Bulletin | 07 Winter 2021

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THE CHANGEMAKERS
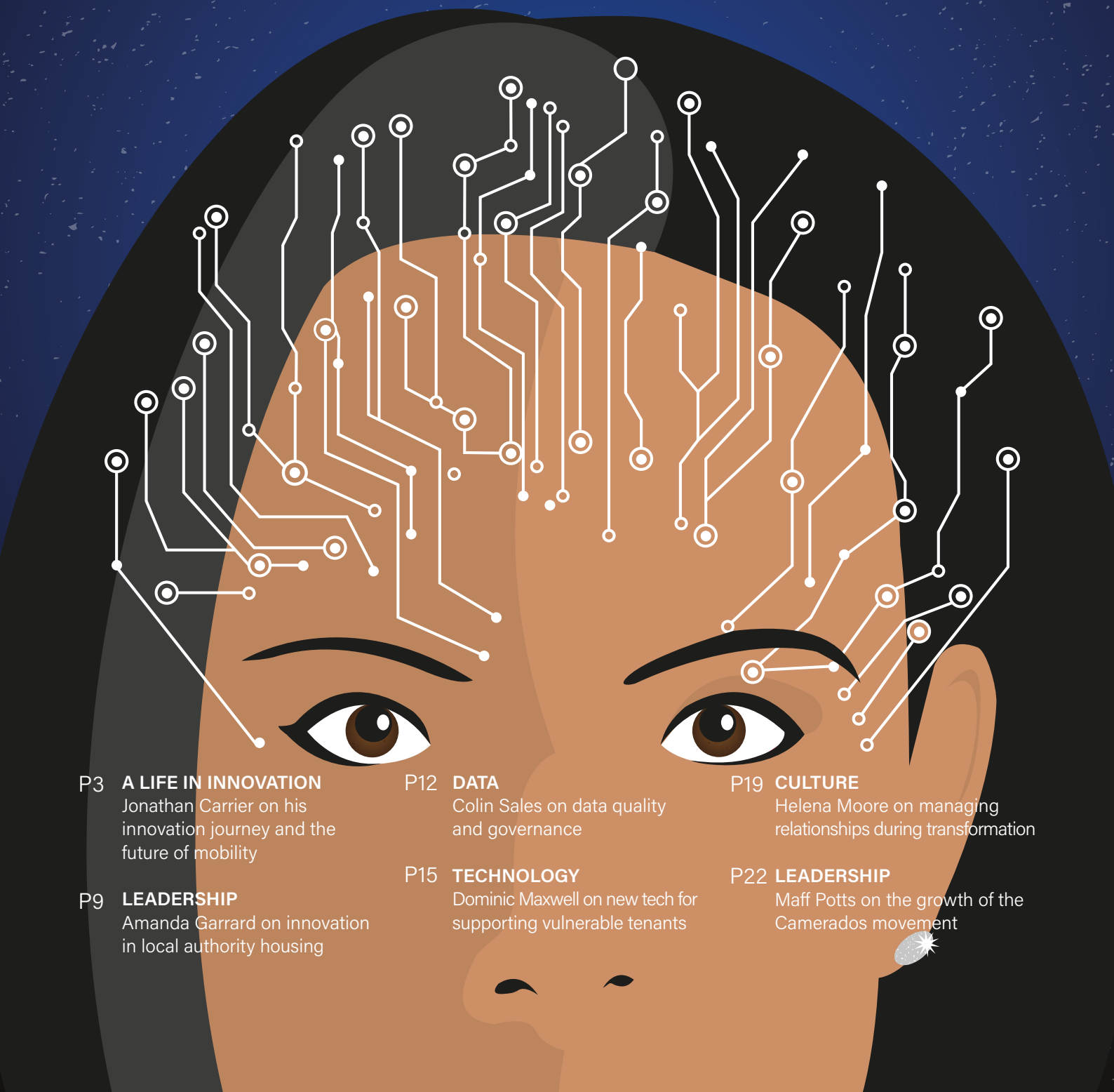
Ian Wright

The Year of the Changemaker

Dear Colleagues,

Welcome to a New Year, albeit one involving continued uncertainty. At least we now know it will be uncertain, so it should be less of a surprise! Housing providers are at their best in times of adversity and the sector should be proud of the way it has responded to the challenges of 2020.

The full impact of COVID-related disruption is still taking shape. But we already know that many pre-COVID skills and processes are now redundant. How can we quickly adapt and learn the new skills necessary to thrive in a post-pandemic world?

In part, this will depend on the willingness of housing providers to increase their level of investment in innovation and new ways of working. Of equal importance, however, is the quality of leadership. By that I mean the ability to 'read the future', develop a compelling vision for change and take people with you on a journey of innovation.

Leadership is the primary theme of this latest edition of the Bulletin. We feature four fascinating interviews with leaders, inside and outside the sector, who have these qualities in abundance.

The most interesting aspect, for me at least, is the way each of these leaders have surmounted challenges in their innovation journey. For Amanda Garrard, the challenge has been innovating on a shoestring. For Dominic Maxwell, it involved giving up his job and plunging head-first into a start-up. For Jonathan Carrier, it involved constant

reinvention of the business case for innovation until his Board took notice. And for Maff Potts, it involved exiting the sector and, instead, setting up a social movement. We call these people 'changemakers'.

For those of you who may have gotten a subscription to ancestry.co.uk over the festive period, then the chances are that you are also aficionados of the history of social housing. If so, you will recognise that our sector originated as part of a social movement. Over the intervening fifty years, of course, the sector has become increasingly professional and commercially focussed.

Most people I meet in the sector are incredibly passionate about their mission and the wellbeing of their tenant customers. But the one thing that appears to have been lost amongst many — in my mind at least — is that passion for transformative social change.

We intentionally conclude with the Maff Potts interview, in the hope that it will stimulate interest not just in Camerados but in the value of social movements to the sector and help you rebuild your own piece of the housing movement.

I hope you find the stories of our 'changemakers', and our other articles by Colin Sales and Helena Moore, as interesting as I did. As ever, your feedback — good and bad — is invaluable.

Until the summer bulletin, stay safe and innovative!
Ian

Founding Partner

Delivery Partners

A Life in Innovation

In the first of an occasional series, A Life in Innovation profiles out-of-sector innovators and asks them to predict the future.

Our first interviewee is Jonathan Carrier, a disruptive innovator currently working on digital change in the automotive industry. With almost 25 years of experience at global manufacturers such as Fiat, McLaren, Mazda and Jaguar Land Rover, Jonathan possesses deep knowledge of autonomous, connected, electric and shared (ACES) mobility. He is particularly interested in 'mobility as a service', autonomous vehicles, sustainable battery technology and flying cars.

I could name every car on the road by the time I was three. I was predestined to become an engineer

I also learned a lot from my grandfather, who was a tank repair mechanic and a marine during the second world war and became a driving instructor in peacetime. I remember sitting on the back seat of his car when he was taking driving lessons. So, this interest in everything that moved developed from an incredibly young age. That then led me to do a mechanical engineering degree which was my pathway into the motor industry.

Fiat sent me to Italy and the USA, aged 20 and 21, as a graduate trainee

Coming out of university, I was fortunate to get a position with Fiat on their international graduate scheme. I was thrown in at the deep end. They sent me to Italy to work for Fiat and Alfa Romeo in product planning, and then to the US to work for Case New Holland in manufacturing. I learned as much from the people I met and worked with as I did about business processes.

At 25, I was helping Ron Dennis and Antony Sheriff create McLaren Automotive as a car brand from scratch

Then an opportunity arose to join McLaren. You do not turn down the opportunity to work for a company like that — one of the most storied companies in Formula One — which wanted to create a car company from scratch. There I cut my teeth in the innovation, although I did not realise it at the time! It did not matter the task, I adapted and learnt along the way in all areas of product strategy, development and commercial planning.

At Jaguar Land Rover I faced the classical innovators dilemma, persuading people to change when they think everything is going swimmingly, even though they know that they need to change

That was a catalyst for my further development. I was the first person that McLaren had ever sponsored to do an MBA. I was also extremely fortunate to have direct contact with founders Ron Dennis and Martin Whitmarsh and iconic and revered Formula One racing car designer Gordon Murray.

Leaving McLaren was my biggest mistake

I had an incredibly fruitful learning and development experience at McLaren but then the car company stalled and with it my personal growth. I was impetuous and impatient, wanting things to happen quicker than they were going to. I decided to leave, which was the wrong decision. The 2008 financial crisis hit, opportunities for innovation roles retracted and I was forced to pivot by going to work for Mazda in Germany in their European Division, which took me back to type of role that I had at McLaren.

Back at the leading-edge of innovation: working with Dr. Ralph Speth and Adrian Hallmark on the renaissance of Jaguar

Then a new and exciting opportunity came up. In 2010, I was one of the early 'new' recruits to join Jaguar Land Rover (JLR) to help drive its renaissance. Just six months earlier they were seriously close to turning the lights off!

I was responsible for global product strategy, market research and volume planning to support the rebirth of Jaguar. On my third day I was presenting clinic results to Ratan Tata, Dr Speth and Ravi Kant. Land Rover was going great guns, but Jaguar needed a root and branch turnaround — in terms of product, brand, positioning, customer and so on.

Facing the innovator's dilemma

There I faced the classical innovators dilemma, persuading people to change when they think everything is going swimmingly, even though they know that they need to change.

I worked on the development of several cars including the F Pace (an SUV which is the most successful Jaguar ever in terms of sales). I could write a book about the development of Jaguar XE, Jaguar XF, Jaguar XJ, F-Pace, E-Pace and all of the challenges that entailed, going against the grain.

Then Jaguar asked me to look at EV charging in preparation for the development of several EVs and plug-in hybrids. Every car company must think about how much money they earn from vehicles sold but also how they might generate money from every mile travelled. Charging is just one component of that mix.

I had a difficult eighteen months persuading the business of the need to prepare for a future that it could not currently imagine and to do so now rather than when issues arise sometime in the future.

JLR was seeing exponential sales growth, which made it harder to sell the need to innovate. I was also dealing with established industry veterans in the boardroom who had to balance the evolutionary challenges of the existing business alongside the potential existential threat of mobility.

I needed to challenge that mind set, constantly reframing my narrative of what the business needed to change and why. This required a lot of personal resilience. It was not until we started looking at the opportunity cost and the risk to the core business that the board started to sit up and take notice. It took a long time, and a personal vote of confidence in me by Dr. Speth to get the commitment to do what we needed to do.

Building the parallel track of innovation, distinct but aligned to the JLR corporate track

I had to persuade the board to let me address the future of mobility independently from the rest of the business — as I needed the freedom to let the business learn, make mistakes, and create the right environment to innovate. As you can imagine, this did not go down to well!

> **I had to rethink the process of how you would develop an innovation venture which provided maximum optionality whilst maintaining maximum strategic alignment to the corporate, all at the lowest cost possible**

I also had to change the corporate mind set on innovation, moving the dial from speculative investment in start-ups to something much more strategic. In doing so, I had to address the topic of risk. Not risk to the bottom line — most start up initiatives are relatively small compared to what the business achieves — but the risk of loss of strategic alignment.

I had to rethink the process of how you would develop an innovation venture which provided maximum optionality whilst maintaining maximum strategic alignment to the corporate, all at the lowest cost possible.

Key to the board's subsequent approval was my concept of 'building the parallel track' — the corporate innovation team on one track and the business on another track. Who knows, at some point in the future the twin tracks may merge, or they could diverge. But at least you have the option to do so if both tracks are heading in the same direction.

I founded InMotion Ventures as a corporate start-up — part venture-builder part investor, dedicated to innovation in the field of future mobility and smart transportation. As an independent company it took the best elements of accelerators, incubators, and corporate venturing to build a unique environment for aspiring entrepreneurs to co-create start-ups backed by a large corporate. I am proud that the company is still going today, despite the current external challenges, as are many of the ventures I founded while at the helm.

Maximum optionality

As you grow the venture you look for signals from the market, particularly customers and external investors. The best way to know you have got something is if someone wants to co-invest with you. That also helps to offset risk. Ultimately, the optionality allows you to acquire, divest, sell off, get in external investment in a venture that could ultimately serve your business in the future.

Innovation is like a muscle that corporate businesses need to develop and flex

Every corporate operates in its own context. Each has its own risk profile, appetite for risk and corporate culture. There are also external factors at play. How much is innovation needed? Is the business on its knees and must innovate to survive? Or is the business playing the innovation card solely to satisfy the expectations of a range of stakeholders? There is no one context and no single approach.

Listening to the customer is a fundamental part of the innovation process, but in most large corporates there is usually unconscious bias in customer research. Most market research involves incentivising people to express an opinion that you want to hear rather than yielding a truly representative 'voice of the customer'. Corporates must learn how to listen to the market. How they do that depends on the context.

Innovation must have its own secure environment with freedom to assess, develop and test innovations — and with the security of knowing that the corporate business is taking innovation seriously

Corporates then need to turn that information into an effective problem statement and iterate on solutions to find the best commercial opportunity to support that innovation and help it grow. They must be open to internal and external influence and be prepared to reshape to allow initiatives to go in a direction that they did not expect. Once they have that ability, then they can test and evaluate and develop a prototype.

All of this does not have to cost a lot of money. You spend as little money as you can to get an initiative to a stage where it is worth investing in. It also means killing off the ideas and ventures that you once thought were strong, but do not yield tangible insights and results. You must be brutal, and stick to the notion of 'strong ideas, held loosely'.

And if you are going to kill it, then you need to do so quickly so that you can move on to the 'next best alternative' and create this constant flow or stream of ideas and opportunities that you are constantly evaluating. Innovation is like a muscle, inside the corporate 'anatomy', that it must learn how to build and flex.

Finally, corporates need to address culture. They can adopt the best practice but if they do not understand why they are doing it and how then to nurture that innovation and help it grow, then success is for the birds. Innovation must have its own secure environment with freedom to assess, develop and test innovations — and with the security of knowing that the corporate business is taking innovation seriously.

Mentoring start-ups is both hugely satisfying and an opportunity for personal growth

After leaving JLR and InMotion Ventures, I naturally gravitated to working with start-ups. I worked for Rocketspace, running an accelerator programme helping start-ups and corporates collaborate. I was involved with the 'Pitch at the Palace' — Prince Andrew's UK initiative. I supported Humanising Autonomy which works on human to machine interaction for autonomous vehicles in the UK. I also joined HiyaCar as an NED and advised AeroMobil on its flying cars initiative.

I have achieved considerable personal growth and learning by working with a range of start-ups. I tend to be involved in the early stages, helping the start-up to identify its product/market fit and to bring together the right components to grow their business — such as securing funding — by connecting them to my network of industry partners.

Autonomous vehicles will be the catalyst for the use of Artificial Intelligence in everyday life

Most applications of Artificial Intelligence are not AI at all, but rather machine learning and the use of data. AI cannot be embedded until you have goal oriented adaptive behaviour — where the business sets out goals and the machine learns how to undertake and repeat processes required to achieve those goals.

Goal oriented adaptive behaviour systems will take away regular and mundane administrative tasks. This will free up humans to focus on the creative entrepreneurship that I think the UK has a great strength in.

However, society will not begin to use AI to its optimum extent — involving goal oriented adaptive behaviour — for another 10, 15 or 20 years. Adaptive behaviour AI systems are not created overnight and are dependent on software and hardware infrastructure to succeed. That level of technology is simply not there yet. If I were to suggest what the tipping point would be, I think it will be the growth of autonomous vehicles, whether they be on the ground or in the air. This will be the area of AI application that people will interact with the most. In addition, of course, to changes in their own PC computing world. And autonomous cars are further away than people think or expect.

Augmentation of human capability through robotics could be commonplace within a decade

Hyundai's acquisition of Boston Dynamics and the potential of Elon Musk's development of the Neuralink brain implant suggest that the augmentation of human capability through robotics could be commonplace within a decade.

> I do not see robotics becoming mainstream until humans accept that it is there to augment their capability, not to replace it

How can we augment the human in a way that the old, the infirm and people with disabilities normalise and harmonise their physical capability? Humans get tired and robots do not. How can robotics undertake certain manual tasks to prolong the period of life in which the human can be active?

Robots could also take over an increasing proportion of physical tasks, thus enabling an elderly person to live at home independently for as long as possible. We are already seeing the growth of human assistance via robotics. Robots are being used to assist in production lines, for example, lifting heavy items that you could not shift as a human.

However, the machine is nothing without the interaction that takes place with the human. Hyundai have recently bought robotics design company Boston Dynamics. Why is a car company buying into that? To learn about the future interaction between the machine and the human mind.

We can be confident that that augmentation of the human via robotics will happen. What we are seeing now is a continuous creep in terms of the augmentation of human capabilities by using robots.

Where humans fear being substituted by that kind of technology, they will resist. I do not see robotics becoming mainstream until humans accept that it is there to augment their capability, not to replace it.

Different things will come at different stages because there is a level of complexity in the interaction with your brain relative to your arms. This might not happen until 2040 but might occur within a decade if Elon Musk gets his way with Neuralink and a machine implant in the brain.

'Mobility as a Service' will be the future of automation, with shared autonomous vehicles recycling energy to micro grids

We now understand how much flexibility and choice we can have in how we move — cycle, walk, car share, ride share, scooter, public transport. I predict that this will lead to mobility being packaged as a single service, where there is a seamless integration of all modes of transport (private and public) paid for via a single subscription package. We will pay for all our mobility via monthly subscription, rather like a mobile phone contract.

Before that you will see 'car as a service' where insurance, servicing and repairs become a thing of the past because you no longer own a vehicle but can access to all sorts of vehicles at different points in time. And the precursor to that will be the integration of EVs into personal consumption.

The car will no longer be a unitary device for personal mobility, Instead the car will become a shared portable moving energy storage device on wheels, supplying energy that can help the grid with its transformation, enhancing the storage of renewable energy when there is peak supply but not necessarily peak demand.

The ascent of autonomous EV's will render unnecessary the burden and cost of car ownership and when combined with using the vehicle as a source of energy, will help tackle energy poverty and climate change at the same time

We will see a shift towards micro-grids, with the current grids retained as the backbone. Through hyper-local energy generation and storage we better balance demand on the grid. If you have your own off-grid power generation from a building, the grid can store some of that power and not just re-use it for driving but for the building itself. So, you can see how this can layer-up and homes and mobility can merge into one, where they are no longer considered by themselves, like 'we need to provide parking spaces' and automotive energy is recycled and becomes part of the environment of that building

EV fleets can store and repurpose energy in the most efficient way possible. EVs can be shared between staff for commuting purposes. Then EVs could be part of a total mobility package which includes access to bicycles and public transport.

These trends will lead to the 'democratisation of mobility' — greater access to mobility for people who would not have had it before. Although the technology has first to cascade down to their level and 'mobility as a service' needs to be affordable. However, I believe that this will happen. The ascent of autonomous EVs will render unnecessary the burden and cost of car ownership and when combined with using the vehicle as a source of energy, will help tackle energy poverty and climate change at the same time.

EVs for personal consumption is happening now and will need to reach critical mass by 2030 to meet the new UK climate change targets. I think it will happen before then, in latter half of this decade. Pre-COVID EV sales were less than 3% globally and around 5% of the UK new car market in 2019 and have reached 15% in 2020 after COVID. I would expect EV share to easily surpass 30% by 2030.

'Car as a service' is happening now with fleet and consumer services like Zipcar. I think the bundling of car subscriptions will take off in the next five years. At first it will be a niche market offering and it will take the development of fully autonomous vehicles before it achieves a mainstream level of penetration. I do not expect that to happen before 2035 or 2040.

'Mobility as a service' is happening now and has already been trialled in small pilots but I think it will be 2040 before you see any deep level of market penetration, simply because of the limitations in the legacy data and systems involved in providing the transport that we have today. We have the building blocks in place to an extent, but you still need better connectivity, better access to data to make it work. You can drive on the motorway in the UK and your mobile phone conversation drops out. That is how bad things still are and how far we need to go to embrace the future of mobility. ◼
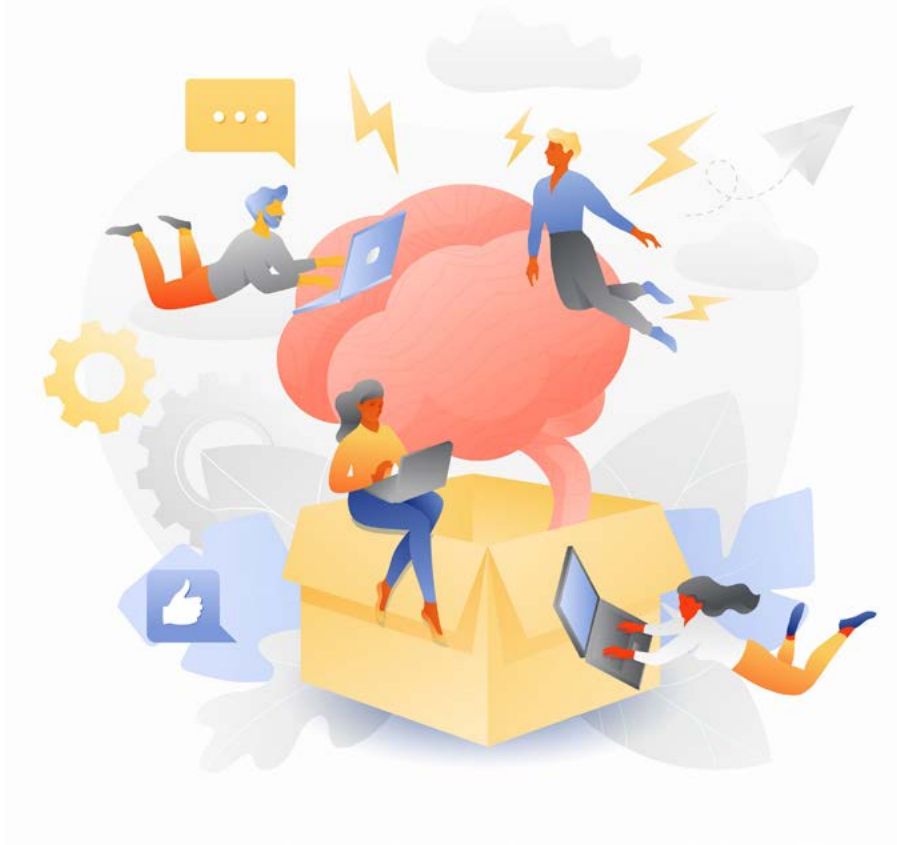
Amanda Garrard

Innovation in a local authority environment

Berneslai Homes is Barnsley Council's Arm's Length Management Organisation (ALMO). It manages 18,500 homes on a contract with Barnsley Council that has just been extended by 10 years. Amanda Garrard joined as Chief Executive just over a year ago, having spent her career up to that point in housing associations.

Barnsley has a more diverse geography than people expect. It is a mix of urban and rural. One side of the Borough benefits from transport links to the M1 and M62 and the other side you have got a National Park and the beautiful Trans Pennine trail.

I have been blown away by the passion of staff, the link to communities and place and the desire to do great things in the local Barnsley area. This ethos is much more powerful in the ALMO and local authority sector than in housing associations. The 'place shaper' role is absolutely ingrained.

Fiscal austerity necessitates innovation

Another thing that has struck me is the impact of ten years of severe fiscal austerity imposed on councils by central government. Something like 40% to 50% of council employees have been cut over the last few years. To still deliver core services and to still have that aspiration to do things better, with such limited resources, requires admirable ambition and a commitment to innovation.

It became immediately clear that, compared to my housing association experience, money was tight. If I was going to help Berneslai Homes improve through innovation, I needed to do two things in particular — be creative with the use of existing resources and generate additional resources by creating great partnerships.

Not all solutions need more money — some just require different thinking

My objective was to create an open 'can do' and 'anything is possible' mindset amongst colleagues. With this mindset, managers look for ways to innovate, learn from others and challenge themselves and their teams to think differently about the issues we face and how we can work with tenants to create better solutions.

I recognised that, to achieve this, the culture of Berneslai Homes needed to change. On my arrival, I encountered a great organisation with talented staff who really cared but had probably been told a bit too often that there was no money to do anything. At which point, people stop thinking.

I have been focusing on almost giving colleagues 'permission' to think differently, to fail and learn. Trying to achieve that culture change over the last eight months when we have been relying on Microsoft Teams has been quite difficult.

One the things we have worked hard on this year is asking the question 'Why?'. We have started looking outside the organisation and have done a lot of work with the Matthew Syed Black Box thinking approach. What are we doing and why? What are other people doing? How do we become a learning organisation, not frightened to try new ideas out, fail and try again? Have we got an open mind rather than a fixed mindset when we approach problems? I spend a lot of time with new staff ensuring that they are asking these questions and are bringing to us new ideas from their former workplace.

At the staff conference last year, I challenged all the staff to suggest one marginal gain to improve the service they provide — we now have 500 new ideas being discussed and implemented by teams — marginal gains making transformational change!

We have just introduced 'Popcorn Wednesday', where senior managers will take a set hour out of their schedule to look at fifteen-minute You Tube videos about how others do things and whether we can and should work differently. A key aspect of the discussion will, we hope, involve changing the mindsets that stop us doing things.

> I encountered a great organisation with talented staff who really cared but had probably been told a bit too often that there was no money to do anything. At which point, people stop thinking

A good example of the outcome of thinking differently concerns gas safety, where we had an issue of compliance. Our staff were telling us that our existing procedures made 100% compliance impossible. So, we said 'let us try something a bit different and see what happens.' We put together a multi-disciplinary team from across the organisation, worked in it for three months, changed our procedures and have now had 100% compliance for the past three weeks — even during the current COVID situation.

Just saying 'we can' gets peoples brains working creatively. Partnerships are key to delivering our innovation strategy, particularly those which can generate additional resources — both human and financial. Here the ALMO has the advantage of being part of the local authority family.

Tackling climate change

Like many other councils, Barnsley has declared a Climate Emergency. Barnsley is developing a 2030 Vision and one of its elements is about Sustainable Barnsley.

Working closely with the council, we have ensured that a zero-carbon commitment is part of our new 10-year strategic plan. We already have a lot of solar panels, batteries, air and ground sourced heat pumps, biomass etc. We have worked closely with Energise Barnsley, a social enterprise set up with input from our ALMO and the council.

We are accessing council expertise, for example Berneslai Homes property data on carbon emissions is provided by the council's team, allowing us to focus on how we can improve and develop an effective zero carbon strategy. We are now working with the Energy Saving Trust on further measures to meet the council's challenging 2030 carbon targets.

> ## Of all the opportunities that we have, zero carbon is the one we have got to grasp. If we can get young people into work on this now, the skills they will learn will set them up for life

Through the council, we have recently been successful in attracting a decarbonisation grant of £1.5 million for the Borough to reduce the carbon impact in homes — half of this funding will be used for Berneslai Homes tenants. This is an area where we can work effectively and link with the skills and training agenda, working with the local college, Sheffield University, and then potentially local manufacturers of green technology. Of all the opportunities that we have now, the zero carbon one is where we have got to grasp the opportunity. If we can get young people into work on this now, it will be fantastic. The skills that they will learn will set them up for life.

Barnsley was heavily affected by the floods in 2019. We are seeking funds to upgrade flood defences via funding available to councils within the Sheffield City Region, supported by the local MP and Mayor of the Sheffield City Region, Dan Jarvis, and local councillors.

Scale of procurement and activity is also important. Although Barnsley's population of about 250,000 is not massive, when combined with the Sheffield City Region, it gives you significant procurement scale. One example is fleet vehicle procurement, where the combined volumes of the council and the ALMO have allowed us to pilot electric vehicle options for our direct works teams.

Working with communities — health and wellbeing, employment and training, digital inclusion
All of these are strategic council priorities, which we align with. But once again we drive the agenda forward ourselves. Working with the council closely during COVID has helped me appreciate the council public health resources we can tap into — we get direct access to the Director of Public Health — and operating procedures that we should align with.

On our own initiative, we have introduced a kick-start programme involving 30 placements. We have also leveraged our relationship with the council to access European Social Fund money to work with those in our communities that are furthest way from employment — we are working with around 400 people to get them into employment in the next three years.

Technology and digital service delivery
The council is our primary partner here. We use the council's contact centre and its corporate back-office systems. We have aligned with the council's digitalisation strategy by introducing digital access to lettings, rent payments and statements and on-line repairs ordering. We have control over the most important systems for us and our tenants — housing management, rents and (soon) repairs.

The biggest priority for us is catching up with other social landlords by procuring a new repairs system which includes online dynamic repairs appointment scheduling. This will involve moving away from the council's asset management system. The council has been supportive, not least because it recognises that the repairs system is obsolete and unsupported, having come to the end of its natural life. Additional HRA money is being used to assist us to help us achieve our objective.

The new repairs system will be Cloud-based which will then allow us to migrate the housing management system to a cloud computing environment.

We are undertaking two digital inclusion pilots: one addressing loneliness in older people and one to stimulate homeworking and greater access to our services. We have also started employing artificial intelligence for the electrical testing process — automating the back-office function and releasing capacity.

It is an exciting time to be working at Berneslai Homes.
COVID-19 has driven a new pace of change which we are embracing and are achieving momentum. We are in a rapidly changing environment, but we have the innovation, thinking and belief that we can continue to improve and deliver excellent services to customers.

How accurate is your data?

Colin Sales
Managing Director at 3C Consulting

The adage "what gets measured gets done (or improves)" is so true, particularly if you have confidence in the accuracy of the insight on which progress is being based.

However, how many organisations can claim they are confident that the information they assess provides the insight they need? How many can, hand on heart, claim they have complete confidence in the accuracy of the management information they receive? How many have the processes in place to provide such assurance? Worse still, many fail to realise that the data they hold is potentially their most valuable asset, if managed correctly.

Data is an asset that can transform their organisation into an inspirational place to work for both executives and colleagues alike, reducing stress and improving effectiveness, not to mention providing the foundation on which excellent, tailored and proactive customer services are built.

Why high-quality data is essential
Indeed, what is the cost of poorly managed data to your organisation? Consider 'time to fix'; poor or wrong decisions leading to re-work; non-compliance or non-delivery of strategic goals; inefficiency; poor performance; unsatisfactory outcomes for tenants and poor value for money. The list goes on.

Traditional data management approaches have focussed on periodic data cleansing and purging exercises. These can be effective for a week or so, but the data quickly starts to go awry due to poor controls surrounding data collection, processing and management. 3C Consultants have too often been asked to assist in data cleansing projects, only to be asked to repeat the work a few years later. When you consider research that suggests data quality degrades at 2% per month, perhaps annual data cleanses are nowhere near frequent enough? It is an incredibly concerning statistic that Data Analysts spend over 50% of their time fixing or cleaning data before they can analyse it. This should not be accepted and is not sustainable.

> Data Analysts spend over 50% of their time fixing or cleaning data before they can analyse it. This should not be accepted and is not sustainable

With increasing governance focus on data quality, unless there is an attempt made to embed good data management practices into a social housing organisation, its long-term sustainability will ultimately be brought into question. It is no coincidence that over the last 8 years, the RSH Sector Risk Profile has increased the reference to data each year — 'data' was mentioned only 6 times in 2013, increasing to 32 times in 2020, with data integrity and security having its own section.

The importance of data governance

GDPR has, at its heart, data protection by design and default. Information governance now has various maturity models and frameworks. They are all designed to support standardisation of best practice, operationalising and embedding good data practice. Discussions on data quality with most social housing organisations reveal that few have progressed anywhere near where they would have liked to in either GDPR or data governance. Most will accept they have challenges around data quality, but struggle to know where to start. Many have a level of distrust in key performance information, knowing that it will often rely on human, potentially self-motivated compilation and correction before it is published. Should this information later prove to be wrong, the consequences can be disastrous for those involved. In some cases, it costs careers and occasionally it even costs lives. Recent headlines on the Grenfell inquest demonstrate that too many knew there were problems but carried on. Wilful blindness is no defence.

Why is solving the critical problem of data quality so challenging?

At the recent DIN CIO Forum, this question was asked and top of the list of responses was 'legacy' systems. Many housing organisations have a kaleidoscope of IT systems, with bespoke or half-used modules and a plethora of local Excel spreadsheets. This could not be further from an ICT strategy that empowers an organisation with accurate, uniform data that provides 'one source of the truth.' This acts as a barrier to the effective transformation to a more

Supporting your data journey...
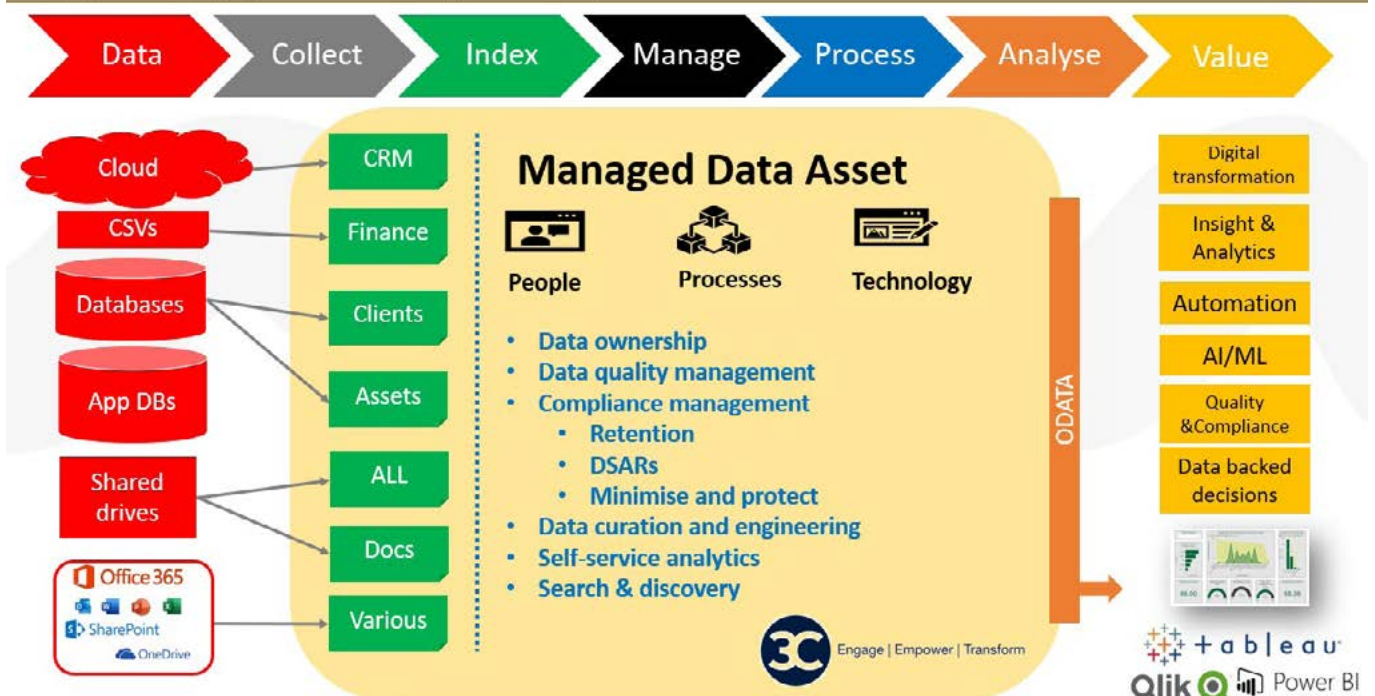
effective, efficient and value for money business model. Directors responsible for business transformation will already have recognised that transformation in the way accurate data flows within as organisation is a precursor and catalyst for the success of more general business transformation initiatives. 'Decision by Data' should sit at the heart of an organisation if strategic ambition and good governance is to be properly achieved.

What is the solution? Where should we start?
The first step is 'discovery.' A map cannot tell you how to get somewhere unless you know your starting point. Historically, this discovery exercise was labour intensive, involving many hours of analysis. However, advances in technology now mean that a new breed of data quality assurance tools can be connected to your data sources, quickly and accurately revealing the state of your data landscape, so providing the reliable starting point on which strategic data decisions can be made. Such tools can also help you to, far more swiftly, correct any data issues and they can then then provide 24x7 automated monitoring to ensure data quality and compliance is maintained, proactively and immediately alerting those accountable should data standards slip. This plays an invaluable part in the achievement of culture change, swiftly identifying those that need guidance or development. The question should not be if you should use such assurance tools, it should simply be when. Indeed, the recently announced UK Government Data Quality Framework advocates automated monitoring as fundamental to success of a data quality initiative.

Many organisations who have started their data journey often consider the introduction of Data Lakes and Data Warehouses as solutions to better managing and drawing insight from their data. However, such initiatives often come at a significant and considerable cost and history is littered with horror stories of over-spend and failure. It is no wonder why many decide to wait and avoid the cost, distraction and risk associated with such ventures.

Is there an easier, cost effective and assured way of achieving the same outcome, without the said cost, distraction and risk? The jury is still out, but there is the potential for the same data assurance tools to draw all the data from your disparate data sources, classify and sort it and ensure that data quality is assured. In so doing, the costs associated with implementing aspects of a Data Warehouse could be reduced whilst providing greater assurance that the data held in the Warehouse is accurate. The business case for a Data Warehouse would therefore become ever more compelling, addressing concerns around another old adage: 'rubbish in = rubbish out.'

> Advances in new technology mean that a new breed of data quality assurance tools can be connected to your data sources. The question is not whether to use them, but simply when

The business rewards that high-quality data can bring
I passionately believe that if we change the sector's modus operandi with regards to data management practices, we will deliver long term, valuable and sustainable social housing provision for the country. The wonderful thing about the social housing sector is its purpose and there are few others that can boast the impact they have on the future of individuals, families and communities. We cannot afford to knowingly compromise this due to poor quality data, for the sake of our tenants, our colleagues and ourselves.

Managing data properly has the power to propel organisations to become more efficient, better governed, better places to work, easier to manage and importantly, customer centric. When you consider the wastage, frustration and insecurity associated with poorly managed data, can you afford not to place it central to strategic thinking? I sincerely believe that the time has come to embrace your data and the insight it provides. Those that do, will be those that flourish.

TellJo founders Rob Howland and Dominic Maxwell

Dominic Maxwell

Early-stage support for vulnerable tenants: a new approach to revenue collection from TellJo

A personal or family crisis is the primary reason that tenants fall into rent arrears. The vulnerability of the tenant may have precipitated the crisis or may have been caused or exacerbated by it.

Vulnerable tenants often turn inwards, ignoring repayment reminders, until confronted by threatened legal action. Repayment agreements may be made and subsequently broken.

Collection letters, notices seeking possession etc. can all cause tenant detriment, especially if tenants are experiencing poor mental health and/or financial vulnerability. Eviction, as a last resort, imposes a heavy financial and social burden on landlord and tenant.

Imagine, instead, a new way of working on this old problem. Imagine investing resources into helping vulnerable tenants resolve a crisis rather than merely punishing them for its outcome. Imagine a resulting increase in tenancy sustainment and wellbeing and a corollary reduction in the cost of income recovery.

Imagine being able to 'plug and play' a cost-effective digital process for tenant assessment and support into your existing rent recovery procedures. In doing so, imagine being able to automatically identify vulnerable tenants and create a 'real time' database to guide current and future service provision, on an ethical self-reporting basis that big data exercises cannot accomplish.

All this possible because Dominic Maxwell, now the managing director of Telljo, thought 'outside the box'. This is his story.

15

Disruptive Innovators Network

I was a money adviser at a District Council who had an idea

The people who came to see me were all in extremely difficult situations — at risk of homelessness, suffering mental health issues, having suicidal thoughts and so on. It made no sense to me to focus on helping people at this late stage. If we could help people at the earliest stages or signs of a crisis, we would save them the hardship of getting into difficulty and reduce the housing management cost of supporting them.
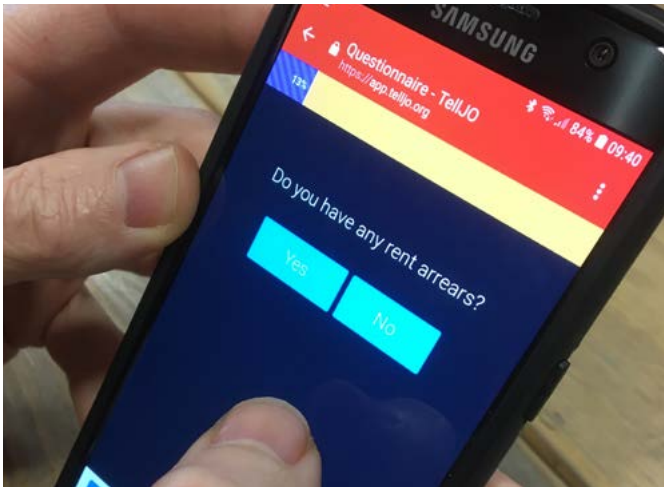
I started thinking about how to find a solution that can reach people at that stage, that is scalable and can be delivered at a modest cost. At the time, there was little appetite for innovation at the council. So, I commissioned a charity to undertake research. The key question was how a hundred vulnerable households would respond to the offer of a digital wellbeing assessment followed up with targeted referrals to sources of support. We discovered that 94% of participants had smartphones and were only too happy to engage via WhatsApp. We found that they were receptive when asked to complete a telephone-based vulnerability self-assessment. In addition, through our telephone-based follow-up work we discovered frequent unclaimed benefits and services not being accessed.

We knew, however, that this level of telephone support was too expensive to be scalable. Would it be possible to develop an application that enabled all engagement to be conducted digitally? I pitched the idea to my employer, but they were not interested. So, armed with some previous business experience and a few good contacts, I left the council and in August 2017 started TellJo.

My co-founder Rob Harlow and I have spent the last three years building the application and have undertaken multiple successful pilots to field-test engagement rates and evidence that TellJo works in practice. We are open for business and have sold TellJo licenses to our first tranche of social landlord customers. Market interest has grown considerably since the COVID lockdown. We have recently been awarded Innovate UK sustainability grant funding and are using that to develop a phase 2 version of TellJo, which I will come back to later.

The keys to TellJo are the digital self-assessment and support

The process begins when we supply a TellJo platform to the landlord.

When the landlord identifies that a tenant is in the early stage of a crisis — a missed payment or exhibiting anti-social behaviour for example — they put these details into the TellJo dashboard. This then prompts a message to be sent to the tenant with a TellJo link.

The landlord's message might be "we are really sorry that you missed a payment, we can help you to get support, please click the link and then fill out the self-assessment form on the TellJo app — it will only take you seven minutes to complete". Where a tenant has completed an assessment, based on their answers, they will be signposted to support. For example, for debt management advice they could access Step Change. Our experience is that one in three tenants engage with the recommended support agency on a self-help basis.

> ### Most vulnerability is hidden. There are lots of people sat at home who are really struggling, but nobody reaches out to them

The tenant is asked to self-assess against 42 vulnerability indicators. These include 'high vulnerability'; such as suicidal thoughts, domestic abuse, and addictions. We then highlight all 'financial vulnerabilities.' Through our questionnaire we can assess whether a person is suffering from health or mental health issues, such as depression and anxiety. We can also ascertain lifestyle issues such as multiple visits to the GP or smoking and so on. These vulnerability indicators are exactly the reasons why people are not paying. If we fix these problems, we fix the reason for non-payment.

Most vulnerability is hidden. There are lots of people sat at home who are really struggling, but nobody reaches out to them. So just by the very nature of undertaking a seven-minute self-assessment, and people having that outlet and that ability to communicate and share their difficulties, we can very quickly and economically help them make a big difference to their own lives.

When the self-assessments come in, they are reviewed by our 'in-house' wellbeing coach who then manually signposts the tenants to suitable national sources of support. The landlord will have data on locality support availability and can easily offer to make a referral to a local service which may be of benefit.

The role of TellJo is not to solve the person's problems but to make sure that they are getting the support that they need from those organisations who can deliver it

If someone is not paying their rent but is paying their credit card or whatever, this highlights a capability issue. Part of what we do is identify payment vulnerability, so if someone has (say) payday loans, if they have council tax or utilities debts and so on, we find all that information as part of the assessment. If they are paying unsecured creditors rather than their rent, then there is a clear case of debt management capability. We can highlight to the landlord that the tenant is paying regular amounts to unsecured creditors. And because we have engaged with the tenant, it facilitates their re-engagement with the landlord and a conversation to resolve that problem.

The wellbeing coach then undertakes follow-up engagement with the tenant, via WhatsApp, to check that they are getting the support that we have identified as available. Although our contact with the tenant is digital, if a tenant needs a telephone conversation then our wellbeing coach will provide it. However, this would be the exception rather than the rule — the role of TellJo is not to solve the person's problems but to make sure that they are getting the support that they need from those organisations who can deliver it.

Once we know that the tenant is in receipt of support, we then sign their case off and automatically update the TellJo dashboard.

TellJo does is GDPR compliant and has the edge over big data assembly
From the moment that tenant enters the TellJo app and inputs their personal information, we become a data controller.

All the data we hold is collected for the specific purpose for which it is used and is entirely consent-driven. We ask for consent, at the start, when we profile the tenant's vulnerability. Then we ask for specific consent for processing their special category data — their general and mental health status etc. Then we ask for consent to hold their data and ask for consent again to give that data back to the landlord. In terms of data storage, the vulnerability data is fully encrypted in Microsoft Azure and is only accessible using two-stage identification. Personal data is kept on a separate database to the vulnerability data and is also encrypted.

Help Not Harm

Collection letters, notices seeking posession etc. can all cause tenant detriment, especially if tenants are experiencing poor mental health and/or financial vulnerability.

Tenants miss a payment for a reason. That reason is what also presents a vulnerability

Vulnerabilities include: poor financial, mental or physical health, life-changing events or addiction

Ask your tenant what difficulties they are facing

Improved payment rates and better tenancy sustainment means reduced costs

This directly improves your tenant's wellbeing *and* payment rates

Then you can help not harm your tenant by supporting them to improve their circumstances

The data is 'live', and its quality is infallible, because it comes directly from the tenant and goes straight into the database. In contrast, the data that landlords already hold on their tenants is historic. By its very nature, vulnerability is transient and changes over time.

Any attempt to assemble an equivalent vulnerability database using existing information via big data analysis could be unlawful due to the GDPR requirement to secure explicit 'consent to profile' from each tenant. By using a consent-based mechanism, TellJo ensures the process is fully transparent to the tenant.

TellJo makes economic sense for landlords
Traditional approaches to income recovery are labour-intensive and costly. Conversely, if you understand (via TellJo) why the tenant has got into difficulty and then try to resolve the problem, you are more likely to recover revenue, now and in the long term as you reduce tenant vulnerability and improve resilience

Obviously, social landlords are not going to be able to help people resolve all their problems but if you know what the problems are, you can provide as much support as possible. You create long term tenant resilience and are thus more likely to get the rent paid.

Effective use of TellJo requires a landlord culture change, replacing the 'collections/debtor' mindset whereby 'someone misses a payment, and we need to collect our money so this is their punishment' is replaced by a new mindset where 'someone has missed a payment, let us take the opportunity to support them and make a difference to their lives'.

> Any attempt to assemble an equivalent vulnerability database using existing information via big data analysis could be unlawful due to the GDPR requirement to secure explicit 'consent to profile' from each tenant. By using a consent-based mechanism, TellJo ensures the process is fully transparent to the tenant

The landlord's role, working with TellJo, can and should be to 'Help not Harm'.

Helena Moore
Associate Director (People and Culture),
Disruptive Innovators Network

Managing the web of relationships in business transformation

I was listening to Radio 4 recently and the *You and Yours* programme asked the simple question "how has the pandemic changed your relationships?" It is such a great question as very often, pandemic or not, we do not give relationships the attention, the nourishment and investment they deserve — until they are tested, or they go wrong. The contributors to the programme told their very personal stories of both the positive and negative impact of the pandemic and it brought home to me the sheer power of relationships, their impact on any situation and how often we take them for granted or just leave them to develop without deliberate focus.

Relationships in transformation are no exception. By its very nature, transformation throws up into the air some of the relationships we already have. It forces us into new ones and adds a bigger and more intense arena for strain and conflict, as well as togetherness and celebration. It all sounds a bit like some family Christmases!

Managing the complex web of relationships involved in transformation

Leaders in transformation have a web of relationships stretched out before them and spinning the strongest net should be a key and deliberate intention and task.

The potential list will of course be different for all of us: the business-as-usual teams, project teams and programme management teams. Some of these people will be existing colleagues, some interims or contractors. There may also be implementation partners, direct suppliers and third-party suppliers in the mix. Then there is the senior team, the Board, colleague engagement groups, change champions, super-users and last, but by no means least, customers. Add to this the potential combinations and you see the web being weaved before you. From my experience as a project sponsor, the triad of organisation, implementation partner and third-party supplier alone can take some skilful relationship management. Add into that international time zones and a global pandemic and things hot up even more.

What can possibly go wrong?

Well, The Urban Dictionary says of this question; '[this is] the thing you say when you're about to do something really stupid that will, without question, go wrong.' I am not saying that transformation is stupid. Far from it — it is essential and even more so in a post-COVID world, so that bit does not apply. But perhaps there is an element of stupidity in expecting that it will all go right, and all go smoothly all the time.

The melting pot of change will include some or all the following: systems, culture, ways of working policies, processes, new relationships with customers and changing structures. This is a big pot. A Board member from a housing association once said to me that he had told his Chair (as they signed off a large programme) "you know it will go wrong". This was not flippant, irresponsible, or defeatist. It was realistic, based on his past experiences of transformation. It was about preparing his fellow board colleagues to responsibly track progress not perfection, to be supportive and, especially, to expect bumps in the road. The transformation leader's relationship with the senior team and Board is crucial to ensure the right balance of challenge and support. The deal must involve openness and honesty, combined with a robust clear reporting approach that takes everyone on the journey and keeps tracking overall progress.

Managing relationships between existing colleagues working on different elements of transformation needs consideration and a watchful eye. It needs deliberate and proactive action to dovetail streams of activity

A couple of years ago I saw a presentation at a Disruptive Innovators Summit from Ali Cabburn, CEO at Liftshare. Ali described two separate teams who had each been tasked with working in competition with each other to develop a new and sustainable business model. He went on to tell a story of how the bonds grew between the individuals within each team and how they blossomed into high performing individual units. Ali also explained how the relationships between the two teams went in the opposite direction with an unhealthy rivalry and a breakdown of some relationships that they then had to repair. Managing relationships between existing colleagues working on different elements of transformation needs consideration and a watchful eye. It needs deliberate and proactive action to dovetail streams of activity.

I have also heard the phrase "we'll get our best people working on transformation". Sounds motivating and positive to those on transformation duty, but what a message to send everyone else! Beware of language and the impact it can have on relationships.

In some projects pre-COVID, physical separation often added to the feeling of disconnection, with project teams whisked away to 'Project HQ land' where BAU people rarely entered.

Great relationships matter when times get tough
Our new world of virtual platforms gives us more opportunity to keep people connected through quick stand-ups and check-ins. The small investment of time to do this is well worth making.

Great relationships will, of course, matter most and get tested when things get tough. There will be a lot at stake in terms of credibility, cost, dependencies, customer communications etc. And people will get tired and fatigued at times. Great relationships are the things you can call on when times get tough. They can turn the tough times into challenges to overcome together and end up in celebration rather than mudslinging over who did what wrong.

Use a simple question to ask of others when it comes to building and checking on relationships: "how could I be a better… transformation Leader/ Project Sponsor/ supportive Board Member/ Project Manager/ delete as appropriate" and encourage others to ask the same

Monitoring relationship health without numbers
And yet I have never seen relationships on a dashboard or a set of KPIs. I've seen 'readiness', 'benefits', 'commercials' and many other important things tracked, RAG rated and dash-boarded up. But relationships are, of course, much harder to put a value on and are far more subjective to measure.

I can imagine a test based on scenarios of driving down the street and the car of lead implementation partner has broken down. Do you: A — pull over, pick them up, take

them to their destination and make sure they get their car fixed? Or do you B — pull over, recommend a good garage, and send their apologies to the next meeting explaining it is not their fault? Or C — put your foot down and sink into the driver's seat as you fly by, finding it hard to suppress a slight smile! I am not suggesting relationships need measures, but they need your attention.

It is important not to lose sight of relationships amongst the things that are traditionally measured. But do not take existing relationships for granted, transformation can bring added pressures. Keep your eye on both new and old relationships.

How can we invest in relationships in a way that is helpful?
Business coach Marshall Goldsmith suggests using a simple question to ask of others when it comes to building and checking on relationships "how could I be a better …transformation Leader/ Project Sponsor/ supportive Board Member/ Project Manager/ delete as appropriate" and encourage others to ask the same.

There has never been a greater focus on wellbeing at work, so it is a perfect time for transformation leaders to lead by example and look after themselves and lead others to look after themselves and each other. Checking in on relationships can be a key action to help colleagues avoid fatigue and stress as can celebrating and commiserating together. Especially celebrating, as it often gets lost in the race to move on to the next step. Do not spin it. Go for transparent and honest communication with all stakeholders on progress and problems. Honesty goes a long way to building great relationships

Finally, remember you are not alone. Great project managers, sponsors, change champions and super-users should play a key role in supporting the relationship web. Keeping tasks on track is not all these people should focus on. They also have a crucial role in creating and maintaining a healthy and energised working environment.

Good luck with your transformation work.

Disruptive Innovators Network **Bulletin**07

Disruptive
Innovators
Network

CAMERADOS is a growing global movement
of people looking out for each other

The Camerados movement:
Creating friendship and purpose

**Maff Potts, Director
of the Association
of Camerados**

**Maff Potts has spent his working
life providing services for homeless
people. He has run Crisis at
Xmas, been a government special
adviser and funding programme
manager, an executive director at
the Salvation Army and a housing
association chief executive.**

Through this accumulated experience he has learned that isolation is the common denominator between homelessness, domestic violence, addiction, criminal justice problems and poor mental health.

This has led Maff to challenge the housing and charity sector's over focus on bricks-and-mortar in homelessness provision. In response, Maff created the idea of Camerados, a self-governing movement of people from Baltimore to Blackpool who get through tough times by looking out for each other. In this interview, Maff Potts explains how organisations can support and work with the Camerados movement.

I have always felt that Maslow's hierarchy of human needs is wrong

Maslow contends that society should prioritise the taking care of primary needs, such as food and shelter. At the bottom of Maslow's pyramid is self-actualisation, self-esteem and self-worth founded on relationships and love. The thing is, you cannot hold on to your shelter and warmth unless you have got people in your life.

There is a strong body of evidence that people who are better connected and experience good quality relationships have higher levels of wellbeing which is associated with better mental health, lower levels of morbidity and mortality, and greater levels of productivity and performance at work.

I think that the sector — charities, councils and housing associations — is over-focused on bricks and mortar in its work with homeless people.

When I was working for Crisis, one in four people who we resettled ended up back on the street within three months. If you house somebody, particularly a sole tenant, and they do not have the self-esteem that friends and purpose bring, they will not hang on to that tenancy.

Isolation is the common denominator between domestic violence, addiction, homelessness, criminal justice problems and poor mental health. When humans go through tough times, we isolate ourselves and push people away — the worst thing we can do.

The sector is over-focused on bricks and mortar in its work with homeless people

The system — of which I was a part — reinforces this by resettling homeless people in their own flat, ten miles away from their support networks and helping them secure a shelf-stacking job. But the rehoused person still has no-one in their life and no meaning or purpose.

Housing First is great, but not enough

When I was in New York in the 90s, I met the guy who 'invented' Housing First. I absolutely respect what Housing First is trying to achieve and I admire how the model avoids the use of dehumanising homeless hostels. When working for DCLG and the Salvation Army, I had tried to make the hostels better, but maybe it's better not to have them at all. I get it.

My contention concerns the name, Housing First. Yet again, it suggests that housing someone is the most important thing you can do for them. But the success of Housing First depends on the people who work with that homeless person and the community that supports them on an everyday basis. You do not get that from the notion of housing coming first, yet without it you do not get success.

Human connection and mutual aid, with and from the community, can divert many of our biggest problems and give each of us the two things that are essential to mend tough days and broken lives: friends and purpose.

Developing the Camerados movement

Somehow, we needed to make that happen, facilitated by institutions but neither directly delivered or within their control.

Working with my friend Jenny Fox from Aspire Oxford and with funding from the LankellyChase Foundation we started to build what became the social movement of Camerados.

Camerados are people who think and act differently by simply believing that we should all look out for each other. A Camerado was defined by a fella called Wayne who came into one of our projects every day. He said it was "halfway between a stranger and a friend".

We have a small, multi-disciplinary team based in Oxford which is tasked with building a movement of Camerados. We create ideas to make this happen.

Our current focus is on Public Living Rooms

Public Living Rooms are created and run by local people and are a place where they can form relationships that will lift them through a bad day or a life crisis. They are used by people at any end of the scale of tough times, from stressed students to bereaved relatives to homeless people.

Public Living Rooms are rooted in the belief that when we look out for others we are taken out of our own problems and given a strong purpose and a connection.

> **The Camerados movement has six principles that help people to be a Camerado in daily life or in a Public Living Room:**
> 1. It is OK to fail
> 2. We do not fix each other — we are just alongside
> 3. Have fun and be human
> 4. We mix with people who do not look like us
> 5. We level with each other respectfully
> 6. If we see someone struggling, we ask them to help us, it gives them purpose

Public Living Rooms are spaces where people can go and not achieve anything, not be driving towards an outcome, not having all their problems fixed. Participants are allowed to 'be a bit shit' at times, and to fail. Often, however, they come alive in the space and find solutions or coping mechanisms themselves.

A Public Living Room is such a portable concept. We have helped them become established in community centres, hospitals, universities, schools football stadia, libraries and more in towns and cities in the UK and USA. There was even one in a prison. We know of 100 plus Public Living Rooms worldwide which each involve probably 1000 to 2000 people over a year. Our model is low cost with a high failure tolerance and focuses on constant iteration in the field, day by day, with people.

Bristol University Students Union set one up in the middle of the main campus building, Senate House. Some 700 Bristol students use the Public Living Room every day.

The impact of Camerados and Public Living Rooms has been researched and evaluated by our learning partners at Sheffield Hallam University. Some 92% of Public Living Room participants feel more connected to others, 90% are happier, 80% are less stressed and anxious, 77% feel less alone and 71% are more able to cope with life.

Other than the Sheffield University impact evaluation, we avoid outcome measurement.
Disruptive innovation is very outcome focused. However, the absence of outcomes can be productive and incubate personal development and creativity. For example, it completely breaks the spell of a Public Living Room, if everyone is filling out health and wellbeing questionnaires. Outcome measurement works fine in other aspects of a business, but not here.

At least not 'front of house'. Nobody must feel like they are being measured. We observe, we gather stories, and we have conversations. From this we can create 'back of house' reports that only funders and other stakeholders see. That is how we learn and improve.

> Disruptive innovation is very outcome focused. However, the absence of outcomes can be productive and incubate personal development and creativity

Movement development is different from organisational development. The latter focuses on how many projects do we have? How many managers do we need? What funding can we secure? We do not do that. We throw seeds up in the air. The wind takes them, and they land somewhere.

We have thrived during the COVID epidemic
We switched our Public Living Rooms to virtual Spoon Rooms and, whilst not quite achieving the impact of physical interaction in a Public Living Room, the Spoon Room model has been widely used and successful.

Councils and housing associations are ideally placed to facilitate Public Living or Spoon Rooms
We want housing associations and councils to view the Public Living Room as a bolt-on adjunct to services that they already provide, like Housing First. They are uniquely placed to do so, having daily access to vast numbers of people that other agencies can only dream of.

Housing associations and councils can easily spot the lonely and isolated amongst their tenants and encourage them directly or ask residents associations to nudge them to visit a Public Living Room or better still create one themselves, working with others in the same boat. Social landlords can then facilitate the development of Public Living Rooms. Communal rooms in blocks of flats or have been used by some tenants for this purpose already.

The first thing we will do is to send the tenants and/or the landlord a box which has got everything they need to get started, except furniture and people. The very first thing they should do is order pizza and form a gang of folk who want to make this happen. Do not make this a formal meeting because few people will want to show up. Who doesn't love Pizza?! Discuss what you want the Public Living Room to look like and use the book of tips and principles in our box to spark ideas.

The bottom line is that many tenants of housing providers have their isolation and desperation hidden from sight behind their front door. The provider/landlord often doesn't see it, until arrears pile up and other problems start.

Creating spaces where tenants can look out for each other is not rocket science, but it is surprisingly difficult to create the right environment for that to happen. We have learnt a lot, made a lot of mistakes, and think that the principles we use do seem to work.

We would welcome the chance to work with more providers around the country to give them a go wherever people could be going through tough times. This goes for housing staff too.

We all need time and space to be Camerados to each other and get those two essentials: friends and purpose.

Creating spaces where tenants can look out for each other is not rocket science, but it is surprisingly difficult to create the right environment for that to happen. We have learnt a lot, made a lot of mistakes, and think that the principles we use do seem to work

This is not an initiative that the landlord delivers or manages. It is best facilitated by members of the Community Development Team perhaps but having done so they should get out of the community's way. A successful Public Living Room generates its own energy.