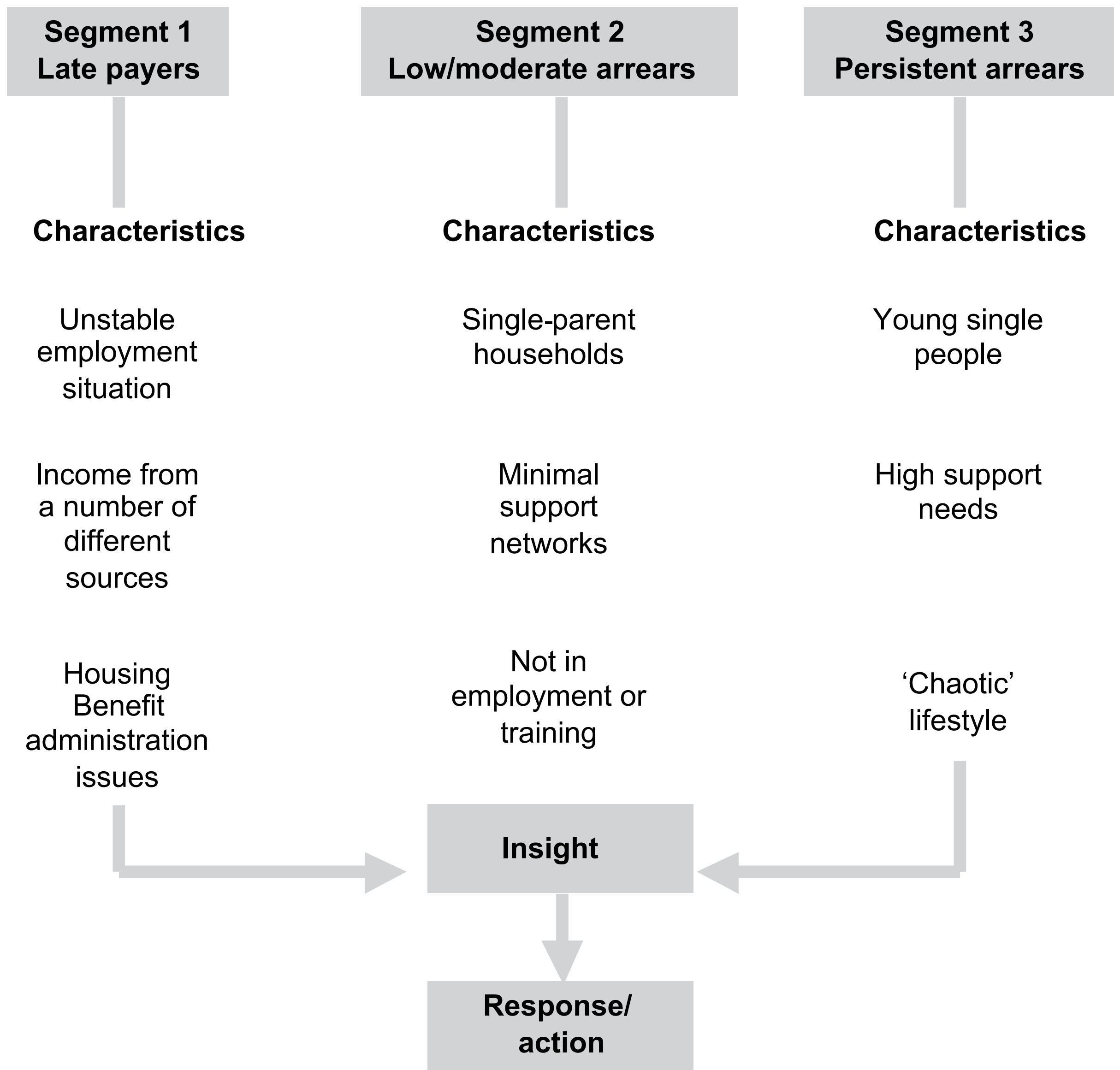
In terms of service delivery, segments have typically been identified to understand, for example, the following issues:

- communication with tenants
- number and costs of repairs
- rent arrears trends
- tenancy terminations
- ASB incidents

Segmentation will enable you to:

- recognise and identify tenants with the characteristics of each segment
- identify the shared needs and aspirations of each segment
- recognise the most suitable manner in which to respond to and engage with each tenant group, using preferred communication methods
- understand the service improvement objectives and goals for each segment
- target scarce resources more carefully to those groups which will benefit the most, rather than to the tenant population at large

Segment types: rent arrears



Segments can be based on a variety of characteristics, and again there are no hard and fast rules which are the most appropriate ones. A useful way of thinking about it is in terms of demographic, behavioural and value-based profiles.

Demographic profiles are based on individuals' common demographic characteristics, which typically include age, ethnicity, gender, income/employment status, household composition, disabilities and educational attainment.

Behavioural profiles are based on individuals' particular 'lifestyle' choices and behavioural attributes in terms of how they think or act and might include:

- method of rent payment
- attitude towards resident engagement activities
- compliance with tenancy rights and responsibilities
- ASB
- long-term housing aspirations

A behavioural profile would be what your tenants actually do or think:

- tenant pays their rent by standing order but would prefer to pay by direct debit
- reasons given for deciding to leave or abandon their tenancies
- tenant does not adhere to their tenancy condition to keep their garden in a good state of repair, and holds two jobs (working almost 60 hours per week)

A clearer and much richer picture of your tenants will begin to emerge once you start combining demographic and behavioural characteristics.

Blackpool Coastal Housing

Blackpool Coastal Housing has been using its data and information to focus on how its money is spent. Over the past three years it has increased the budget for aids and adaptations based on the information it has collected about vulnerability.

Using surveys and tenant feedback, it has moved to using fewer institutional-style grab rails and is installing wet rooms rather than disabled access showers. Tenants feel they are less obviously intended for individuals with disability problems and make their homes more visually attractive. Data is further used to inform decisions around future demand for stock and where sheltered housing should be located.

Helena Partnerships

Helena Partnerships undertook an analysis of its repairs data. It showed that 23% of all responsive repairs were coming from five per cent of the tenant base. Helena is now going to offer these tenants an 'MOT-style' service, whereby they get a periodic visit to clear all repairs. This should provide better value for money and improve quality of life for the tenant.

Commercial data and segmentation tools

Depending on your objectives and the analytical skills and resources in your own organisation, you may be able to bring in and use external data and undertake segmentation activities in-house. However, it can be a complex process and there are specific organisations and tools available to support you to do this. These are commercial activities and this toolkit is not specifically recommending any one product.

When commissioning external data (and data analysis) you will need to:

- have a clear brief
- be an intelligent client – know what you want
- set a budget and stick to it (within reason)
- shop around
- check that the data provider knows and understands the housing sector
- ask for a trial
- avoid gimmicks – stay focused

In addition to sourcing data and information from external providers, there are several companies who offer specific classification and segmentation services. The best known providers of data and classification tools for the purpose of creating insight are Experian's Mosaic Public Sector and CACI's ACORN.

Mosaic public sector	ACORN
Provides detailed understanding of each citizen's location, the demographic group they fit into, lifestyle and behaviours	Provides an understanding of demographic attributes of postcodes in the UK
Classifies all individuals, households or postcodes in the UK into a set of lifestyle types	Segments small neighbourhoods, postcodes or consumer households into five categories, 17 groups and 56 types
146 Mosaic person types are combined into 69 household types and 15 groups	Each postcode is re-assessed annually in terms of its ACORN type designation
Classification is updated every six months	Built from a combination of government and consumer research data, such as census and lifestyle survey records
Based on the largest database of consumer, household and neighbourhood data, which is designed to describe actual consumer behaviours for every adult, household and neighbourhood in the UK	
Data is compiled from multiple sources of public and commercial data, such as edited electoral rolls, council tax register, credit activity, census information and other official statistics	

There are two further commercial segmentation and profiling tools. Cameo Welfare looks at key deprivation indicators, such as level of crime, quality of environment, health and levels of unemployment to segment and profile the UK population. Cameo Property is a classification for assessing council tax bands and current property valuations of consumer households in Britain, providing an indicator of relative affluence. It is also worth mentioning Hometrack, a comprehensive data analysis tool used to track housing market changes at various geographical levels, enabling housing providers to identify demand for new housing.

London borough of Barking and Dagenham

Having realised that there was a gap in its understanding of customer needs, the London Borough of Barking and Dagenham carried out pilot work with Experian to profile the area at postcode level. Having seen what potential the external data had, LBBD purchased a licence for household level data in order to profile its tenants and leaseholders. Experian blended its national data with local data from the Primary Care Trust (PCT), and its own operational and crime data in order to create eight bespoke customer segments that were distinct to LBBD's customer base (but which could be linked back to Experian's Mosaic Public Sector Groups).

Bromsgrove District Housing Trust

Bromsgrove District Housing Trust worked with CACI and segmented all its tenants using CACI's ACORN socio-demographic groups. It then began to tailor services to these groups. For example, information on managing money is targeted at tenants who were identified as being more at risk of financial difficulties and shared ownership products are directly marketed to tenants identified to be in more affluent groups.

Beechdale Community Housing Association

Beechdale Community Housing Association has cross-referenced the records of tenants with a disability and those of working age to target publicity about helping people back to work. In order to reach those profiled as 'silent customers', the association has embarked on a project where it has selected what it calls 'thin files' (files containing little information). BCHA has cross-referenced tenants with thin files with zero or negligible use of the repairs services (the paper file does not record this) and the tenant not claiming Housing Benefit, as it is more likely that tenants who are claiming Housing Benefit are likely to have engaged with other agencies.

Before commissioning any external information provider you will need to consider the following:

- the information provided will be relevant and can be used to support your objectives
- the information provided can be fascinating but there is a danger of getting swamped by irrelevant information
- often, external classifications for households can sound judgemental and reinforce common stereotypes
- most of your customer base, ie social tenants and the areas they live in, will fall into only a limited number of classification categories or groups – these are not always detailed or meaningful enough for housing providers to use
- the amount and type of knowledge provided can be very detailed and it is important that you communicate with your tenants what you intend to do with it

7 Use the insight to inform action

The knowledge that you gain from intelligent and effective profiling should help you to develop insight – a comprehensive knowledge and understanding of your tenants' behaviours, beliefs, needs, desires and aspirations – to trigger the actions required to achieve your objectives.

Throughout the housing sector, providers are already using tenant insight to help them achieve specific business objectives and improve their service delivery. The following diagram provides some examples of the benefits tenant insight can support both for you and your tenants. The diagram is indicative, and some elements may fit in more than one area.

Isle of Wight Council

Isle of Wight Council uses Hometrack's RealDemand system to monitor the effects of policy changes on the local housing market.

The knowledge gained has put Isle of Wight Council in a much better position when dealing with developers, particularly during section 106 ('planning gain') negotiations. It enabled the authority to increase the volume of section 106 commuted sums for affordable housing.

As local delivery of a balanced housing market is crucial to sustainable communities, this tool will continue to be used to monitor impacts to provide a robust framework for carrying out impact assessments.

Blackpool Coastal Housing

Blackpool Coastal Housing uses insight information to consider the future viability of stock by using insight to inform what types of properties might be in demand in the future. Insight also influences the future of the sheltered housing service: information on mobility and how easily older tenants can access services aids decisions on where sheltered accommodation should be provided in future.

City West Homes

City West Homes identified the need to develop population profiles at estate level in order to identify the differing needs of residents, and focus services more effectively. Population profiles have been produced for different geographical areas, known as housing villages, with individual estate groupings identified beneath this village level.

Profiles were established by gathering data from a number of statistical and information sources, including:

- the census
- council departments and partner agencies
- Primary Care Trust
- 2004 Indices of Deprivation
- tenant overcrowding levels, and bedroom deficiency
- property size and tenure

The benefits of tenant insight

Strategy	Business
Policy, strategy and business planning	Target ASB (hotspots)
Avoid duplication and waste	Targeted 'pay your rent' campaigns, targeting 'at risk groups'
Resource planning	Reduce under-occupation through targeted action
Intelligence to gain market edge	Reduce arrears eg through targeted action
Targeted campaigns	Develop local lettings schemes
Emergency planning	Promotes joined up working across the organisation
Performance management	
Plan new or rationalise unwanted services	
Risk planning	
Design and market services	
Tenants	**Support**
Annual report to tenants	Sustaining tenancies generally
Better communications	Support tenancy sustainment for young and/or vulnerable people specifically
Seamless services	Identify additional opportunities for assessing support services
Enhanced services provision	Intelligence supports partnerships and multi-agency working
Tenant reward schemes	Identify need for aids and adaptations
Improve engagement and involvement opportunities	
Opportunities for enhanced tenant scrutiny	
Deve.lopment of local offers	

Estate profiles also include:

- existence and use of community facilities
- educational data, including attainment
- crime statistics and ASB levels
- numbers of vulnerable children and adults receiving support

Many of the datasets were developed with the help of Westminster Council's Geographical Information System, overlaying external partners data sets with housing data to produce a sophisticated system that allowed the production of comprehensive population profiles for each estate.

Estate profiles have been used by City West Homes to:

- target capital investment and partnership projects for community development
- influence capital programme prioritising
- support applications for external funding, based on sound evidence
- tackle security works, crime and ASB with community protection officers and the police more effectively
- identify where support services for vulnerable residents should be prioritised

Performance management

Tenant insight can be used as part of a provider's performance management framework to help understand the impact of service provision across different groups.

Look Ahead

Look Ahead uses an annual performance assessment tool which combines key customer information from different services and creates an overall score for each service. This then allows for a ranking of service performance and comparison of performance across the borough to drive service improvement.

Information on customer experiences informs local offers and there is a quarterly rotating focus on specific areas for improvement.

Service development

The intelligence obtained from insight work can be used to inform new services as well as review existing ones.

Look Ahead

Look Ahead uses tenant insight to inform target setting, setting key performance indicators and informing local business planning processes. Local targets are set for services, for example, a target for 50% of tenants to be in education, employment or training. Data to monitor this is collected using a monthly management report which is a spreadsheet completed by each of their projects collecting information on tenants.

Emergency planning

Profiling can help to inform both planning and emergency responses. For example, information on disabilities can be used to inform fire risk assessments and evacuation plans.

Salix Homes

Salix Homes used profiling information to support vulnerable people during the extreme cold weather. Staff telephoned older and vulnerable people to see if they needed help. Staff with four-wheel drive vehicles visited people and arranged to pick up prescriptions, issue blankets and provide additional heating and food.

Targeting resources

Resources can be prioritised to areas of greatest need, such as targeting rent arrears activity or identifying vulnerable or under-represented groups.

Freebridge Community Housing

Freebridge Community Housing places its residents at the very heart of its business. Since being set up in 2006, Freebridge has undertaken a number of tenant insight activities to help align service provision to the needs and priorities of the local community, including:

- comparing CORE data and STATUS information with online demographic statistics to evaluate tenants' profiles with broader local and community demographic
- Together Development Group workshops with tenants to identify how tenants themselves identify their communities
- Collecting and analysing tenant profile data using a database which provides a real-time, online tenant feedback and profiling system through which tenant satisfaction and engagement patterns can be identified and responded to immediately

As a direct response to the insight obtained, Freebridge has introduced a range of service improvements, including:

- appointing a tenant welfare officer to help support tenants on low incomes
- setting up the Freebridge Academy to deliver a skills training programme to address low aspirations and poor educational attainment
- increased engagement with BME communities, including newer migrant communities from the eastern EU countries
- providing ESOL (English for Speakers of Other Languages) classes free of charge to tenants, in partnership with local colleges
- establishing the Sheltered Housing Tenants group to help shape services for an aging population

Elderpark, Govan and Linthouse Housing Associations

In 2005, Glasgow-based Elderpark, Govan and Linthouse Housing Associations commissioned Glasgow South West Regeneration Agency's Community Knowledge Centre to consider how the three associations could engage with Communities Scotland's Wider Role priorities, within the Greater Govan area. Wider Role seeks to improve the social, economic and environmental wellbeing of communities, including:

- improving health
- increasing educational attainment
- improving levels of community safety, including reducing levels of anti-social behaviour
- helping people into jobs
- improving transport
- increasing levels of income or access to affordable credit
- increasing environmental sustainability
- building the skills, motivation, networks and confidence of local people

Analysing data from the Scottish Index of Multiple Deprivation 2004, Scottish Neighbourhood Statistics and 2001 census, it was possible to create a comprehensive picture of the areas the associations were operating in, including a detailed socio-economic profile of the tenant population.

The study highlighted the need for closer working relationships between the associations as well as with external partners, and identified a number of Wider Role areas which should be prioritised. The insight developed has been used to inform a variety of projects, including:

- 'youth' engagement bus to tour local estates in the evening – providing internet access, computer games and learning materials for local children
- environmental improvements such as cleaning up areas and providing new playground equipment
- local community art gallery
- local community café
- appointing welfare rights advisors, asylum seeker/migrant worker engagement officer and area environment officer posts

Midland Heart

Analysis of data in Midland Heart found there was a relationship between dissatisfaction and new tenancies. Changes to the service included more intensive support at the start of the tenancy, using specialist teams to maximise new tenants' income, support for the tenant in claiming Housing Benefit and signposting to specialist support or money advice agencies.

Joining up services

Tenant insight can lead to more effective joining up of services to deliver efficiencies for a housing provider and a more seamless service for tenants.

Ascham Homes

Ascham Homes has undertaken a number of projects to obtain information about its tenants. Data gathering and updating forms part of Ascham Homes' day-to-day activities and are embedded within organisational processes. Information is gathered through a variety of means, including:

- satisfaction surveys
- consultations for programmed improvement works
- annual gas maintenance visits

This is used by Ascham to:

- deliver greater personalised and more tailored services to tenants
- provide services that are appropriate to known needs and profiles
- identify service take-up gaps between different groups and address potential barriers
- provide evidence to support the council's Sustainable Communities Strategy
- target support to groups that traditionally have difficulty, or are under-represented, in accessing services

Chevin Housing Association

Using a combination of postal and telephone surveys as well as the sign-up process, Chevin Housing Association has collated comprehensive information on its tenants and other household members.

Participants are invited to sign an agreement which allows Chevin to share their personal information with external partners who are able to assist in delivering services to cater for their individual needs.

Chevin has used tenant insight to:

- analyse how new categories of applicants compare to profiles held on the existing database, to predict stock turnover, changes to household composition and the impact this will have on services and resources
- target arrears prevention work more effectively and review processes to ensure they are not discriminatory
- develop work on financial capability
- target increased community engagement activities to household members aged 11 to 16 years
- invite all disabled tenants to participate in the development of the Disability Strategy and Action Plan
- construct representative samples for satisfaction surveys
- provide involvement opportunities

Delivering existing housing management services

Tenant insight information can often develop intelligence which helps to link household profiles and everyday housing management services such as repairs requests or arrears management.

Midland Heart

Traditionally, arrears management resources at Midland Heart were allocated on a patch basis, where officers were given approximately the same number of properties to manage.

Customer insight was able to provide an evidence-based approach to resource allocation. It enabled Midland Heart to identify household groups that were more likely to fall into arrears. As a result, patches were redrawn according to a variety of indicators, such as the number of young people, BME households and the number of arrears cases, as well as the level of arrears. These were plotted geographically using GIS so staff could better understand how the patches were allocated.

Nottingham City Homes

Nottingham City Homes has analysed arrears data and tenant profile information to target income management activity and develop a range of services based on tenants' needs.

By profiling which patches were most prone to rent arrears, NCH identified specific issues in its high-rise properties. A common scenario among high-rise residents in arrears was one of multiple debt, worklessness and low take-up of benefits.

Profile data showed that 86% of high-rise tenancies were held by single men. Although the age profile differed between blocks, on average 60% of the tenants were below the age of 40. On average, 28% of high rise residents were from a BME background, compared to 13% across the whole housing stock. One high-rise block had over 50% BME residents.

This profiling information has informed the development of a specific income management strategy for high-rise blocks. The High Rise Income Management Strategy aims to reduce tenancy turnover, promote financial inclusion, maximise tenant incomes and improve performance in rent collection and arrears recovery.

Specific actions include:

- **debt recovery action**
  - establishing personal and regular contact as soon as debts arise, using all appropriate means of communication (home visits, telephone, texting, making contact through other staff, eg caretakers) and extending times of contact
  - targeting particular arrears hotspots, temporarily 'borrowing' staff resources from other teams
  - ensuring priority contact is made with tenants at higher risk of eviction (eg young men of black or mixed black heritage)
  - holding well-promoted weekly surgeries in or near to high-rise blocks, at times convenient for residents
  - arranging rent action days in specific high rise blocks

- **maximising income, budgeting and debt advice**
  - undertaking benefit take-up campaigns, targeting certain groups based on customer profiling information
  - acting as an advocate for high-rise residents where necessary to progress Housing Benefit claims
  - promoting and signposting money, debt and welfare benefit advice and other financial inclusion services
  - working in close partnership with local colleges and the Department for Work and Pensions to promote education, training and life skills.

The High Rise Income Management Strategy contains performance measures to monitor success. These are a mix of traditional rent collection measures and those assessing progress in maximising income and increasing the financial inclusion of residents (eg amount of extra benefits claimed, number of high-rise residents who have joined a credit union).

Marketing housing services more effectively

Understanding different groups of tenants makes it possible to market services more effectively, including being able to encourage take-up of services or providing different methods of communication to particular groups.

Notting Hill Housing

Notting Hill Housing used its STATUS survey to ask a number of additional questions about tenants' future needs and aspirations. Close attention was paid to aspirations towards home ownership. Findings revealed that 75% of existing residents would prefer to own their own home, but for 70% of this group the overall cost was the barrier.

In order to respond positively to the survey results, Notting Hill designed a set of options aimed at providing opportunities for tenants to move into the labour market, and through financial responsibility into owner-occupation.

These options were targeted at specific tenants based on their level of interaction with Notting Hill, including their demographic and payment profiles and use of services:

- Home Options – an advice service to encourage working tenants to move into ownership and non-working households to enter the labour force through employment initiatives
- Rent Plus – a savings and reward scheme to help tenants become home owners, incentivising rent payments, savings, homeownership and a reduction in repairs reporting
- Ten Per Cent Shares – offers tenants an opportunity to buy a ten per cent share in a new home rather that the traditional 25% offered in shared ownership schemes
- Affordable City Living – Notting Hill is working very closely with developers to use modern methods of construction, good design and reduced profit margins, to provide attractive and affordable homes for sale in desirable and central London locations
- Social HomeBuy – offers tenants the opportunity to buy their current home, either outright or as a shared owner, with a discount

Tenant engagement

Tenant insight can help providers to plan and deliver engagement options which meet the needs of a wide range of tenants. It can help providers to understand:

- who are 'silent tenants' (those who do not engage at all) – why do they not engage, what do they need/want?
- the best ways to engage tenants according to their profile, with a view to increasing engagement
- how representative active tenants are, with a view to finding ways to increase hearing the views of those tenants who are not heard from as often, if at all

Beechdale Community Housing Association

Beechdale Community Housing Association uses tenant insight in its work with individual tenants, rather than using information to inform strategic decisions. Visually impaired tenants have been targeted using customer profiling information and this has assisted in the development of Beechdale's website for the visually impaired.

Delivering the right service

Understanding tenants' needs, experiences and aspirations can help you understand where your services are performing well or could improve. This will also help inform what you might do about it.

Genesis Housing Group

Genesis Housing Group took an organisational approach to customer insight. Its Building Futures project aimed to understand the attitudes and aspirations of tenants in response to the growing challenges and pressures facing the housing sector. These included:

- aspirations and opinions towards home ownership (including shared ownership) and the private rented sector
- personal circumstances, such as financial, social and geographical
- some tenants were in favour of paying a higher rent for a more enhanced service, or a lower rent in return for taking on more responsibility
- tenants would like more help to buy their own homes, focusing on choice and flexible home ownership options
- tenants believe that maintaining a good tenancy record should be rewarded, and incentives should be in place to encourage people to take on more responsibility themselves

This insight has been instrumental in helping Genesis to develop a course of action for the coming years as well as in shaping projects. As a direct result of Building Futures, Genesis has created the Your Place project, which provides a new way of delivering housing services, giving tenants opportunities for home ownership. It includes a reward scheme, assists tenants with social mobility problems and offers access to employment opportunities.

The Building Futures summary report is available at: www.ghg.org.uk

Herefordshire Housing

Herefordshire Housing collects data that relates to individual needs – for example, if a tenant has mobility difficulties and may need longer to answer the door – and translate this information into UDCs (User Defined Codes). The UDC is then transferred to all repair/job tickets to alert a member of staff calling at the house.

Using customer insight, Herefordshire Housing was able to find out if non-British tenants with communal television aerials required a digital upgrade so that they could access non-British TV channels. There was a high uptake of this offer amongst the Polish community.

Communication

Tenant insight can inform communications with individuals based on knowledge of their needs and preferences (eg letters in large print). It can also enable you to target particular groups with particular communications methods or messages:

- communicating with individuals – recording what action should be taken in response to the individual's characteristics is as important as recording what the characteristic is (eg how to respond to visual impairment, not just noting that someone has one). This could be seen as 'getting the whole answer' from information collection
- Communicating with groups – profiling can help to identify groups who could be targeted in different ways to achieve better outcomes (knowledge and take-up of services, 'connection' with provider)

Soha Housing

Soha Housing has used its tenant profile information to target its audience through HomeTalk, the tenant newsletter. Two versions of HomeTalk are produced, with similar content but with different presentation and emphasis on information and events that may be more interesting for either a younger or older audience.

Bromsgrove District Housing Trust

Bromsgrove District Housing Trust used tenant insight data to create tenant segments which enable tailored communications. This means the newsletter isn't too long and also means the right people are aware of the right services provided. They have also developed a resident magazine called Marmalade which has three distinct editions, each tailored to the needs and interests of the three customer groups defined by the segmentation exercise as part of the profiling process.

Supporting wider initiatives

Tenant insight can be used to devise products and services which can be used to facilitate positive change, for example promoting initiatives to tackle worklessness and support financial inclusion.

Worcester Community Housing

Worcester Community Housing used existing information to build up a profile of its tenants, specifically to inform its work on financial capability. Key sources to build up a comprehensive tenant profile included selected CORE data, take-up of Housing Benefit and supporting people services, length of tenancy, arrears levels, and rent payment methods and patterns.

As a result of this work, a number of initiatives to improve financial capability have been introduced, including:

- basic bank accounts, providing information and assistance in helping tenants to open bank accounts
- providing independent debt counselling and welfare benefit advice, in partnership with a local agency
- providing a loan guarantee scheme with a local credit union
- making available an online benefits calculator on the association's website to allow tenants and staff to check entitlements

Partnership and joined-up working

Tenant insight can generate evidence to support partnership working between housing providers and other agencies to target specific groups.

InCommunities

InCommunities (formerly Bradford Community Housing Trust) developed the About Turn project which was piloted in 2004. It is aimed at vulnerable tenants whose tenancies were failing on a regular basis particularly as a result of high rent arrears or anti-social behaviour.

The project helps families at risk or those who were homeless to sustain their tenancies. The project provides a one-stop shop aimed at providing this customer group with effective solutions to their needs. The pilot has helped the project team to gain comprehensive insight into the behaviours and customer needs of this group.

The programme is linked to the InCommunities loyalty card reward scheme. This enables tenants to make savings in a number of participating businesses, high street stores, restaurants etc.

Beechdale Community Housing

Beechdale Community Housing has been working with a statutory agency which is engaged by the DWP to help people back to work. Beechdale has used tenants' disability and working-age data to target publicity about the service, promoting engagement with the agency.

Blackpool Coastal Housing

Blackpool Coastal Housing worked with the Primary Care Trust and found that hospital admissions as a result of childhood accidents in the home were very high and that the high levels of deprivation in the area meant that families could not afford to pay for stair gates. As a result, the PCT paid for stair gates and other safety features as well as funding the handyperson service for a significant number of families living in BCH properties. The gates were then installed by BCH staff.

London Borough of Barking and Dagenham

In a joint project with the Primary Care Trust (PCT), the London Borough of Barking and Dagenham used combined data sources to develop a detailed understanding of the health needs of its customer base. This has allowed the council to improve its partnership working with the NHS. The council partnered with the PCT in a lamppost campaign to reduce teenage pregnancy in areas where the rate of pregnancy was known to be high.

It has also worked with the PCT to identify pharmacies that could offer chronic obstructive pulmonary disease screening to give optimum coverage of the population with the greatest need.

The council has service level agreements and partnership arrangements with the police and has used their customer insight data to add intelligence to the police's already identified crime hotspot areas in the borough. The project allowed the council to identify characteristics of households that experienced domestic burglary, for example where they would be likely to undertake recreational activities and therefore target awareness campaigns in these locations.

The local fire service has contacted the council, as it is also interested in joined-up working to improve services to the local community based on the customer profiling data provided by Experian.

Developing local offers

A key element in the new regulatory framework for social housing is the local offer. The concept of local offers provides a new approach to aligning the wants and aspirations of tenants with the services they receive from their provider. Local offers are simply a local reflection of how a provider will meet the national standards set out in the TSA's regulatory framework.

The framework is clear that providers must consult their tenants on whether, and in which service areas, they want local offers: "We expect providers to engage meaningfully with tenants and offer them opportunities to agree how service delivery against the TSA standards can be tailored to reflect local priorities."

The definition of what is 'local' is for providers and their tenants to decide, and can be in relation to demographic as well as geographical factors. This will require providers to have sound knowledge of their tenants in order to be able to develop appropriate local offers.

By their very nature, there is no 'one size fits all' approach to developing meaningful local offers. They could potentially span a broad range of areas covering the opportunities landlords provide to engage and involve their tenants, their approach to estate management, how they deal with repairs, and many more.

The TSA has produced a Local Offers Toolkit and report which set out the steps you can take to develop your local offer. This toolkit focuses on how effective insight can ensure that you get the building blocks and evidence base right from the outset, so that you are able to understand what is important to your tenants at a local level.

There are some key challenges for providers in developing a local offer:

- What does 'local' look like for you and your tenants?
- What are you already doing that encompasses local offers? Do you need to reinvent the wheel?
- How do you know what your tenants think of the services you already deliver?
- How do you engage (in a meaningful way) with all tenants to ensure that you get a truly representative view of their priorities? Do you have a strong and effective steer from tenants to develop local offers in particular ways?
- How do you balance expectations and resources?
- How will you communicate local offers?
- How will you measure and monitor delivery of local offers, and report this back to tenants?

How insight can help you develop local offers

Effective insight will provide you with a credible, defensible evidence-based approach to local offers that reflects the diverse needs of tenants. In order to do this you will have to gain an understanding of what is important, who they are important to and why.

This will include an understanding of tenants' views in the following areas:

- their key priorities and areas of concern
- what they think of your current performance
- what they like and dislike about the services you currently provide and how they would like them to be changed

Once these questions have been addressed, the information can be matched up with demographic, behavioural, attitudinal and aspirational information in order to:

- target engagement activities – you could design focus groups/tenant panels around specific profiles to find out what key tenant segments want. This could be by demographic profiles, eg young people, or by interest groups, eg those who identified ASB as a key issue
- understand what the real issues are for tenants
- understand the key priorities and use these as your starting point for consultation and engagement activities
- assess what 'local' means to specific groups of tenants
- shape and test local offers with representative groups

Midland Heart

Midland Heart, one of the local offer trailblazers, is not offering different levels of service based on geographical location. Instead it is using tenant insight to understand differences within geographical areas and among different groups of tenants. So, for example, the response rate for the removal of graffiti will be the same across the whole organisation, but where local people have identified this as a problem, the priority will be higher. Eight customer panels reflecting different geographical areas will monitor the local offer. The panels will be provided with profiling information, so they have an understanding of the area, what the priorities are and how well these are being managed.

Great Places

Great Places also looked at its profiling (specifically ethnicity) when looking at its allocations standard to better understand the ethnic mix of its tenants (and thus the 'segregation' in housing). It also sought to understand why some groups of potential tenants were bidding more frequently than others, to ensure vulnerable people's needs are captured and to ensure fair and transparent allocations which are not unfair to any group.

It looked at allocations in Oldham – a real local issue highlighted in the official report following the Oldham riots.

Produce the annual report to tenants

The annual report to tenants is a key component of the regulatory framework. Its primary purpose is to communicate to tenants the outcome of the provider's self-assessment so that they may hold its governing body to account.

Tenants, therefore, should expect an honest and accurate assessment of current performance, associated improvement action and a clear statement of the service offer (including local offers) they can expect for the coming year.

Many providers may already be providing an annual report to tenants. If you decide to combine an existing annual report with the regulatory annual report to tenants, you will need to think about how you incorporate the information in an understandable and accessible way

Alternatively, you might offer separate annual reports that meet the requirements of different audiences. For example, you might decide it is best to keep any existing stakeholder report and the new annual report to tenants separate so that each document focuses better on the intended audience. In terms of the latter, you might further differentiate by giving the tenant scrutiny panel and the TSA more detailed information than the wider tenant body, where a summary is sufficient.

How can insight help with the annual report to tenants?

As with local offer development, there is a requirement for providers to involve and consult tenants in the development and production of the annual report. Insight can help providers target this involvement so that a representative sample of tenants is involved. Those providers with a sophisticated approach to profiling their tenants could take differentiation of the annual report to tenants a step further by targeting an element of the content to specific groups of tenants.

If you do opt for more than one version of the annual report, you will need to differentiate the documents by labelling or branding to avoid any confusion – such as 'Annual performance report to tenants'.

8 Assess the impact

In a climate where all business activity is up for scrutiny, demonstrating the benefit of investment (both in terms of staff time and actual spend) in profiling and insight activity is increasingly essential. You should already have set clear targets for what you want to achieve and how you will do this.

Although measuring your performance in areas such as information collection is straightforward, measuring the impact of insight activities in achieving objectives will not be easy. The impact will not always have a direct financial return and it is often difficult to isolate the benefits derived directly as a result of profiling or insight activity from other contributory factors.

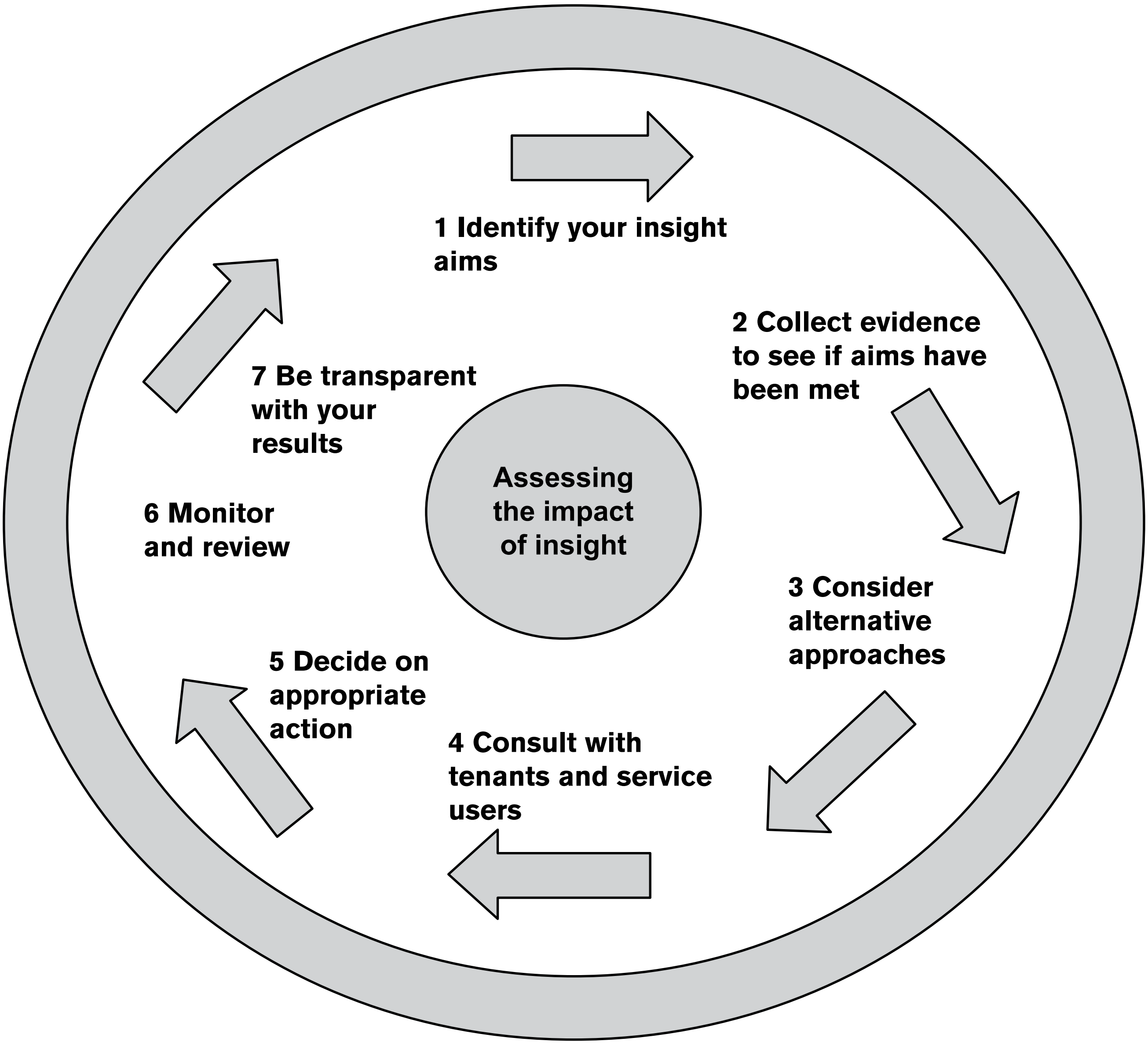
Impact assessments

An impact assessment is the process which joins together planning for service improvement, generating evidence to show this has happened and decision making about what to do next to further improve services. An impact assessment includes the processes of monitoring and analysing the outcomes, both positive and negative, of planned interventions.

A rigorous impact assessment which shows the real consequences of projects and suggests ways to build upon these impacts, can give credibility to an organisation in the eyes of tenants. It is an effective way of improving policy development and service delivery, making sure that organisations consider the needs of their tenants.

The diagram on page 62 shows the different stages involved in conducting an impact assessment.

Different stages involved in conducting an impact assessment



1. **Identify your aims** – go back to the beginning of the insight process and clearly identify the aims of the process. Only by being clear about your aims can you assess whether your insight activities have had an effect
2. **Collect evidence** to see if aims have been met – examining insight information will produce evidence to show if you have met your aims. For example, are tenants more satisfied? How will you measure this?
3. **Consider alternative approaches** – if the evidence shows you have not achieved your aims, are there different approaches you might want to consider to achieve them?
4. **Consult with tenants and service users** – have tenants got an opportunity to feed into the assessment process? What mechanisms are in place to ensure this?
5. **Decide on appropriate action** – once the evidence has been evaluated, alternative approaches have been considered and the views of tenants and service users obtained, what will your organisation do differently? Produce a clear action plan
6. **Monitor and review** – impact assessment is an ongoing process and new actions will need to be reviewed
7. **Be transparent with your results** – how will you share results with tenants, board members and staff? Showing relevant stakeholders the benefits and outcomes of insight will build credibility and buy in.

Although it may be difficult to measure the exact contribution of insight towards these, if it has supported you in achieving better organisational performance overall, it will have been a success.

Midland Heart

Midland Heart has measures in place to monitor the impact of changes to arrears procedures following the application of insight. The actual level of arrears will be the ultimate test as to whether these changes are impacting positively. However, it is recognised that the impact will be gradual, so more immediate indicators have been used, such as the number of arrangements that are being maintained and changes in satisfaction levels.

There has been a move away from targets based on an across-the-board collection percentage for each patch to ones that recognise differences and are based on evidence – a changed approach that has been introduced as a result of tenant insight.

9 Embed your approach

Insight is not a one-off project. Ultimately, your aim is to establish it as an integral part of the way your organisation operates when designing and delivering services.

Embedding information collection

Information collection will be an ongoing exercise. A single, large-scale exercise may be useful in the short term, but the information will quickly become out of date. Information on tenants' behaviour or opinions, such as information from satisfaction surveys, will become out of date even more quickly.

It is, therefore, vital to have low-cost mechanisms in place to 'refresh' information periodically, regularly checking the information you have on existing tenants and collecting information on incoming ones.

The best way to do this is to embed information collection into your existing processes:

- use existing, frequent points of contact that you have with tenants. For example:
  - sign-up interviews
  - exit interviews
  - tenancy audits
  - annual gas safety checks
  - call centre contacts
- review current information/application forms and adapt them to make them relevant and able to supply you with the information you may need:
  - housing application forms
  - sign-up forms
- avoid repeatedly collecting information that will not change, such as dates of birth
- be realistic about the amount of information you can collect practically during any individual interaction
- make the most of the full range of interactions that you have with your tenants and identify what information is most appropriate for you to collect at each one

It is also important not to forget to update external information regularly. If partner organisations are supplying you with information, you should agree with them how frequently they will refresh it. You might also want to make someone responsible for updating information that you are using that is in the public domain, such as statistics from the national census. They will need to be aware of how frequently updated information is available and to pass it on to their colleagues. Similarly, if you are segmenting tenants, you will need to make plans to review who is in which segment regularly, perhaps every six months.

Embedding a culture of information usage

Initially it is likely that your project team will take responsibility for championing the use of information, but ultimately your goal is to create a culture where services are designed and delivered based upon tenant insight on a day-to-day basis.

At a strategic level, this means having both senior and service managers who consider all of the information available to them when making decisions. They will need to have a clear understanding of your tenants based upon all of the information you collect and your findings should be reflected in the plans, policies and procedures that they produce.

Frontline and back-office staff should also have a working knowledge of the overall findings from the information you collect. Good internal communications will be needed to ensure that all staff are aware of the information that is relevant to them, which should not be exclusively for managers.

On a day-to-day basis frontline staff should also refer to information about individual need when delivering your services. For example, it should be standard practice for staff to check whether information is required in another format when writing them to tenants or for maintenance staff to check whether someone has a disability before visiting their home to carry out a repair.

This may be a significant change in culture and your ways of working if staff have been delivering a similar one-size-fits-all service for many years. It may take some time to achieve and require regular internal communications about the importance of insight, its benefits to tenants and, in particular, your expectations of staff.

You should also publicise your successes. For example, if you achieve a reduction in rent arrears as a result of targeting preventative work and debt advice at those most likely to need it, you should publicise it widely throughout your organisation. This should include tenants' newsletters and other forms of publicity, and you should make clear that it is the information you have collected that has made this possible.

Self-assessment questions

Questions	Self-assessment
Have you identified how you will keep all of the information you are collecting up to date? For information that is likely to change, have you determined who will refresh it and when?	
Are you making use of all of your existing interactions with tenants to collect information?	
Do your senior and service managers routinely refer to insight when making decisions and producing plans, policies and procedures?	
Do frontline staff routinely refer to information on a customer's needs when serving them?	
Is both the collection and use of information a part of everyone's 'day job'?	

Further information

Cabinet Office
www.cabinetoffice.gov.uk/contact-council/contact-council-resources.aspx
There are a number of documents on the Cabinet Office website offering guidance on various aspects of customer insight, including segmentation and journey mapping.

Customer insight
www.idea.gov.uk/idk/core/page.do?pageId=8998865
An online toolkit from IDeA containing an overview of insight, links to other information sources and practice examples.

Customer insight protocol
www.lga.gov.uk/lga/aio/37749
An LGA IDeA document offering best practice for collecting information, survey design, the use of sensitive data, data storage and consent for use of data.

DWP competency framework for the customer insight profession
www.dwp.gov.uk/docs/customer-insight-level-1.pdf
A document setting out the skills and competencies required from a customer insight professional – useful when recruiting.

ESD toolkit
http://esd.org.uk/esdtoolkit/Default.aspx
A toolkit for local authorities to provide help with customer profiling (a 'gov.uk' email address is needed to access some of the content).

Guidance on data protection

www.ico.gov.uk/for_organisations/data_protection_guide.aspx

The Information Commissioner's Office guidance on the rules surrounding data storage.

Insight: understanding your citizens, customers and communities

www.idea.gov.uk/idk/aio/9190956

A guide from the LGA and IDeA looking at what customer insight is. It provides high level guidance and an overview of different methodologies.

LGA Dr Foster guide to segmentation

www.lga.gov.uk/lga/aio/37774

A guide looking at the sorts of questions that can be answered using customer segmentation. It looks at the advantages and disadvantages of segmentation and provides 'how to' advice.

Mosaic public sector guide

http://publicsector.experian.co.uk/Products/~/media/Brochures/MosaicPublicSector_Brochure_final.ashx

Information from Experian on their offer to the public sector, giving details of their public sector classifications.

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We can provide copies in large print, Braille and audio cassette, on request. Other language versions may also be available.

Tenant insight
A toolkit for landlords

The toolkit is aimed at all registered providers of social housing, large and small. It will be useful to those just getting started and those who are more developed in their approach to profiling and insight. It is primarily targeted at officers responsible for developing, managing and assessing tenant insight.

TENANT SERVICES AUTHORITY

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