

# Modernising the tenant customer experience in Wokingham Borough Council



## TENANT CHARTER



**WOKINGHAM**  
BOROUGH COUNCIL

# **Modernising the tenant customer experience in Wokingham Borough Council: A tenant charter**

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## The purpose of this Charter

Several factors make it timely to reflect on the future of housing services for council tenants:

- the emerging lessons from the Grenfell Tower disaster in 2016 – notably the need for a greater focus on health and safety, tenant involvement in refurbishment schemes and transparency over landlord decision-making
- the government's housing Green Paper of 2018 which promised enhanced consumer regulation applicable to councils and housing associations and challenged landlords to raise service standards and levels of resident engagement
- the emerging opportunities for digital transformation of service delivery and resident involvement in respect of increased efficiency and an improved tenant customer experience
- other social trends such as an ageing population, increasing demand for disability and social care support, increasing customer expectations (particularly amongst younger generations) and the rapid rise of social media and so on.

We believe that the council and tenants need to respond to these issues by working together to plan for the modernisation of housing services over the next decade and beyond if:

- current levels of satisfaction are to be maintained, and
- opportunities to increase efficiency are to be realised.

This charter sets out the views of Wokingham Borough Council (WBC) involved tenants' views on what is needed. It is intended as a series of *aspirations*, rather than demands, and to stimulate a broader discussion within the council as a corporate body.

Where this Charter refers to new digital technologies, explanatory text boxes explain the tech options available to WBC and how the council and its tenants can benefit. Where suppliers are named, this is for illustrative purposes and does not constitute an endorsement.

Some of our proposals can be implemented relatively easily, some will require additional funding and others will require corporate agreement by full council.

***We recommend that WBC's progress in terms of addressing this Charter is formally reviewed in two years' time.***

## **Acknowledgements**

This Charter has been produced by the involved tenants of Wokingham Borough Council (WBC).

The Charter was commissioned, managed and signed-off by Steve Bowers, Chair of the Tenant and Landlord Improvement Panel.

Technical input for, and the drafting of, the Charter was undertaken by Ross Fraser.

Special thanks are due to Simon Price, Hannah Linder and Kim Jakubiszyn of the WBC housing department for assistance in this project and their ongoing commitment to effective tenant engagement in the Borough.

## Key priorities

There are **ten key priorities** of WBC tenants in the modernisation of housing services:

1. Tackling the stigma associated with being a council tenant
2. Identifying future patterns of tenant need and demand
3. Maximising the accessibility of council services
4. Modernising tenant engagement techniques to increase active involvement
5. Creating an easy 'friction-free' customer experience for tenants
6. Giving tenants greater choice on who does repairs and when
7. Responding to an ageing tenant population
8. Helping tenants manage their personal finances more effectively
9. Greater transparency regarding tenant health and safety inspection results
10. Developing a protocol for the analysis and protection of tenant data

*We now set out our aspirations in respect of these key priorities.*

## 1. Tackling the stigma associated with being a council tenant

Many tenants recall the days when council housing was sought-after and provided accommodation for different social classes, united in the need for a family home. Even today, the offer of a home in the Council's new developments is an exciting life-enhancing opportunity.

Sadly, over the last forty years the image of council housing has suffered and it is seen by many – particularly the media - as second-class accommodation comprised of run-down neighbourhoods inhabited by feckless crime-prone layabouts.

Nine in ten (91%) social  
housing tenants say they are  
portrayed negatively by the  
media



This stigma impacts on the life chances of council tenants and on their self-esteem.

We would like to see WBC tackle the issue of stigmatisation through:

- a proactive media campaign to challenge negative perceptions of council housing in the local and regional media – partly through generating regular information for the media on how tenants actively maintain their communities and help support disadvantaged residents. The media work would also involve the speedy correction of inaccurate information
- an overhaul of the language used by councillors and council staff when referring to council housing – abandoning all references to 'estates' in favour of more positive terms such as 'communities' or 'neighbourhoods'
- specifying a requirement - in commercial and employment contracts – that contractors, service delivery partners and employees treat tenants fairly and do not stigmatise them
- maximising the attractiveness of future housing schemes by increasing the level of tenant involvement in their design, amenities, transport links and so on
- a more proactive council lead – working with local tenants - in the monitoring of appearance and maintenance of neighbourhoods

- investment in activities – like community fun days – that celebrate local communities and enhance tenant self-esteem
- ensuring that all data on the tenant and their home to be held in a single digital customer record

#### **Single digital customer record**

- The ability for customers to view the data the council holds on them is a legal right since the introduction of GDPR
- The integrated single customer record makes it easier for tenants to access the data
- The record will be the core of WBC's engagement with its tenants
- It will drive recognition of the need to personalise all services to tenants
- The record will cover all data on the tenant and their home and will be updated in a timely manner
- The tenant can view the record in digital form at any time - upon request - and amend if inaccurate
- WBC will inform the tenant of any update that it makes to the record
- With prior tenant consent, relevant details from the tenant/property record will be made available to WBC staff/contractors, such as whether the tenant has a disability, any special cultural factors to be considered when visiting the property and so on

## 2. Identifying future patterns of tenant housing need and demand

Planning the future means recognising demographic trends such as an ageing population, more single adult households, increased ethnic diversity of residents and so on and matching this demand with new housing supply.

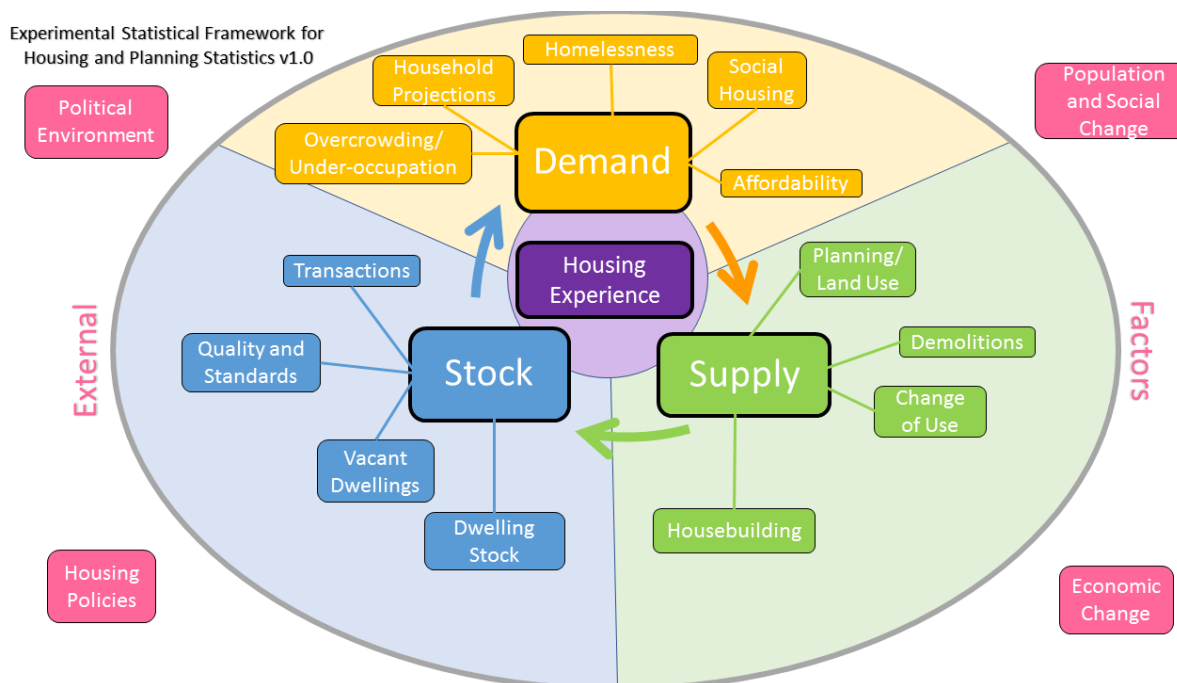


Diagram source: Government Statistical Service

It also involves recognising changing inter-generational housing and service experience aspirations. In simple terms, our children and particularly our grandchildren will have different expectations in terms of the housing service they want.

We would like to see WBC tackle the issue of future patterns of housing demand through:

- greater choice about the type of housing and the tenancy terms being offered - not everyone wants the same thing
- building new homes and refurbishing others to a 'fit for a lifetime' as a core design standard - adaptable homes that mean tenants don't have to move in response to age or disability
- ensuring that new or refurbished homes are designed to eco standards – including but not limited to installation of solar panels, power walls, rainwater butts and so on
- We also aspire to greater tenant involvement in the design of research into future tenant housing need and demand.

We believe that council planning will be improved where:

- tenants have a greater role in planning policy development – through tenant representatives becoming members of the council's Strategic Development Location Group



- tenants can play a key role in analysing the research data that informs planning policy, particularly regarding projections of future housing need amongst current council tenants
- We would like involved tenants to be formally consulted on allocations and lettings policy and practice – especially in any review of the ‘banding system’.

### 3. Maximising the accessibility of council housing services

We would like to see WBC take practical steps to improve the accessibility of council housing services. We welcome the new Customer Delivery Officer (CDO) initiative but think WBC can and should go further.

Some of these steps involve changing how existing resources are deployed – others involve the use of new technology.

#### *Changes to use of existing resources*

- Extend council office opening hours – including Saturday opening
- Freephone for all calls to council switchboard (like the freephone service that already exists for reporting repair requests)
- Minimising call waiting times for housing services by ensuring that the Customer Delivery Officer function is fully staffed – particularly at peak times

#### *Use of new technology*

- Introduction of a digital inclusion strategy to ensure that no tenants is left behind by the digital transformation of service delivery
- Provision of a laptop/iPad and free Wi-Fi for all sheltered housing schemes
- Introduction of reporting apps – for repairs, Anti-social behaviour (ASB), neighbourhood condition – allowing photos of issues to be uploaded by tenants (as residents can already do in respect of reporting issues related to roads and highways)
- Introduction of ‘virtual customer service assistants aka *chatbots*’ to answer frequently asked questions (FAQ’s), direct customers to sources of information, perform simple tasks etc.in order to help tenants who have physical or learning disabilities or simply speed up call centre queues for everyone
- Adoption of a *Cloud-first IT environment* – making it easier to undertake data analysis, develop bespoke apps, free up time for digital transformation and so on

## Reporting apps

A reporting application (app) is a self-contained programme with an interface that helps the user accomplish reporting tasks by managing the display of data in a computer browser.

Providing that the right IT infrastructure is in place, social landlords can buy apps 'off-the-shelf', develop them 'in house' or outsource app development to a specialist digital design agency.

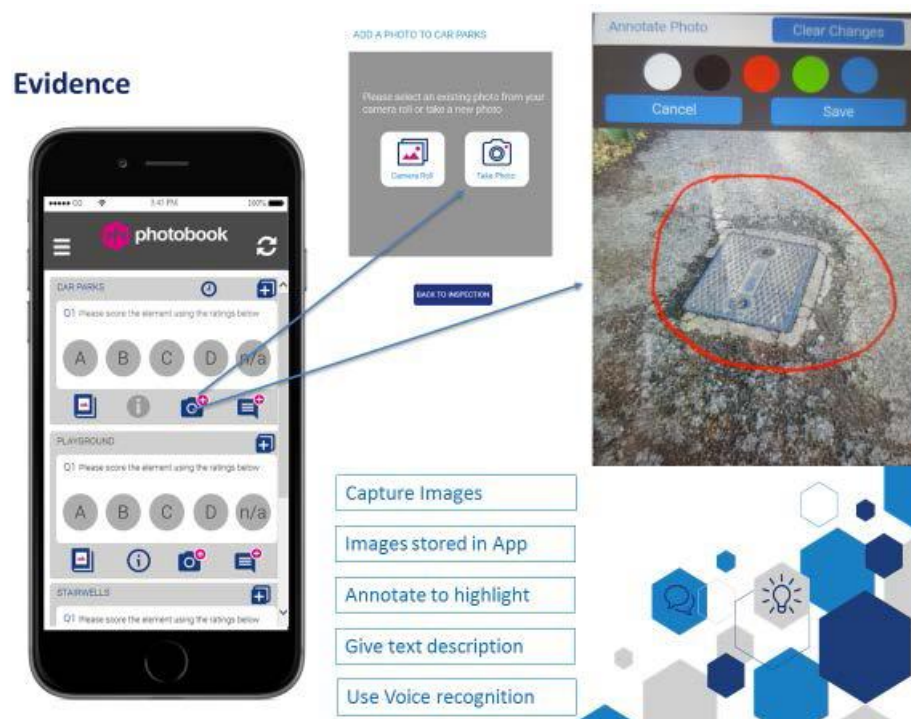
A good example of a reporting app is the HouseMark Photobook.

This is an affordable and easy-to-use app and web portal designed to streamline processes for inspection of neighbourhoods, repairs and voids, health and safety, mutual exchanges, parking (including abandoned vehicles) and so on.

The app user can upload photos of new problems and both landlords and tenants can use the photobook to track the speed and quality of issue rectification.

Although the app was designed for use by staff, some of the social landlords using the app are enabling involved tenants and 'neighbourhood champions' to use the system to report on the condition of their neighbourhood.

The app allows landlords and tenants to save time, work smarter and to use the photo record to ensure that all parties fully understand the issues to be resolved.



There are many other reporting apps available on the market covering ASB, repair requests and so on.

## Cloud First IT strategy

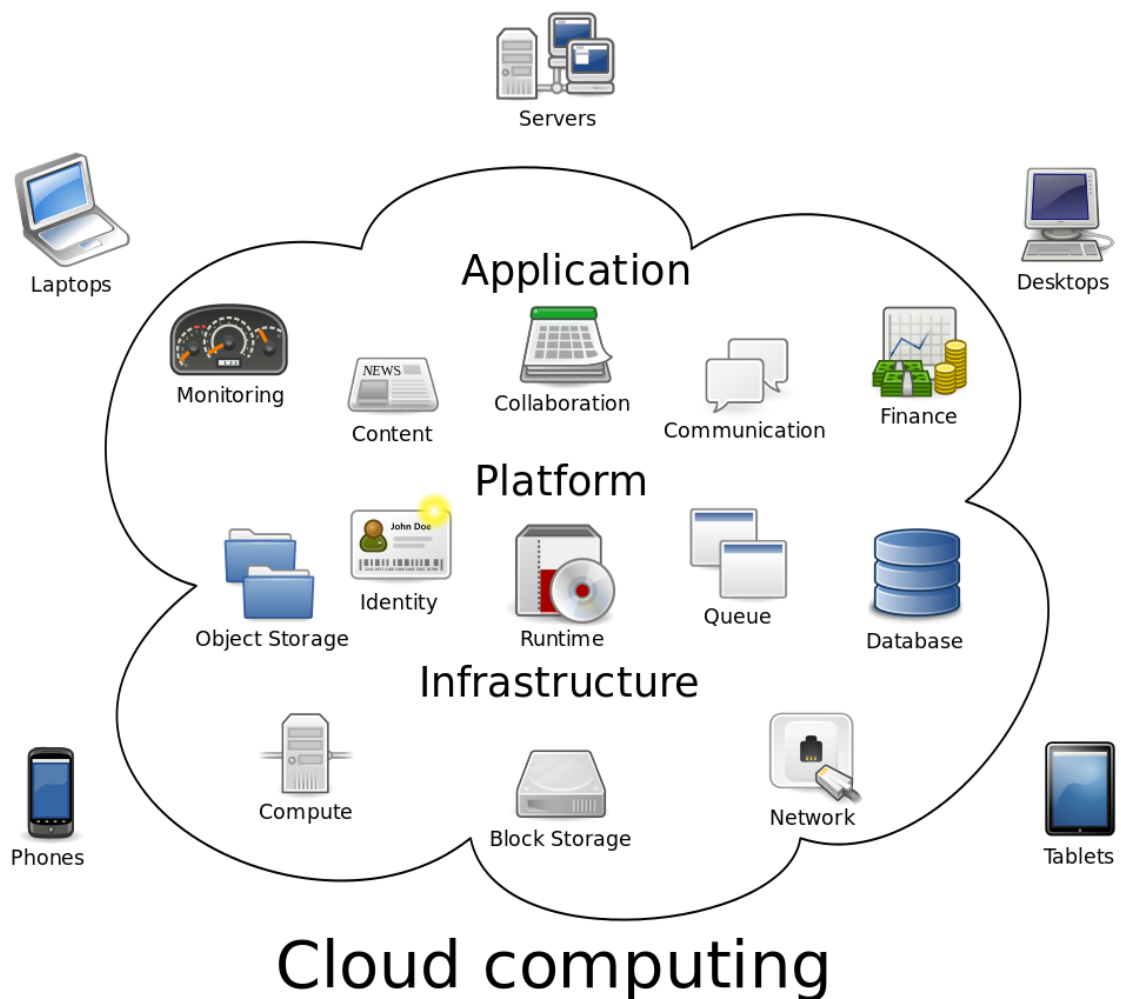
Cloud computing is a metaphor which describes how the group of networked IT elements required to providing digital services need not be individually managed by users. Instead, the entire provider-managed suite of hardware and software can be thought of as an amorphous cloud managed by an external provider via a service contract.

Agility is one of the big advantages of this approach. The speed with which new servers can be provisioned and the ability to 'pay-as-you-go' for data storage and other services are extremely important for delivery of digital services.

Advocates of Cloud computing cite the specific benefits to organisations as:

- avoiding or minimising 'up-front' IT infrastructure costs
- enabling organisations to get their apps up and running faster
- making it easier to undertake data analysis
- spending far less staff time on managing and maintaining IT systems
- freeing up staff time for IT strategy, resident involvement in that strategy and the actual delivery of digital transformation

Both central government and the NHS have adopted a Cloud First IT strategy.



## Chatbots/virtual assistants

A chatbot is a computer programme which uses artificial intelligence (AI) to conduct a conversation via auditory or textual methods.

Otherwise known as digital assistants, chatbots are often designed to convincingly simulate how a human would behave as a conversational partner. Chatbots are typically used in dialog systems for various practical purposes including customer service or information acquisition. Google's Alexa is probably the best known chatbot.

Some chatbots use sophisticated natural language processing systems, but many simpler bots scan for keywords within the input, then pull a reply with the most matching keywords, or the most similar wording pattern, from a database.

WBC could deploy a chatbot to:

- provide 24/7 advice on housing matters
- record tenant queries out-of-hours
- direct tenants to emergency assistance or the relevant housing officer
- provide updates on tenant involvement and information on future meetings
- perform simple tasks such as taking payments for rent or Council Tax.

Optivo housing association is set to be the first social landlord in the UK to introduce a chatbot next year. The digital assistant will be both staff and customer facing and will incorporate Optivo's planned use of internet of things (IoT) sensors in its homes.

(See section on *Responding to an ageing tenant population* for discussion of the role of IOT sensors)



#### 4. Modernising tenant engagement techniques to increase active involvement

Traditionally, tenant engagement has been largely based around physical meetings. This has contributed to the over-representation of older tenants compared to younger residents.

We recognise this issue and would like WBC to work with us to increase active tenant involvement. We would like to see WBC take the following practical steps:

- increase the number of involved tenants through recruitment days and more face-to-face involvement opportunities and by varying the length and tone of communications to tenants
- introduce a new website for communicating with tenants
- supplement this by broadening the range of communication channels to include Face time, WhatsApp, Microsoft Messenger, Skype plus on-line housing surgeries with housing or benefits staff and 'virtual chat room' debates between councillors, staff and involved tenants
- appoint a specific officer responsible for updating and running all digital customer contact with tenants (with the support of an involved tenant/involved tenants)
- invest in tenant-led podcasts to ensure there is a regular stream of content

We believe that WBC should supplement its current statistical approach to measuring tenant satisfaction which captures **what** tenants think (the STAR system) with sentiment analysis, which better explains **why** tenants feel the way they feel.

## Sentiment analysis

Otherwise known as opinion mining, sentiment analysis is the process of determining the emotional tone behind a series of words, used to gain an understanding of the attitudes, opinions and emotions expressed in large volumes of unstructured data.

By using a computer algorithm (a set of search instructions for a computer), sentiment analysis systems can transform unstructured information into structured analysable data of public opinions about products, services, brands, politics and so on.

The system searches for key words and, having identified all usage of these in the data field, provides a structured classification of the positive, neutral, and negative nature of the sentiments expressed. The overall sentiment score is computed as a weighted average of individual sentiment scores for specific questions or issues.

Emotions – *sentiment* - can be analysed for a whole population, such as WBC tenants, or a demographic subgroup of that population, such as ‘tenants under 35 years old’.

'Real time' analysis can be undertaken, meaning that the results are up-to-date and topical. The analysis is complementary to structured (primarily numeric) tenant satisfaction bi-annual surveys like STAR, by helping to understand the 'why' question behind the STAR results.

Sentiment analysis is usually published using data visualisation tools - such as 'word clouds' (see example below) where the size of the word in the cloud indicates the strength of sentiment - complemented by a weighted numerical scale showing total positive, negative and neutral emotions in respect of the topic being studied.



The main use of sentiment analysis is to collect and analyse views expressed on **social media**. For example, retailers use sentiment analysis to judge consumer receptiveness to their products or to understand the impact their competitors are having on the market. Political parties use sentiment analysis to test out policies before they are formally launched.

Sentiment analysis can equally be applied to **surveys** of customers, staff and the general public.

For social landlords, the approach can be used to:

- analyse (structured) survey data
- (unstructured) data held in housing management and repairs IT systems
- follow and capture what is being said about the landlord on social media

Key word analysis techniques can also help social landlords understand the nature of the tenant debate - 'social collective intelligence' - or predict future repair costs.

Crowdoscope has developed a system which generates 'social collective intelligence' for social landlords by:

- enabling interaction between tenants involved in a discussion forum or specific single-issue survey and
- then analysing the sentiments that tenants express on each other's opinions to produce rapid insight.

Lewisham Homes is currently hosting a pilot programme run by Field Dynamics and HouseMark which uses sentiment analysis as a component of predictive repairs cost modelling.

Field Dynamics apply an algorithm focused primarily on 'free text' comments or notes fields held over several years in customer relations management systems (CRMs) or other codified data sources – focusing on words such as 'renew handles', 'asbestos' or 'survey' or 'Discretionary Housing Payments'.

This 'soft' knowledge is then combined with 'hard' landlord data on previous asset management costs per property to:

- predict future maintenance costs on a home-by-home basis
- help the landlord decide future budgets
- help the landlord decide whether the replacement of a home is more logical than its continued repair.



## 5. Creating an easy 'friction-free' customer experience for tenants

Many of the most significant recent changes in human behaviour and customer expectations are being driven by the retail and technology sectors.

Mobile phones are now ubiquitous, online shopping and banking commonplace and retailers are competing over how to make customer transactions as quick and easy as possible. They recognise that transaction time is now as important as price to many consumers. Equally, the most successful retailers are reviewing their recruitment strategy for customer-facing staff and increasing the number of transactions can be undertaken directly by the consumer on a 'self-service' basis.

Unless WBC modernises the customer experience, it faces increased frustration and reduced satisfaction from tenants about why they can do things in other aspects of their life that they cannot replicate in their relationship with their landlord.

We would like to see WBC take practical steps to make the tenant customer experience easier and, if possible, 'friction free':

- recruiting as council housing staff helpful, knowledgeable, positive and sympathetic listeners with a commitment to customer service. It is better to employ people with the right personality traits and then train them, than to base recruitment primarily on the possession of formal qualifications
- deploying the new Customer Delivery Officers as a single point of contact for initial enquiries matched by easy access to specialists when required
- reviewing response time targets and steps to ensure that they are met in practice and that targets are agreed with involved tenants
- providing greater choice for tenants in terms of, for example, kitchen finishes and white goods supplied
- introducing *self-service housing* (see below)

## Self-service in social housing

Most social landlords have either introduced a greater element of self-service for their tenants or are actively considering doing so.

Self-service is now an integral part of our daily lives. Self-service check outs at supermarkets are second nature and in banking, self-service apps are ubiquitous.

It is now commonplace to book medical appointments online and to receive texts reminding you to attend.

The aim of 'self-service' is to encourage most tenants to manage their accounts online.

This significantly reduces the transactional demand on the landlord, particularly around call-centre costs where staffing and 'on-costs' such as office space are significant.

Freed-up staff resources can be redeployed to dealing with tenants with multiple complex needs or for managing the introduction of Universal Credit.

Tenants benefit from – at a single touch – being able on a 24/7 basis to undertake transactions online, such as:

- Check rent balance and view statements
- Report repairs and make appointments
- Check repairs history
- Make a secure payment
- Report anti-social behaviour
- Update family/household details
- Log complaints and compliments
- Permissions for pets, satellite dishes and online surveys etc.
- Access information about the home – such as how to use the central heating systems or where to locate stop-cocks
- Access virtual on-line 3D property tours, based on computer aided design, for transfers / lettings, consultation on refurbishment schemes or new build projects or purchasing of furniture or white goods – supplemented by emailable 2D presentations.

For self-service to be successful, tenants need to **actively use the facility**. This requires an easy-to-use platform, training videos and drop-in sessions, a marketing campaign and the back-up option of speaking to staff for the c10% of the population that do not have access to the internet or whose disability prevents them from using online services.

*Tenants are more likely to take-up self service housing if involved tenants have been part of the team that designs the self-service offer.*

*A typical self-service dashboard looks like this:*



## **6. Giving tenants greater choice on who does repairs and when**

Perhaps the most important single issue for tenants is day-to-day responsive repairs. Some repairs will be 'qualifying work' which is the landlord's responsibility and others will fall to tenants to organise themselves.

We would like to see WBC modernise its repairs operations by:

- introducing an accredited handyman service for 'non-qualifying work' – providing tenants with a list of trusted tradespeople who could do jobs which are not the landlord's responsibility – building upon existing WBC handyman arrangements for social care
- enabling tenants to order and cancel repairs directly with contractors for 'qualifying work' - using a list of council-approved contractors
- enabling tenants to be offered a range of hourly time-banded appointment options when they negotiate repair times with contractors

The combined effect of these changes would be to place council tenants in an equal position to private owner-occupiers when commissioning repairs – in itself, a modest contribution to tackling stigma.

Tenants would also like WBC to investigate the benefits of having a mixture of maintenance contractors – prime commercial, a directly employed labour force and (to support local economic development and help tackle climate change) local small contractors and handymen.

Tenants are already involved in the selection of prime commercial contractors but would like a say in the sub-contractors appointed by the prime contractor to undertake the actual work.

## Providing a choice of contractor for responsive repairs

Several social landlords – such as Notting Hill Genesis and Metropolitan Thames Valley – are adopting an approach to responsive repairs developed by Plentific, a software development company working in the property management field. The Plentific model was originally developed for home owners, providing them with approved lists of pre-accredited handymen, but is equally applicable in social housing.

The system has been compared to Uber. Tenants raise a repair request and, if its one that the landlord is responsible for, the job is offered to a pool of pre-accredited contractors or local tradespeople. The selected contractor then contacts the tenant directly – via a proxy phone number - and together they fix the repair appointment. The system allows the tenant to use photos of the problem when requesting repairs.

But the system is more robust than Uber. The landlord gets several suppliers to choose from, whereas Uber offers only one. The pre-accreditation process for verified tradespeople (covering public liability insurance, Company House registration, ID, proof of address, VAT number and all appropriate qualifications) is far more extensive than Uber applies to its drivers. The cost of pre-accreditation is recovered by a levy on contractor invoices.

The technology has quickly become popular with housing staff as it cuts down the amount of time spent organising repairs, invoicing and sending payments. This will enable Notting Hill Genesis to achieve efficiency gains and redeploy staff to work more closely with tenants who have multiple complex needs. Housing officers are also able to access real time updates on active jobs, as well as a complete digital record of any messages, documents or invoices connected to the work. This digital property record can form part of 'real time' data on the condition of the landlord's stock and the performance of its supply chain.

The system generates new opportunities for local contractors and (if they perform well) a steady flow of work. They are paid immediately upon completion, though never in cash. Contractors tend to undertake the work more quickly – because they can often negotiate out-of-hours appointments with tenants and because they receive instant payment. Abortive visits are much reduced as there is now no excuse for the tenant to miss an appointment. The model can also be developed to add a landlord's direct labour organisation (DLO) and Tier 1/prime contractors to the supplier pool.

## How it works.



A year-long pilot at Notting Hill Genesis found that the approach led to reduced repair times, a 20% reduction in job costs, improved asset and supply chain data and enhanced staff satisfaction. Notting Hill Genesis are now rolling out the approach on a phased basis to all its 60,000 homes.

When this is complete, Notting Hill Genesis plan to ***allow tenants to select the contractor themselves*** – although this will require rigorous controls about ‘qualifying work’ and job cost schedules before it can be introduced.

## **7. Responding to an ageing tenant population**

Demographic experts are united in their prediction of an increasingly ageing UK population. This pattern is likely to be replicated in the composition of the WBC tenant population. The Council clearly needs to reflect this in its plans for future housing provision.

We would like to see WBC modernise its 'offer' to older residents in the following ways:

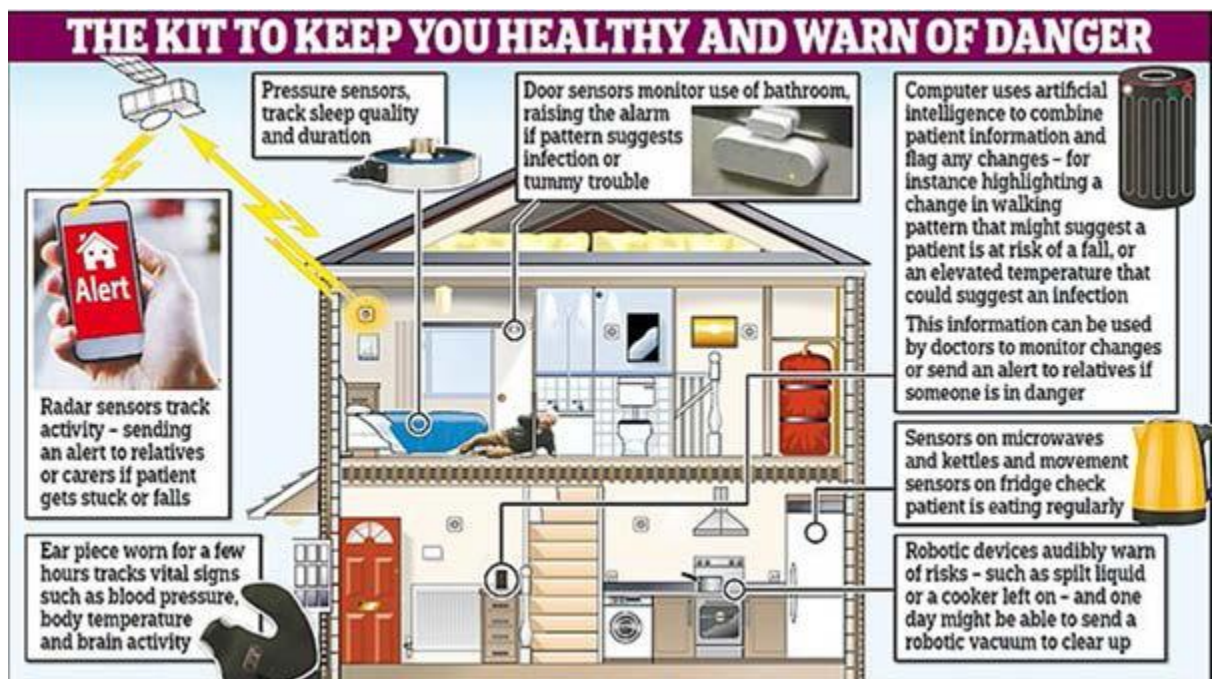
- future budgets should match actual projected need for aids and adaptations
- occupational therapist appointments and subsequent approved improvements should be undertaken in a timely manner
- more bungalows should be built - designed with wider doors etc
- adoption of a new core development standard – homes for a lifetime – for new homes and refurbishment funded via the Housing Revenue Account (HRA) by updating the borough Design Guide
- improved liaison between income collection staff and other agencies and greater support for local charities which act as a source of support and advocacy for tenants with financial issues
- more home visits - particularly for vulnerable tenants
- introduction of wearable technology – alerts for when a fall occurs and sensors to monitor non-standard behaviour patterns that might indicate imminent health risk
- developing a strategy to tackle loneliness amongst all tenants – including elderly tenants
- offering assistive technology to enable ageing tenants or those with a disability to live independently as long as possible.

## Assistive technology

Assistive technology is a term used to refer to practical tools that can support functional needs of people who experience difficulties linked to disability or ageing. Examples of assistive technology in the home currently being adopted by social landlords include:

- Automated entrance/internal door/s
- Automated control of devices in the home such as TV, heating, curtains
- Intercoms between rooms
- Flashing devices e.g. a doorbell, which alert the deaf or hard of hearing person that there is someone at the door through a flashing light – coupled with a video intercom at front door
- TV listening devices, which allow the person with hearing loss to adjust the TV volume independently and to eliminate background noise
- Amplified telephones, which provide amplified and higher quality sound to assist people with hearing loss to use the telephone
- GPS tracking for dementia sufferers
- Stand-alone devices such as memory aids and alarms
- Fall, flooding or fire detection devices which can communicate an early alarm to a remote support team
- Linked sensors which can control devices to increase the safety of elderly or disabled people – such as appliances that automatically switch off when not in use - and monitor their wellbeing

The following diagram from the *Mail Online* provides a useful visual description of how IOT (internet of things) sensors can help monitor tenant wellbeing.

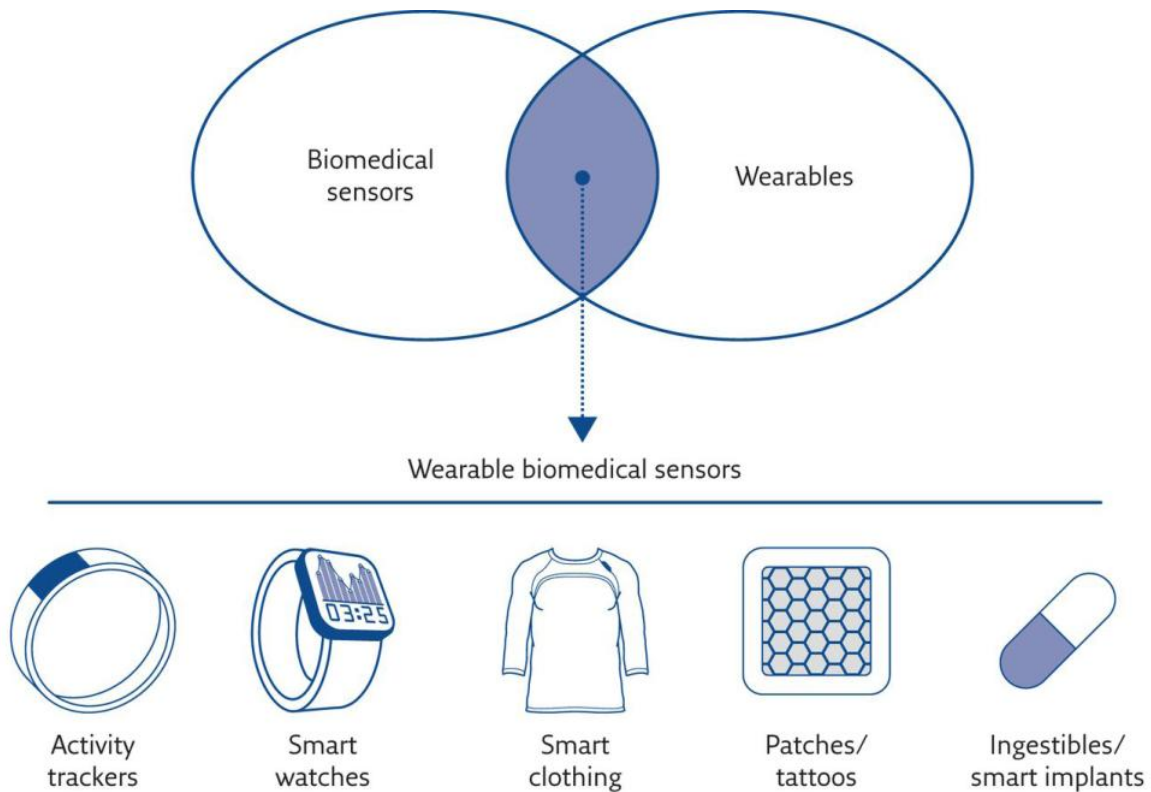




## Wearable technology

Wearable technology are smart electronic devices (electronic device with micro-controllers) that can be incorporated into clothing or worn on the body as implants or accessories.

Wearable devices such as activity trackers are an example of the Internet of Things. 'Things' such as electronics, software, sensors, and connectivity are effectors that enable objects to exchange data through the internet with a manufacturer, operator, and/or other connected devices, without requiring human intervention.



*The sensors used in the Mail Online diagram above are often housed in the wearables like these.*

Wearable technology has a variety of applications which grows as the field itself expands. It appears prominently in consumer electronics with the popularization of the smartwatch and activity tracker. Apart from commercial uses, wearable technology is being incorporated into navigation systems, advanced textiles, and healthcare.

## **8. Helping tenants manage their personal finances**

With the impact of government austerity still being felt by tenants and the transition to Universal Credit enabling tenants on benefits to receive payment directly, it will become harder for WBC to maintain existing levels of rent collection and arrears.

We believe that by helping tenants manage their finances more effectively the Council can help itself.

We would like to see WBC modernise by tackling these issues via:

- a 'financial MOT' to support work with tenants – based on questions such as “have you got a water meter”, “have you got a warm home”, “how much are you spending on utilities”? etc.
- personal budgeting training courses for tenants - run by WBC Tenancy Sustainment Officers and with a specific focus on Universal Credit
- making money management apps available to tenants 'on demand' – to help them to understand their spending on recurring payments, assist with budget analysis and planning, help with saving or accessing credit etc

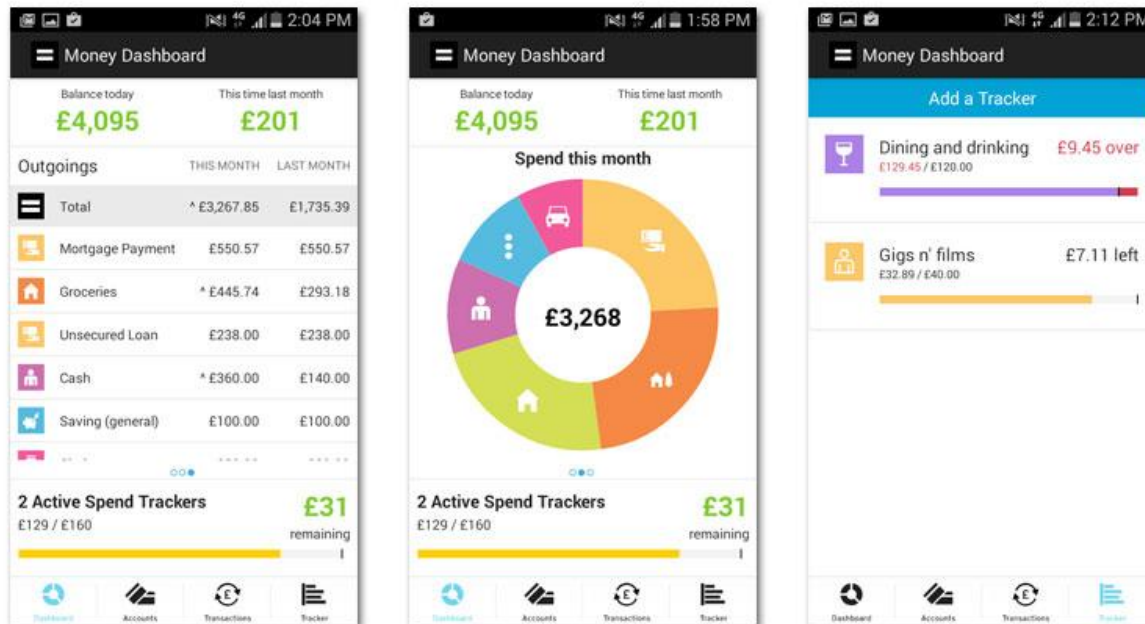
## Money management apps

The introduction of 'open banking' in 2018 has led to a flood of new digital financial services including money management apps such as Youtility, Wonder Bill, Money Dashboard, Yolt, Squirrel and Moneyhub. Some of these apps are free whilst others require a modest annual charge (usually less than £10 per year).

Essentially, money management apps are 'part budget planner and part utility price comparison'. The apps use information from a user's bank statements and credit cards to automatically analyse bank transactions and assemble them into an easy-to-view-and-use display which:

- compiles a list of all the app user's bills – focusing particularly on energy bills, insurance, streaming services, broadband, mortgage and rent payments and council tax bills
- helps the user to set monthly and annual budgets across different categories, track spending and set savings targets
- Enables the user to understand how they are spending their money and what their major expenses are
- allows the user to compare utility prices and switch to the best deal
- Alerts users when they have received a higher bill than normal, when a payment is due or when a utility contract is coming to an end.

*A typical money management app looks like this:*



## 9. Greater transparency regarding health and safety inspection results

The Grenfell Tower disaster has led to a renewed focus on the health and safety of council and housing association tenants. The government's Hackitt review of the building regulations (see below) has already led to several concrete proposals for change and improvement. We can expect the future enhanced consumer regulation promised in the government's housing Green Paper to increase the regulatory expectations placed upon social landlords in respect of health and safety.



We welcome WBC's current health and safety practice in the following areas:

- installation of safety aids – fire, smoke and carbon monoxide (CO) alarms - as standard in all new/existing council homes
- annual testing of gas appliances and alarms in all council homes
- annual testing of electric appliances and water (Legionnaires disease) in sheltered schemes and communal areas and community facilities

However, would like to see WBC be more transparent about the outcomes of these tests by:

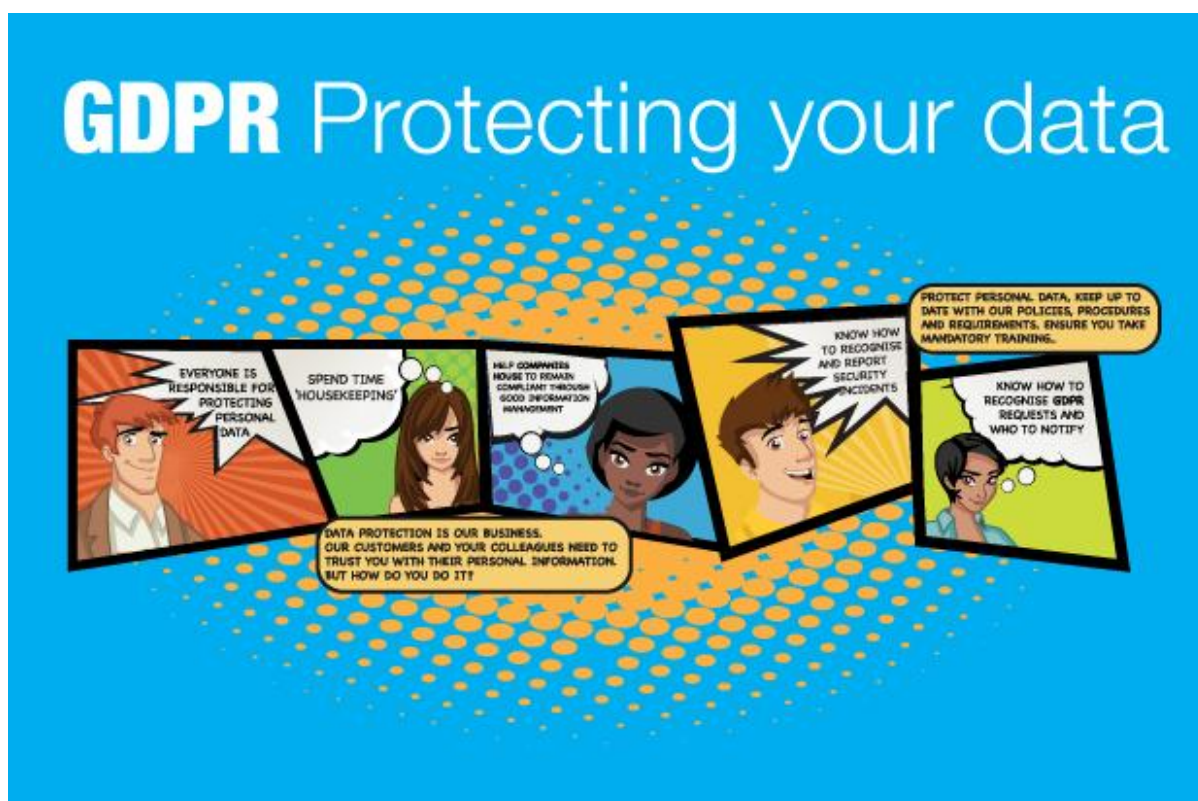
- publishing smoke, gas, electric and CO monitoring inspection results as part of the digital personalised customer record
- publishing fire safety inspection results - as recommended by the Hackitt review – as part of the accessible online personalised customer record

## 10. Developing a protocol for the analysis and protection of tenant data

The objective of WBC involved tenants is to help WBC build the level of trust required to gain tenant consent to the use of their personal data for housing data analysis.

The development of machine learning, artificial intelligence, sentiment analysis and the science of data analytics now enables councils to find out more about their tenants' circumstances, needs and aspirations and to use that data to improve housing services.

However, this increased use of personal data creates increased risks of data security and accidental non-compliance with EU General Data Protection Regulation (GDPR) and UK rules which, together, place the onus on the council to hold an individual's data securely and with their consent.



We would like to see WBC modernise by:

- using data analytics to predict future housing service need and demand
- enabling tenants to be involved in process of data collection, analysis and findings
- ensuring that all use of tenant data is GDPR compliant
- involving tenants in the development of the Data Protection Impact Assessments (DPIAs) required under GGPR which identify and analyse how data privacy might be affected by specific actions related to the capture and analysis of personal data
- developing a housing-led protocol for the use and protection of data held on tenants based on Information Commissioner (ICO) guidance and the practical execution of ICO guidance as set out in *Transparency and Trust* – the 2017 industry standard HouseMark guide to data protection in social housing