Disruptive Innovators Network

On the AI Pulse

Bringing the research together: Findings, conclusions and implications for social housing

November 2026



In partnership with Rob Rowlands Research

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At a glance



Many respondents are already using AI and recognise its potential, but far fewer are confident that their organisations can turn that activity into purposeful, coordinated and demonstrably valuable change.

Two-thirds

of Pulse respondents reported frequent AI use

12.7%

agreed in September that their organisations had the workforce skills needed for effective adoption (16.5% in March)

13.7%

agreed in September that their organisation was clear about the problems AI should solve

9 of 13

Delphi respondents said relevant evidence of meaningful progress was not being collated and analysed

214

completed Pulse responses, March 2026

146

completed Pulse responses, September 2026

13

Delphi panel members, three rounds

8

panel members responded to the October follow-up

> **AI should be judged by the worthwhile change it enables, not the amount of technology an organisation adopts.**

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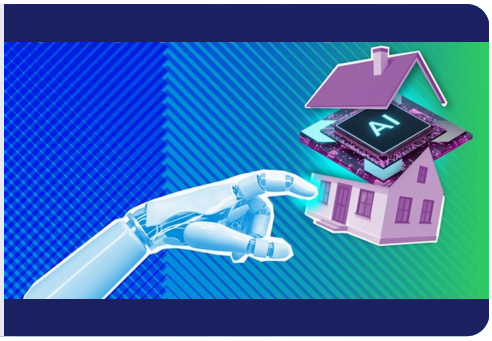
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Executive summary



The 2026 research points to a central challenge: many respondents are already using AI and recognise its potential, but far fewer are confident that their organisations can turn that activity into purposeful, coordinated and demonstrably valuable change.

The two Pulse surveys (214 completed responses in March and 146 in September), the Delphi panel and its October follow-up approach this from different directions. Taken together, they raise questions about organisational purpose, workforce capability, governance and, above all, how housing organisations know whether AI is making a worthwhile difference. The surveys are self-selecting and the Delphi evidence comes from a smaller panel; the findings are best used to inform decisions and further enquiry rather than to establish sector-wide prevalence.

The conclusions of the 2026 research

1. **Purpose is the missing connection.** Only 13.7% of September respondents agreed that their organisation was clear about the problems AI should solve. The Delphi panel also ranked leadership direction and unclear purpose among the leading barriers. Organisations need to be clearer about what they want AI to achieve and why.

2. **Using AI is no longer the main challenge.** Around two-thirds of Pulse respondents reported frequent AI use, but only 16.5% in March and 12.7% in September agreed that their organisations had the workforce skills needed for effective adoption. Individual confidence does not automatically become organisational capability.

3. **Housing organisations need to distinguish adoption from value.** Tools deployed, licences issued and time saved show activity, not necessarily improved services. Nine of thirteen Delphi respondents said that relevant evidence of meaningful progress was not being collated and analysed; none of the eight October respondents reported a fully evidenced understanding of how time released by AI was used.

4. **Better adoption depends on better organisational learning.** The Delphi panel favoured practical, jointly owned experimentation, proportionate governance and meaningful human oversight. Testing and evaluation need to inform decisions to continue, change, scale or stop an application, not simply justify investment after the event.

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5. **Organisations may be overlooking existing innovation capacity.** The exploratory constrained innovator and shadow innovator profiles raise questions about employees whose initiative may not be fully recognised or supported. One respondent observed that AI champions were emerging from unexpected parts of their organisation. This raises questions about where organisations look for innovation and whether their governance arrangements provide safe opportunities to explore worthwhile ideas. Unofficial AI use is not necessarily evidence of innovation; the challenge is to recognise existing capacity and develop it responsibly.

What this means for housing organisations

The practical response is not simply to accelerate adoption. Housing providers should start with worthwhile service problems, build capability across operational and digital teams and evaluate benefits from the outset. They should focus experimentation where changes can be observed, match governance to the risks involved and review investments against evidence of improved decisions, services and outcomes. This includes understanding unintended effects on residents, staff judgement, trust and human contact.

The Delphi health checks provide a useful counterbalance to these recommendations. They ask whether those closest to the work have shaped priorities, whether the evidence captures what AI might weaken as well as improve, whether human oversight is real and whether an organisation is willing to reconsider its preferred approach. They are continuing questions for learning and scrutiny, not another compliance checklist.

What this means for boards and senior leaders

The findings do not mean every board needs another AI strategy. They do suggest that boards should be able to answer five practical questions:

1. What problems are we trying to solve with AI?
2. What capability do we need to make progress?
3. Who is responsible for deciding where AI is appropriate?
4. How will we know whether it is working?
5. What would make us change or stop an AI investment?

The final question matters particularly. A decision not to proceed, or to withdraw an application that does not deliver sufficient benefit, can represent sound leadership rather than failure.

> **AI should be judged by the worthwhile change it enables, not the amount of technology an organisation adopts.**

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Part 1

The Pulse survey and our Delphi panel



Research scope and interpretation

The integrated analysis draws on the March and September Pulse surveys, the two Delphi rounds and the targeted October follow-up. The individual research reports provide the supporting detail.

Evidence source	Scope	Contribution
Pulse Round 1	March 2026 214 completed responses	Establishes the initial picture of use, confidence, belief and organisational readiness
Pulse Round 2	September 2026 146 completed responses	Tests the persistence of the earlier patterns and explores organisational purpose and progress
Delphi panel	13 members 3 rounds	Identifies barriers, priorities, capabilities, governance and what meaningful progress should look like
Delphi October follow-up	8 out of 13 responses	Examines AI return on investment, benefits measurement and digital co-workers

The underlying Pulse and Delphi reports are available separately for readers wishing to examine the methods, evidence and analysis in greater detail.

Important limitations

The Pulse surveys use self-selecting samples. They are not representative surveys of every UK housing organisation. The two rounds also involve different respondents, so changes in percentages cannot automatically be interpreted as changes taking place across the sector.

The Delphi panel provides more detailed qualitative insight and structured judgements from a smaller group. Its findings help interpret the Pulse results but do not independently establish how widespread particular experiences are.

The October exercise is a targeted follow-up rather than a further formal consensus round.

The value of this research lies in going beyond whether AI is being used. It examines organisational purpose, capability, evidence of value and the conditions for worthwhile change. The findings provide questions for housing providers, the wider sector and those supporting responsible AI adoption.

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What the Pulse surveys tell us

AI use and confidence are established, but organisational readiness lags

The first Pulse revealed substantial AI use and strong expectations about what the technology might achieve.

In March:

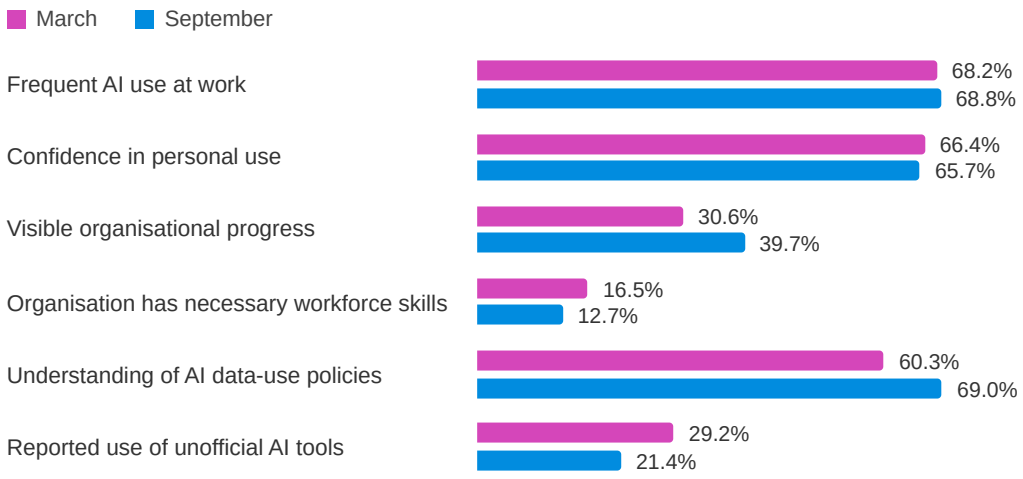
- 68.2% reported using AI frequently at work.
- 66.4% felt confident using AI appropriately in their role.
- 89.5% believed AI could improve services to tenants.
- 71.6% expected AI to reduce administrative workloads.
- 71.5% anticipated substantial changes to housing service delivery over five years.

Yet only 16.5% agreed that their organisation possessed the workforce skills needed to adopt AI effectively.

This was the fundamental contradiction in the first survey: respondents were relatively confident about their own use of AI but much less confident about their organisations' ability to use it effectively.

The September findings reinforced that picture.

Figure 1. Pulse indicators, March and September 2026



Percentages as reported in each Pulse round.

The stability of reported use and personal confidence is noteworthy. The apparent increase in visible organisational progress is also interesting, although it cannot be assumed to represent a genuine increase across the sector.

What matters more is that both surveys reveal a persistent gap between what individuals are doing and what they believe their organisations are equipped to deliver.

Pulse conclusion: AI is not simply waiting to be introduced into housing workplaces. The challenge is turning existing individual use into effective organisational practice.

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Enthusiasm for AI is not matched by clarity about its purpose

The September survey introduced three additional questions which make an important contribution to the overall research.

Only 13.7% of respondents agreed that their organisation was clear about the problems it wanted AI to solve.

At the same time:

- 40.0% agreed that the attention given to AI exceeded the practical benefits being achieved.
- 27.4% reported feeling tired of hearing about AI.

These findings need careful interpretation.

They do not demonstrate widespread opposition to AI or growing disillusionment. There are no equivalent March measures against which to judge change. Neither does the 13.7% result prove that organisations have no clearly defined objectives. It establishes that relatively few respondents perceived that clarity. Nevertheless, this finding is especially important when placed alongside continued belief in AI's potential.

In September, 84.0% still believed AI could improve tenant services and 75.9% expected it to reduce administrative work.

The emerging question is therefore not whether people believe in AI. It is whether organisations are successfully connecting that belief to identifiable problems, decisions and outcomes.

And there is another dimension. The research records ambitions around more preventative, proactive and personalised housing services. Yet descriptions of current useful applications frequently centre on drafting, meeting notes, summarisation and research.

There is nothing inherently wrong with these applications. They can be useful and may create genuine benefits. However, the difference between what respondents hope AI will achieve and the applications they describe using most readily raises an important question about how organisations move beyond individual productivity.

Pulse conclusion: The research reveals a gap between the opportunities respondents recognise and the clarity of organisational purpose needed to pursue them.

Organisational capability involves more than technology and training

Both surveys distinguish personal confidence from organisational capability.

In March, 30.8% agreed that their organisation had suitable technology to support responsible AI use. The equivalent September figure was 33.6%. These results sit alongside much weaker assessments of workforce skills. Respondents also describe difficulties with fragmented systems, information quality, integration, governance, time and internal support.

The significance is that these issues are interconnected.

An organisation may have access to capable technology but lack the data quality, operational processes or leadership direction required to use it effectively. Equally, it may have enthusiastic staff who can demonstrate useful applications without having an established route to test, assess and implement those ideas.

This means organisational capability cannot be established simply by purchasing licences, offering introductory training or appointing a digital lead. It depends on having the organisational conditions in which worthwhile ideas can be identified, tested, challenged and developed.

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Organisations need the capability to turn individual initiative into collective progress. Technology and AI literacy are necessary considerations, but neither is sufficient on its own.

Governance is developing, but its effectiveness remains uncertain

There are some encouraging indications in the governance findings.

In March, 62.9% of respondents answering the relevant question reported that their organisation had an AI policy. Understanding of organisational policies governing AI data use was reported by 60.3% in March and 69.0% in September. Reported unofficial AI use was 29.2% and 21.4% respectively.

The differences between the waves are descriptive rather than evidence that governance has improved.

More fundamentally, the existence of a policy is not the same as its practical effectiveness.

An organisation may have comprehensive policies while colleagues remain uncertain about what is permitted or how to obtain approval for experimentation.

Conversely, making governance more restrictive does not necessarily improve safety. Poorly understood or impractical rules may discourage legitimate experimentation without addressing the underlying issues.

Governance should be assessed through how well it supports safe and responsible practice, rather than simply whether policies have been introduced.

What the Pulse ultimately tells us

Taken together, the two Pulse surveys suggest that the central challenge is no longer simply encouraging people to use AI.

The more significant challenge is establishing the organisational capability required to make that use purposeful, responsible and effective.

Three messages stand out.

First, adoption is happening, but adoption is not an outcome. Frequent use, positive attitudes and visible initiatives demonstrate activity. They do not establish what has improved.

Second, organisational readiness has not kept pace with individual use. The research repeatedly identifies uncertainty about workforce capability, systems, coordination and the conditions needed for effective adoption.

Third, purpose and evidence need greater attention. Respondents can see possibilities for AI, but the research raises questions about how clearly those possibilities are translated into priorities and how their achievement is assessed.

The question arising from the Pulse is:

> **What is changing because organisations are using AI, who benefits and how would they know?**

That question provides a natural connection to the Delphi research.

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What the Delphi panel tells us

The Delphi exercise adds explanation, challenge and practical direction to the picture emerging from the Pulse.

Its first round explored what meaningful AI adoption should look like, where applications might offer value and what could prevent organisations from achieving it.

The second round tested the emerging ideas through prioritisation, rankings and more explicit choices.

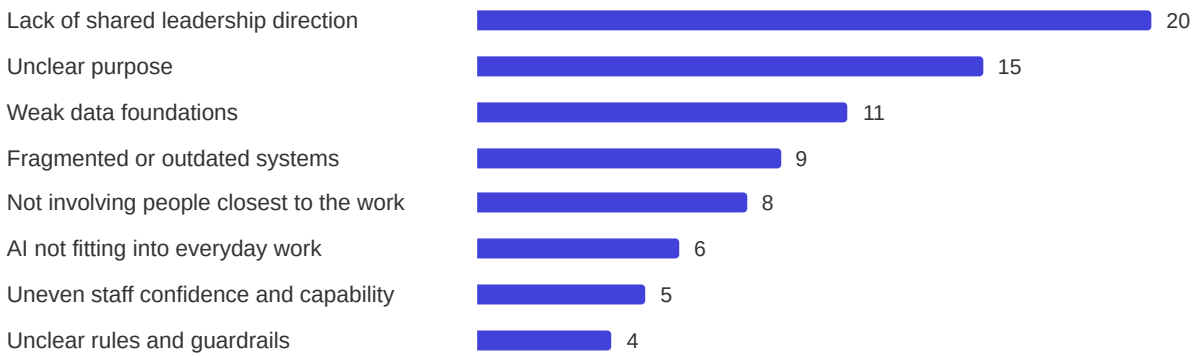
The October follow-up then examined two matters in greater depth: how organisations are assessing AI investment and their experience of digital co-workers.

Leadership and purpose are central barriers to progress

The Delphi panel identified a range of barriers to effective AI adoption, many of which were organisational rather than technical.

Round 2 required participants to prioritise those barriers.

Figure 2. Barriers to progress ranked by the Delphi panel (weighted score)



The strongest message is the prominence of shared leadership direction.

Respondents linked this to permission, alignment, leadership understanding and the ability to establish priorities. Unclear purpose followed closely.

Importantly, the panel did not suggest that better leadership direction would automatically resolve every other difficulty. Weak data foundations, legacy systems, workforce confidence and the involvement of operational staff remained important considerations.

The panel's conclusion was that leadership needs to establish why AI matters, where it can make a difference and what organisations should prioritise.

Clearer organisational direction is a prerequisite for more coherent adoption, but leadership must be connected to practical operational understanding.

Meaningful progress must be judged through outcomes

One of the strongest areas of agreement concerned how organisations should judge progress.

Twelve of the thirteen Round 2 respondents agreed or strongly agreed that meaningful progress should be judged less through tools deployed or hours saved and more through improved decisions, capacity for human

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work and better customer outcomes.

However, only four respondents said the relevant evidence was being collated and analysed. Nine said it was not. This is a particularly revealing contradiction.

The panel was relatively clear about what ought to count as progress but much less positive about whether organisations had the evidence needed to demonstrate it.

The issue is not simply a failure to collect data.

Respondents identified the need to understand changes in decision quality, service performance, tenant outcomes, staff workload and how released capacity is used. These measures are often more difficult to establish than tool usage or estimated time savings.

The panel also identified an important tension within its own priorities. Although evidence and evaluation were seen as necessary, testing, evaluation and learning was the least frequently selected capability when respondents ranked their top three development priorities.

That matters because organisations may recognise the importance of evaluation without having the capability to undertake it as an immediate priority.

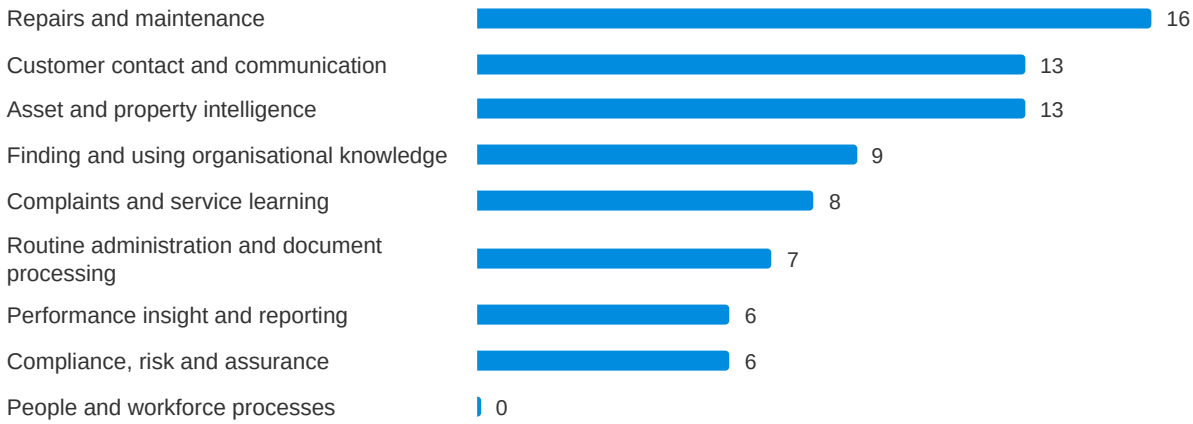
The ability to evaluate AI should develop alongside the ability to implement it otherwise organisations risk increasing activity without increasing their understanding of whether it works.

Practical opportunities are concentrated in core housing services

The first Delphi round identified many potential applications of AI.

The second round moved towards a narrower set of priorities.

Figure 3. Priority application areas ranked by the Delphi panel (weighted score)



Repairs and maintenance emerged as the highest-ranked application area. Respondents identified possibilities involving diagnosis, triage, scheduling, repeat repairs, damp and mould and preventative approaches.

Customer contact and communication were linked to service pressures, demand management and tenant experience.

Asset and property intelligence raised opportunities around investment planning, stock condition, risk identification and proactive maintenance.

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Two implications deserve attention.

- First, these priorities involve core housing services rather than simply internal productivity.
- Second, the findings suggest that the selection of use cases should take account of the scale of the problem and the difference an application could make.

However, these are judgements about potential priorities. The research does not demonstrate that AI has already delivered improvements in these areas. Nor does the absence of selections for people and workforce processes establish that AI has no possible value there.

Organisations should concentrate initial efforts on clearly defined operational problems where potential benefits are meaningful, observable and capable of being evaluated.

Effective adoption requires joint ownership

The Delphi panel repeatedly stressed the importance of involving people who understand the work being changed.

In Round 2, leadership confidence and direction and understanding the work received the highest weighted capability scores, both at 15.

When asked who should usually lead practical experimentation, seven of thirteen respondents selected joint service and digital/data leadership. Another four preferred an approach determined by the particular risks and use case. No respondents selected digital, data or IT teams acting alone.

The panel also prioritised clear human oversight, clear problem statements and the involvement of people doing the work. This is important because it moves the conversation beyond technology ownership. AI applications can change workflows, professional judgements, accountability and interactions with tenants. The people responsible for those services therefore need to shape how applications are selected and implemented.

AI experimentation should be grounded in operational knowledge and jointly owned, with arrangements adapted to the circumstances and risks of individual applications.

Governance needs to distinguish different levels of risk

The panel did not see governance and innovation as inherently competing objectives. Panellists supported practical, proportionate governance that enables low-risk experimentation while providing stronger safeguards where applications could affect people or services.

In fact, in Round 2, eight respondents considered excessive governance the greater risk while five were more concerned about moving too quickly without adequate control. That is a meaningful difference of opinion - though not an overwhelming consensus – highlighting the tensions in getting this right.

Respondents identified circumstances requiring greater scrutiny, including sensitive tenant data, automated or AI-influenced decisions, tenant vulnerability, safety, compliance and regulatory concerns, wider deployment and insufficient human oversight.

A recurring question was whether a named human could understand what was happening, intervene and stop or correct harmful outcomes. As organisations move from assistive applications towards more autonomous systems this becomes particularly important.

Governance should be proportionate to potential harm, with meaningful human oversight and clear accountability. The objective is neither maximum restriction nor unrestricted experimentation.

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The panel favours progress but not acceleration without direction

Ten of thirteen Round 2 respondents judged the greater risk to be moving too slowly because of insufficient confidence. Only three considered moving too quickly without focus the greater concern.

This suggests an appetite for more confident adoption, although it must be interpreted alongside other findings. The panel consistently argued for purposeful experimentation, appropriate governance and evidence.

The message is therefore not simply that organisations should move faster but that they should become better at recognising worthwhile opportunities, making decisions, undertaking controlled tests and learning from their results.

There was stronger agreement about the overall direction organisations should take than about a universal sequence of actions that applies across the sector.

Progress should be more confident and more disciplined. Organisations need an approach that allows them to act without abandoning scrutiny.

October follow-up

The value of AI remains difficult to demonstrate

The October questions add practical depth to the earlier conclusions.

Eight panel members responded.

When asked how clearly their organisations understood the value received from AI investment:

Figure 4. Understanding of AI value, October follow-up (respondents)



Six therefore reported limited or no meaningful understanding of the value being achieved.

The findings become particularly interesting when examining the measures organisations use. Time saved was the most commonly selected measure, reported by six respondents. Five reported monitoring licences or users and five monitored usage or adoption. However, measures of activity do not necessarily demonstrate value.

The follow-up asked what happened to the time released through AI. Four respondents said this was assumed rather than measured, two said they did not know, one had partial understanding and one did not know whether their organisation understood it.

None of the eight reported having a fully evidenced understanding of where the released time went.

This is a significant development in the research.

The earlier Delphi rounds established that organisations should judge progress through meaningful outcomes. The follow-up responses demonstrate how difficult that can be in practice, particularly for knowledge-intensive work.

Consider three distinct questions:

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1. Has AI reduced the time required to complete a task?

2. What happens to the capacity released?

3. What benefit, if any, has resulted for the organisation or its customers?

The October responses suggest that organisations may be answering the first question, often through estimates, without consistently answering the second and third.

The research also identifies missing baselines, insufficient evaluation processes, fragmented implementation, limited skills and competing transformation priorities.

These are not necessarily problems specific to AI. Some may reflect wider weaknesses in organisational approaches to measuring benefits.

Evaluation should influence investment decisions

One participant provides an especially useful counterpoint.

Participant J describes using existing investment and innovation processes to determine whether AI applications merit continued support. The organisation has selectively deployed licences, assessed the benefits of applications and declined to proceed with technology that did not meet its requirements.

The important insight is that evaluation can be used to stop investment as well as justify expansion. This challenges the implicit assumption that more AI adoption is necessarily evidence of success.

It also brings supplier claims into the analysis. An application may fail to deliver sufficient benefits because the organisation lacks appropriate data or processes. But equally, the product may not be capable of delivering what was promised.

These are different problems requiring different responses.

The wider conclusion is that AI investment should not be exempt from the scrutiny applied to other organisational changes. Indeed, rapid technological development makes the ability to revise or reverse decisions particularly valuable.

Digital co-workers remain an emerging area

Of the eight October respondents:

- One reported digital co-workers in live use.
- One was considering their introduction.
- Six reported no current use.

The one example of live use involved colleague-created applications supporting reporting, research, assessment against objectives and validation against policies.

Operational service teams retained ownership of the applications.

Importantly, these digital co-workers were described as assisting people rather than operating independently.

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The participant reported several potential benefits, but the supporting evidence was insufficient to establish their scale or effectiveness. There is also uncertainty about how consistently respondents interpreted the term digital co-worker. The result is therefore a useful indication of experience within this small group, not a measure of wider sector adoption.

More sophisticated AI applications are beginning to appear, but organisations need clarity about what they do, how much autonomy they have, the safeguards they require and whether they deliver worthwhile benefits.

What the Delphi research ultimately tells us

The Delphi findings point towards a more disciplined approach to AI adoption.

Organisations need clearer leadership direction, a better understanding of operational problems and practical arrangements for safe experimentation.

However, the October follow-up makes the importance of evaluation especially difficult to ignore.

A distinction emerges between three levels of understanding:

> **Use: Do we know how AI is being used?**

> **Benefit: Do we understand what difference that use is making?**

> **Value: Do we have sufficient evidence to judge whether the difference justifies the investment and associated risks?**

These questions are related, but they are not interchangeable.

The implication is that better AI adoption is not simply about implementing more applications. It requires better decisions about which applications deserve attention, how they are evaluated and whether they should continue.

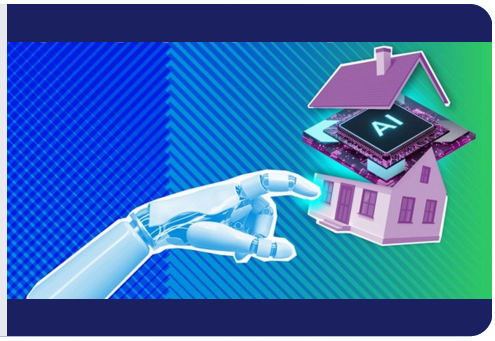
A health check

Alongside the principal conclusions, the Delphi panel identified a series of health checks arising from areas of disagreement, unresolved questions and more challenging perspectives. These test whether the emerging consensus adequately reflects the complexity of housing work, the risks of AI adoption and the limitations of existing evidence. They are brought together later in this report as questions organisations should continue to consider as their use of AI develops. This is outlined in more detail in Part Three of this report.

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Part 2

Bringing the research together



Where the Pulse and Delphi findings meet

The value of combining the two research strands is that they approach similar questions from different perspectives.

The Pulse provides a picture of respondents' experiences and perceptions. The Delphi panel examines the problems behind those experiences and considers what organisations could do differently.

There is a notable degree of alignment.

However, the two strands do not provide independent confirmation of every conclusion. They involve different questions, different respondents and different types of evidence.

The strongest synthesis therefore comes from identifying where one strand helps explain the other, rather than treating agreement as statistical proof.

The combined evidence

Theme	What the Pulse tells us	What the Delphi tells us	Combined interpretation
Adoption	Around two-thirds report frequent use	Tools and pilots are not sufficient measures of progress	Individual use has outpaced the ability to demonstrate organisational value
Purpose	Only 13.7% in September perceive clarity about the problems AI should solve	Unclear purpose is the second-highest ranked barrier	Organisations need to strengthen the connection between AI activity and meaningful priorities
Leadership	Organisational readiness is perceived as weak	Shared leadership direction is the highest-ranked barrier	Leadership has an important role in turning scattered activity into coherent action
Capability	Personal confidence is much stronger than confidence in organisational workforce skills	Leadership confidence and understanding the work lead capability priorities	Capability is organisational, operational and cultural, not simply technical
Evidence	Activity is visible, but verified outcomes are much less evident	Nine of thirteen report insufficient evidence collection; October reveals poorly understood benefits	Evaluation needs to become an integral part of adoption
Governance	Policies are present but understanding and unofficial use vary	Governance should be proportionate, practical and risk-based	Governance needs to make safe progress possible while protecting people

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Theme	What the Pulse tells us	What the Delphi tells us	Combined interpretation
Practical application	Current reported uses often focus on individual productivity	Repairs, customer contact and asset intelligence lead priorities	There is an opportunity to move towards core operational problems, provided applications are tested
Organisational learning	Respondents describe both useful applications and unintended difficulties	The panel calls for bounded experimentation and joint ownership	Effective adoption requires structured learning from successes and failures

The alignment across these areas strengthens the interpretation that the challenge is broader than access to technology. It concerns how organisations make decisions, organise their resources, involve colleagues and establish whether change is worthwhile.

The thread running through the findings

From individual use to organisational value

The findings suggest a connected progression from high individual use and belief in AI through organisational barriers and unclear purpose to difficulties establishing value. The final step is a practical implication: organisations need to learn systematically from implementation and use that evidence to decide what happens next.

There are five connected stages.

Stage 1: People recognise the opportunity

The Pulse establishes substantial belief in AI's potential.

In March, nearly nine in ten respondents believed AI could improve tenant services. The proportion remained high in September.

Individuals were also already using AI frequently.

The initial condition, therefore, is not a general absence of interest or willingness to engage.

Evidence: Frequent use of 68.2% and 68.8% across the two Pulse surveys, alongside high expectations of improved tenant services.

Stage 2: Organisational capability is less developed

Confidence in personal use is much stronger than confidence in organisational workforce capability.

The Delphi panel suggests that leadership direction, purpose, data and operational understanding are among the important conditions behind this gap.

This helps explain why individual adoption does not necessarily translate into coordinated organisational practice.

Evidence: Only 16.5% and 12.7% of Pulse respondents agreed their organisations had the workforce skills needed. The Delphi panel ranked leadership direction and unclear purpose as its two leading barriers.

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Stage 3: Activity develops without sufficiently clear purpose

The Pulse findings show that respondents can recognise AI's potential without necessarily understanding which organisational problems it is intended to solve.

The Delphi panel reinforces the need to begin with practical problems rather than available technologies.

This creates a potential risk: organisations may become better at introducing AI without becoming better at deciding where its introduction is worthwhile.

Evidence: The September clarity-of-purpose finding of 13.7%, reinforced by the Delphi rankings and the panel's emphasis on problem definition.

Stage 4: Organisations struggle to demonstrate value

This is arguably the most consequential development in the research.

The Delphi panel identifies a gap between what should count as meaningful progress and the evidence organisations collect.

The October follow-up reveals practical difficulties in demonstrating that reported efficiency gains translate into organisational benefits.

Evidence: Nine of thirteen Delphi respondents reported that relevant evidence was not being collated and analysed. None of the eight October respondents had a fully evidenced understanding of what happened to the time released by AI.

Stage 5: Progress requires better learning and decisions

The final stage follows from the preceding evidence, but it is a recommendation rather than an observed outcome.

Organisations need practical ways to identify worthwhile opportunities, test them safely and assess their consequences.

That includes the confidence to continue successful applications, change those delivering mixed results and stop those that do not justify their cost or risk.

Participant J's experience illustrates this approach.

The research therefore points towards a cycle of organisational learning rather than a linear journey in which more adoption is always the next step.

The central argument

The combined evidence points to one central argument:

> **The challenge facing housing organisations is not simply getting people to use AI. It is developing the organisational capability to make informed decisions about where AI can make a worthwhile difference, put it to work responsibly and demonstrate what has changed as a result.**

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This argument reflects the research without assuming either that housing providers must accelerate at any cost or that limited readiness requires them to stop experimenting.

It also avoids two overly simplistic interpretations:

- The first is that housing organisations are falling behind and must accelerate adoption.
- The second is that insufficient readiness means they should postpone experimentation.

Neither adequately reflects the evidence.

The research suggests that organisations need to become better at making progress while learning whether that progress is worthwhile.

Testing the conclusions against competing explanations

Four tensions qualify the combined findings. They help distinguish what respondents reported from explanations that remain to be tested.

The research raises important questions, but rankings and perceptions do not by themselves establish what causes organisational difficulties.

Does leadership direction really come first?

The Delphi panel ranked leadership direction highest among the barriers.

However, this does not establish that leadership problems cause other weaknesses or that improving leadership direction will resolve them.

The low perceived clarity about AI's purpose in the Pulse is consistent with the Delphi findings, but it could reflect several different circumstances.

Organisations may lack clearly defined objectives. They may have objectives that have not been communicated effectively. Alternatively, different teams may be pursuing legitimate but uncoordinated priorities.

These situations require different responses.

The practical response is to test whether objectives are absent, poorly communicated or difficult to translate into everyday work, rather than assume that stronger leadership alone is the answer.

Are housing organisations moving too slowly?

Ten of thirteen Delphi respondents considered insufficient pace the greater risk.

However, the October follow-up introduces practical reasons why some organisations may be cautious, including wider transformation demands, unsuitable systems and uncertainty about supplier claims.

Slow adoption is not necessarily evidence of poor judgement.

Equally, apparent progress in deploying AI does not prove that an organisation is making good decisions.

The issue is whether organisations can distinguish justified caution from unnecessary delay.

The issue is whether organisations can distinguish justified caution, including concerns about systems, risk or product quality, from avoidable delay.

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Are we placing too much emphasis on financial returns?

The October evidence raises questions about return on investment, but the answer should not be to reduce every AI application to a financial calculation.

Some potential benefits concern service quality, accessibility, better decisions, reduced risk or improved working conditions.

Those benefits can be important even where direct cash savings are limited.

However, that does not remove the need for evidence.

A claim about improved quality still needs a reasonable basis. So does a claim that AI has released capacity for more valuable work.

The important distinction is between different forms of value and the strength of evidence supporting each.

Could AI be exposing weaknesses that already existed?

The October responses raise the possibility that difficulties evaluating AI reflect wider weaknesses in benefits realisation. This is an interpretation requiring further investigation, not a finding about their prevalence.

The October respondents describe difficulties establishing baselines, attributing benefits and measuring improvements in knowledge work.

These are not necessarily new problems.

Housing organisations have long needed to demonstrate whether their investments, transformation programmes and service changes deliver worthwhile outcomes.

It is plausible that AI is making some existing weaknesses in benefits realisation more visible.

However, the research has not tested that proposition directly.

The research therefore leaves an important question about how organisations evaluate change, not simply how they evaluate AI.

> **Are we struggling to demonstrate the value of AI because AI is unusually difficult to evaluate, or because we have not developed the capability to evaluate organisational change sufficiently well?**

The answer may be different across organisations. Either way, it is a question worth asking.

Are housing organisations overlooking their own capacity for innovation?

One of the more interesting questions emerging from the Pulse research concerns the different ways employees engage with AI and what those differences might reveal about organisations' wider capacity for innovation.

Across both surveys, individual AI use and confidence were considerably stronger than respondents' assessments of organisational readiness. The findings also revealed a tension between informal experimentation and the extent to which organisations were perceived to support it.

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In March, 29.2% of respondents agreed that they used AI tools their organisation did not officially use. The corresponding figure in September was 21.4%. Meanwhile, 41% and 47% respectively agreed that their organisation encouraged staff to explore new technologies safely and with support.

These findings prompted the development of a series of indicative AI adoption personas, reflecting different attitudes, experiences and approaches to using AI.

Two profiles raise particularly interesting questions: the constrained innovator and the shadow innovator. Both highlight the possibility that individuals may be willing and able to experiment, but that their initiative is not always recognised, supported or connected to wider organisational learning.

These are exploratory profiles rather than definitive classifications of housing staff. In particular, unofficial AI use cannot automatically be interpreted as evidence of innovation. It may reflect several different motivations, some of which present legitimate concerns around governance and risk.

Nevertheless, the findings raise an important question: could housing organisations be overlooking some of the curiosity, initiative and practical capability already present within their workforce?

The qualitative responses reinforce the need to look beyond the people organisations might normally associate with innovation. One respondent observed:

> *“I'm excited about the way that staff who are embracing AI are feeling empowered by it and really making a difference in our organisation. Some of the AI champions are not those we would have expected!”*

This is a particularly interesting observation. It suggests that organisations should not assume they know where enthusiasm, curiosity or the ability to develop new approaches will emerge. Potential innovators may be found in unexpected roles, teams or parts of the organisation. The challenge is to recognise that initiative and create opportunities for it to contribute to wider organisational improvement.

This connects directly with the Delphi panel's conclusions. The panel emphasised the importance of understanding day-to-day housing work, involving operational colleagues in experimentation and providing clear leadership direction. Its preferred approach brought service and digital expertise together rather than treating innovation as an exclusively technical activity.

It brings governance into the discussion in a different way.

The purpose of governance should not simply be to restrict what people can do, but to establish where and how worthwhile experimentation can take place safely. Organisations need balance safety (protect sensitive information, maintain accountability and manage potential harm) with providing accessible routes through which colleagues can explore ideas, seek approval and test alternatives including technologies that may sit outside existing supplier or procurement arrangements. The balance is important: excessive restriction may prevent useful learning, while experimentation without appropriate safeguards introduces risks that cannot be ignored.

The wider implication extends beyond AI.

Innovation does not depend solely on recruiting creative individuals, introducing new technologies or establishing dedicated innovation teams. It also depends on whether an organisation can recognise useful ideas, provide appropriate opportunities to test them, learn from the results and support implementation where there is evidence of value.

Organisations may therefore need to distinguish between the innovation capacity that exists among their employees and their organisational capability to make effective use of it.

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For housing providers, this raises questions about how they identify potential innovators, support different attitudes towards change and create safe, accessible routes for experimentation.

It also challenges the assumption that innovation necessarily begins with formal programmes or specialist teams. Valuable ideas may emerge from colleagues whose knowledge of everyday services enables them to recognise problems and possibilities that are less visible elsewhere.

The significance of the adoption profiles is not that they provide a definitive set of staff personas. It is that they encourage organisations to look more carefully at the people behind the headline adoption figures and consider whether existing capability, curiosity and initiative are being fully recognised and developed.

This is a question for AI adoption, but also for the sector's wider ability to respond to challenges, consider alternatives and develop more effective ways of working.

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What should the sector keep questioning?

The Delphi panel produced considerable agreement about what meaningful AI adoption in housing requires. Clearer purpose, stronger leadership direction, broader organisational capability, practical experimentation, proportionate governance and better evidence all emerged as important considerations.

However, agreement about the broad direction does not mean every question has been resolved.

Alongside the main conclusions, the Delphi exercise identified a series of qualifications, tensions and challenges. Some came from differences between respondents, while others emerged from looking more closely at what apparently straightforward recommendations might mean in practice.

These health checks are important. They do not weaken the findings; they help test them. They challenge organisations to consider what they might be overlooking, what assumptions they are making and whether the evidence available is sufficient to support their decisions.

They also reinforce an important distinction: knowing what good AI adoption should look like is not the same as knowing whether it is happening.

The following seven health checks draw together the questions raised through the Delphi process.

Health check	Questions organisations should keep asking
1. Purpose and priorities	Are we addressing a clearly understood problem that matters to colleagues, residents or services? Are priorities being chosen for their potential impact rather than because a particular technology is available or easy to implement?
2. Operational understanding and involvement	Have the people who understand the day-to-day work helped shape the approach? Have we listened to those affected by the decisions, including residents? Does service-led genuinely mean involving people who do the work, rather than simply securing senior management support?
3. Evidence and value	Are we measuring changes in work, decisions and outcomes, rather than relying on activity, usage or estimated time savings? Do we have sufficient baseline information? Can we explain what happens to any capacity released and what benefits result?
4. Unintended consequences	What might AI weaken, displace or make less visible? Are we considering effects on professional judgement, trust, relationships, institutional knowledge and the quality of human contact, alongside efficiency and performance?
5. Learning and capability	Are we using AI to understand service problems and identify patterns, or simply to process work faster? Are colleagues developing the confidence to question, challenge and reject AI outputs where appropriate?

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Health check	Questions organisations should keep asking
6. Governance and human oversight	Are safeguards proportionate to the risks involved? Can a named person understand, challenge and intervene in consequential AI-supported decisions? Can problems be stopped and corrected before harm becomes more serious?
7. Organisational context and challenge	Are we recognising that different organisations will need different starting points? Are we continuing to consider alternative perspectives, unresolved questions and evidence that challenges our preferred approach?

Using the health checks

These questions are not intended to create another layer of compliance or to suggest that every organisation should follow an identical route.

They provide a practical way of challenging assumptions as AI applications are considered, tested and implemented.

An organisation could use them when selecting priorities, reviewing an experiment, evaluating an investment or considering whether an application should be expanded. They are equally relevant to boards, operational teams, digital specialists and those supporting sector-wide learning.

Not every question will carry equal weight in every situation. For example, the risks associated with an internal drafting tool will differ considerably from those associated with AI influencing decisions about vulnerable tenants.

The purpose is not to achieve a perfect score against every question. It is to ensure that important considerations are not overlooked because an application appears promising, popular or successful against a limited set of measures.

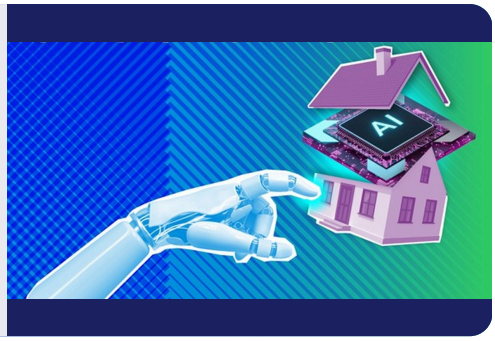
The wider message is that AI adoption should be accompanied by continued curiosity and challenge. Organisations need to understand not only what is improving, but what might be changing in less visible ways, whose experiences are being considered and what evidence might cause them to reconsider their decisions.

These health checks provide a way of keeping those questions alive as the sector moves from experimentation towards more established use.

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Part 4

So what does this mean for housing organisations?



A practical approach to purposeful AI adoption

The research points to six connected priorities. They are intended to inform decisions, not prescribe a fixed route. Organisations will differ in readiness, risks and the opportunities available to them.

Priority 1: Start with the problem, not the technology

Respondents recognise AI's potential, but clarity about its organisational purpose is weak. The Delphi panel also identifies unclear purpose as a significant barrier.

IMPLICATION

Organisations should be able to explain what problem an AI application is intended to address before committing substantial resources to it.

That explanation should include the people affected and the outcomes expected.

An objective such as improving productivity is too broad to guide a meaningful evaluation.

Reducing repeat contact about outstanding repairs, for example, is more specific and potentially testable.

RECOMMENDED ACTION

Review existing or proposed AI applications against four questions:

1. What specific problem are we trying to solve?
2. Why does it matter, and to whom?
3. What would improve if we addressed it successfully?
4. Why might AI be a suitable response rather than another form of change?

The fourth question is particularly important.

Organisations should not assume AI is the answer simply because an application is available.

Priority 2: Make organisational capability the objective

Individual confidence is substantially stronger than confidence in organisational workforce capability.

The Delphi panel also places considerable importance on leadership direction and understanding operational work.

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IMPLICATION

Increasing the number of employees who can use AI will not necessarily create an organisation capable of adopting it effectively.

Capability requires people who understand technology and people who understand services to work together.

It also requires arrangements for governance, problem solving, evaluation and learning.

RECOMMENDED ACTION

Establish practical, cross-functional responsibility for AI experimentation and adoption.

This should involve operational teams, digital and data specialists and appropriate governance expertise.

Senior leaders should establish direction and accountability without assuming that every meaningful decision must be centralised.

The aim should be to develop capability within existing organisational structures wherever possible, rather than automatically creating another standalone programme.

Priority 3: Evaluate benefits from the outset

The Delphi panel strongly supports outcome-based measures, but relatively few respondents report having sufficient evidence.

The October follow-up reveals particular difficulties demonstrating the benefits of time saved.

IMPLICATION

Evaluation needs to be designed before, or at the beginning of, implementation.

Otherwise, organisations may find themselves trying to establish whether something worked without reliable information about what happened previously.

RECOMMENDED ACTION

Use a simple benefits framework for each significant AI application.

Question	Evidence required
What was happening before?	Baseline performance and current working practices
What did we change?	Description of the AI application and associated workflow changes
What happened afterwards?	Evidence of changed performance, behaviour or experience
What else might explain the change?	Relevant contextual factors and other interventions
What benefits were achieved?	Evidence relating to quality, capacity, cost, risk or outcomes
Was the investment worthwhile?	Judgement informed by benefits, costs, risks and alternatives

This should not become an elaborate exercise for every low-risk application.

The extent of evaluation should reflect the importance, cost and risk of the decision.

However, even relatively small experiments should have an identifiable purpose and some means of learning whether they were useful.

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Priority 4: Focus on services where worthwhile change can be demonstrated

The Delphi panel identified repairs and maintenance, customer contact and asset intelligence as leading application priorities.

IMPLICATION

These areas offer starting points for further exploration because they involve important operational pressures and potentially meaningful tenant outcomes.

However, the research establishes perceived priorities, not proven effectiveness.

RECOMMENDED ACTION

Identify a small number of operational problems where AI may offer value and where the organisation can realistically test that proposition.

For example:

Potential application	What might be tested	Evidence that would matter
Repairs triage	Whether AI-assisted triage improves identification and routing of repair requests	Accuracy, repeat contact, resolution times, avoidable visits and tenant experience
Customer contact	Whether AI helps colleagues resolve enquiries more effectively	Resolution quality, repeat contacts, accessibility and customer satisfaction
Asset intelligence	Whether AI improves identification or prioritisation of property risks	Accuracy of assessments, quality of decisions and subsequent operational outcomes
Organisational knowledge	Whether AI improves access to reliable information	Accuracy, time spent locating information, correction rates and colleague experience
Complaints analysis	Whether AI helps identify recurring problems and opportunities to improve services	Quality of insights, actions taken and evidence of subsequent service improvement

These are suggested tests, not applications whose effectiveness has been established by the research.

The important consideration is whether an application helps solve a worthwhile problem, not whether it appears technologically impressive.

Priority 5: Make governance a practical enabler

The Delphi panel favours proportionate governance and identifies specific triggers for greater scrutiny.

IMPLICATION

Governance should help organisations distinguish between activities that can be explored safely and applications requiring more formal approval.

A single, overly restrictive approach risks obstructing relatively straightforward experimentation.

An informal approach to high-risk applications may expose tenants, colleagues and organisations to unacceptable consequences.

RECOMMENDED ACTION

Develop a straightforward, risk-based route through which colleagues can propose, explore and test worthwhile ideas.

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This should make clear what can be undertaken within existing arrangements, what requires additional approval and where colleagues can obtain advice or support.

Low-risk activities, such as controlled drafting, summarisation or research using appropriate information and approved tools, may require relatively light-touch arrangements.

Applications involving sensitive personal information, tenant outcomes, automated decisions or significant operational risks need more detailed scrutiny and stronger safeguards.

Organisations should also consider whether existing procurement, supplier and technology arrangements provide sufficient opportunities to explore alternative solutions. Where worthwhile ideas fall outside those arrangements, there should be a clear process for assessing them rather than an automatic assumption that they cannot be pursued.

For consequential applications, accountability and human oversight need to be meaningful. Those responsible should be able to understand the application's effects, challenge its outputs and intervene when necessary.

The objective is not to make experimentation easier at the expense of safety. It is to ensure that governance provides both the protection and the permission needed for responsible innovation.

Priority 6: Learn when to continue, change or stop

The October follow-up provides an example of an organisation using evidence to limit or withdraw investment.

IMPLICATION

Progress should not automatically be measured through additional licences, expanding usage or increasing numbers of AI applications.

An informed decision not to proceed may represent good organisational judgement.

RECOMMENDED ACTION

Introduce regular reviews of significant AI investments.

These should ask whether expected benefits are being achieved, whether risks have changed and whether the application remains the most appropriate response.

A decision to continue should be supported by evidence.

So should decisions to expand, redesign or withdraw an application.

This is particularly important in a market where products, capabilities and costs are changing rapidly.

The conclusions of the 2026 research

Conclusion 1: Purpose is the missing connection

The September Pulse found very low perceived clarity about the organisational problems AI should solve.

The Delphi panel identified unclear purpose and leadership direction as leading barriers.

Together, these findings suggest that organisations need to become more explicit about why they are using AI and what they expect to achieve.

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Conclusion 2: Using AI is no longer the main challenge

The Pulse findings demonstrate substantial individual use and confidence among respondents.

The challenge is translating that into coherent organisational practice.

This requires stronger organisational capability, clearer direction and meaningful involvement from those who understand housing services.

Conclusion 3: Housing organisations need to distinguish adoption from value

The research consistently challenges the assumption that more activity means more progress.

The Delphi panel wants better evidence of outcomes, but the October follow-up shows how difficult organisations are finding this.

In particular, saving time is not the same as demonstrating what value has been created.

Conclusion 4: Better adoption depends on better organisational learning

The Delphi findings support practical experimentation, joint ownership and proportionate governance.

The evidence also suggests that evaluation should inform decisions throughout implementation, not simply justify investment afterwards.

Organisations need to become more effective at learning what works, under which circumstances and at what cost.

Conclusion 5: Organisations may be overlooking existing innovation capacity

The exploratory constrained innovator and shadow innovator profiles raise questions about whether organisations are recognising and supporting the curiosity, initiative and capability already present within their workforce. The qualitative responses also suggest that potential innovators may not always be found where organisations expect them.

Unofficial AI use is not itself evidence of valuable innovation. The challenge is to establish governance and organisational arrangements that both protect against inappropriate risk and enable worthwhile ideas to be explored, evaluated and developed.

This goes beyond AI. The ability to recognise innovation capacity, support responsible experimentation and learn from staff ideas is fundamental to how housing organisations respond to challenges and improve services.

What the research means for housing organisations

The next stage of AI adoption cannot be judged only by how many people use tools or how many applications are introduced. The evidence points to a need for clearer priorities, stronger organisational capability and more reliable learning about results.

Organisations need to become clearer about the problems they want to solve, build the capability to address them and establish credible evidence of the difference their investments make.

That requires stronger connections between leadership, operational practice, technology, governance and evaluation.

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It also requires a willingness to question assumptions.

AI may be the right answer to some important housing problems. In other circumstances, different approaches may be more effective.

The aim should not be to maximise AI adoption regardless of context.

The objective should be worthwhile improvements in housing services, using AI where the problem, evidence and safeguards justify it.

For organisations supporting the sector, including DIN, the opportunity is to help connect individual curiosity and practical experimentation with the capability to evaluate and implement change responsibly.

The findings offer an agenda for better questions and more disciplined decisions, not a single route map for every organisation.

> *Are housing organisations becoming better at using AI to solve worthwhile problems, and do they have the evidence to know?*

Conclusion	Assessment
Individual use exceeds perceived organisational readiness	High within the Pulse respondent groups
Purpose and leadership direction are significant concerns	High as a recurring research theme
Organisations struggle to demonstrate AI value	High within the Delphi panel, especially the October respondents
AI adoption is advancing faster than organisational capability across UK housing	Moderate as a broader interpretation, not a representative sector finding
Improved evaluation will lead to better AI investment decisions	Plausible and strongly recommended, but not causally demonstrated by this research

What this means for boards and senior leaders

The research does not imply that every board needs a new AI strategy. It does suggest that boards need clarity about purpose, accountability, evidence and the circumstances in which investment should be changed or stopped.

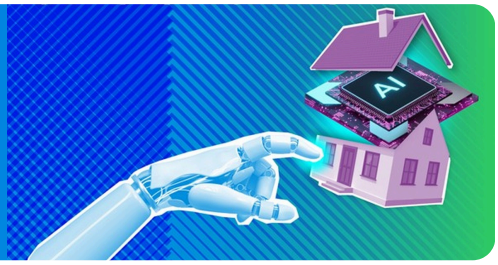
Board question	Why it matters
What problems are we trying to solve with AI?	Establishes purpose and prevents activity becoming an end in itself
What capability do we need to make progress?	Moves beyond licences and individual skills
Who is responsible for deciding where AI is appropriate?	Connects leadership, operational knowledge and accountability
How will we know whether it is working?	Establishes the evidence required to assess benefits
What would make us change or stop an AI investment?	Tests whether evaluation genuinely informs decisions

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The fifth question is especially valuable. Organisations often establish success criteria without being equally clear about what evidence would persuade them that an initiative is not working.

If the criteria for success are vague, it becomes easy for continued investment to justify itself.

The research suggests that a more mature approach to AI involves being willing to challenge investment decisions, not simply becoming more confident about making them.



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