

KOMODO

AN INSIGHT INTO SOCIAL HOUSING

Building Products That Develop
Digital Experiences For Customers.

— WHITE PAPER
DIGITAL EXPERIENCE



WHAT'S IN THIS WHITEPAPER

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01 — ABOUT US

WHY LISTEN TO US?

We build products that drive real, transformative change for the people who need it.

We got started back in 2003 – and every year has been one of discovery, learning and growth. At our heart, we've always been about empathy, understanding and delivering real value. In social work, healthcare and other people-centric sectors, we've used UX principles to create products that solve problems and make life easier for the people who need help most.

We work with some of the UK's most reputable social housing organisations, and we're proud to have been at the core of digital innovations that helped our clients' end-users and drove commercial success. Empathy doesn't have to come at your expense – we design in a way that benefits your end-users' needs while increasing your revenue. When users get the help they need, they're more positive about your product and your business as a whole.



KOMODO digital studio.

01 — ABOUT US

KOMODO's creative product team have built all manner of empathy-driven software and apps across the social care sector, using three core traits.

Understanding

We do genuine user research to find out what your customers want or need from a product. We won't build something nobody wants to use.

Creativity

We deliver innovative solutions that combine the best of design and development with user expectations — a product that looks and feels great to use.

Intelligence

Never wishy-washy statements — every product is underscored by a solid product strategy and technical infrastructure built around your requirements.

If you're in the social sector, you know the value of understanding your customers and their needs. Reducing friction, taking empathetic action and offering help puts your business ahead and drives real change in your customers' lives. Read on to see why digital is at the forefront of changing social housing forever — or get in touch with our team today.

02 — MAKE DIGITAL PERSONAL

FIVE WAYS TO MAKE DIGITAL PERSONAL IN THE HOUSING SECTOR

With over 1,500 housing associations operating in the UK, funding is overstretched. The key to cost-cutting may be cost-effective technologies that empower tenants and free up resources for crucial work.

Creating a user-friendly, accessible platform where tenants can manage their living situation reduces the burden on social housing teams and improves profitability.

In the age of austerity, housing associations, their employees and their tenants have become increasingly affected by a lack of budget.

HOW CAN DIGITAL PRODUCTS HELP?

Changes to legislation – the Welfare Reform and Work Act, Universal Credit, and the move from DLA to PIP – have made things harder for tenants, compounded by the impact of COVID-19 on health and livelihood.

The Welfare Reform and Work Act 2016 tasked providers with cutting rents by 1% a year, a 4% reduction by 2019. Unable to rely on government support or rent rises, many associations turned to digital tools to save costs.

02 — MAKE DIGITAL PERSONAL

Through digital tools, housing associations could better understand and serve their tenants in several ways.

Understand Community	To drive change, research into understanding the community is essential. Associations cater to a diverse audience — from care leavers and the elderly to vulnerable and destitute tenants — and must understand each demographic to tailor services accordingly. Some tenants may not be in touch with technology at all.
Value Co-Creation	Creating with your customer's input in mind is vital. Inviting vulnerable groups to help reach a mutually beneficial outcome saves costs — valued tenants are more likely to pay on time, report repairs and care for properties, meaning less damage, fewer arrears and happier tenants.
Data & Analytics	Associations can't monetise data like private firms, but the database still helps cut costs and personalise the experience — tapping into it to plan projects and purchasing, or using repair history to pre-empt when the next repair may be due.

02 — MAKE DIGITAL PERSONAL

An intelligent, intuitive self-service hub that integrates with the technology tenants use every day – where they manage every element of their housing situation in one platform – streamlines operations and keeps the end-user happy by putting them in charge.

Multi-Functional App

Repair Reporting & Scheduling

Let tenants report repairs broken down by category, room and even the item that isn't working — saving problems from worsening and helping teams prioritise. Add real-time tracking so tenants see progress, and appointment scheduling so contractors aren't turned away, cutting overhead and call-centre load.

Payment Portal

With benefits now paid to tenants directly, it's easier to miss or avoid payments. An accessible, user-friendly way to pay rent can dramatically reduce late or non-payment of rent — so you won't have to foot the bill.

02 — MAKE DIGITAL PERSONAL

Educating Tenants

Provide useful documents in one place in an easy-to-read format — advice and requirements such as what needs permission (decorating, pets, alterations) — and let tenants request permission and track progress in the same platform. This avoids costly revisions from work done without approval.

Resolving Concerns

A system where tenants log complaints easily helps resolve conflicts quickly and stops concerns escalating — reassuring the end-user that their problem will be dealt with promptly, and helping tenants feel valued.

Marketing &
Communications

Once the technology is in place, raise awareness across your client base so it's used. Segment your data by communication preference so your message lands. A user-friendly platform, promoted widely, sees great savings in the long term.

03 — DIGITAL ADOPTION

CONNECTED TENANTS: ENCOURAGING DIGITAL ADOPTION

We're entering a new digital age. In 2022 there are around 5 billion people on the web, and each year we spend roughly 1.4 billion combined years of human existence online.

It's estimated that around 20% of tenants struggle to access online services – but more than half of that 20% would want to if given the right support. We must do more to provide digital literacy to those in social housing; if tenants fall at the first hurdle, a lack of education and support may be why.

A digital divide still exists between the 'haves' and 'have-nots'. Sadly, tenants in social housing are less likely to adopt digital technologies – a key reason the Internet of Things, hailed as a 'gamechanger', has underwhelmed. We've combined recommendations from researchers and sector experts with our own expertise to reveal the best ways to encourage adoption.



A housing estate with social housing properties throughout.

Getting Over the First Hurdle

Around 20% of tenants struggle to get online, but over half would want to with the right support. Providing that education benefits the provider and the tenant – internet access improves social inclusion, makes paying bills and reporting maintenance easier, and opens up socialising, entertainment and learning.

Understand How Tenants Use the Internet

Statista reports over 63% of website views next year will come from mobile – so providers must prioritise mobile-first solutions. Using Google’s Mobile-Friendly Test, we analysed the homepages of the UK’s 10 largest associations: all were mobile-friendly, but many had significant page-loading issues.

Page Resources Not Loading on Mobile

Sanctuary Housing	15	WDH	6
LQ Group	24	Midland Heart	19
Riverside	8	Hyde Housing	11
Home Group	18	Gentoo Group	2
Places for People	4	Anchor	16

Understand What Motivates Tenants

Encouraging adoption makes commercial sense, so think strategically about what motivates tenants. One association, with the DWP's blessing, gave tenants up to £20 a month off rent for going paper-free, transacting online and paying on time.

Keep it Simple

Over-complicating the education process, incentives, or the platforms themselves significantly reduces uptake. Don't reinvent the wheel – talk to a team with years of experience transforming digital adoption in housing, who can understand your tenants and design a simple platform that's easy for tenants and staff alike.

59%

of that association's customer transactions are now carried out online – and growing – after introducing the incentive and an attractive, easy-to-use customer portal.

04 — DATA & NARRATIVE

HOW TO USE NARRATIVE AND DATA TO UNDERSTAND TENANTS

It's not all about data. Let's look at how data and narrative can be combined to make richer, 4D insights about tenant profiles.

Housing association tenants vary vastly – demographics, occupations, health, relationship status and more. To inform your digital presence in a way that benefits each end-user, you first need to get to know every tenant profile.

A great way to do this is by creating personas. A persona is a single, often fictional, person representing a group of your customer base who share common traits – a certain age range and the same challenge, say. Imagining that group as an individual makes it far easier to relate to and understand their needs.



A busy street crossing of people.

04 — DATA & NARRATIVE

Bringing Data & Narrative Together

Personas bring together the data you hold with a narrative to help you understand what tenants need. Data means combining facts, figures and demographics; narrative applies real-life circumstances to grasp how tenants may use technology. Obtained from interviews and questionnaires, it brings a persona to life and makes it easier for your team to remember each one when making decisions.

PERSONA EXAMPLE — TONY

About Tony

Tony is 54 and works as a roofer, earning £18,000–£22,000 a year (some college, NVQ level 2). Divorced or single, he has grown-up children and grandchildren he dotes on, though they don't live locally. He hears about initiatives that might help him mostly by word of mouth.

Tony & Digital

Tony has a smartphone but only uses it for calls. He has no computer or broadband – he can't afford it yet, but plans to save or would use a communal computer. He's never used the internet and finds the idea daunting, though he's warming to it, mainly to set up Facebook to keep in touch with his children.

User Needs

He'd like to know whether his granddaughter's school offers free-uniform grants, and how to get free items online. He's open to some training and to saving time by paying bills or reporting issues online – currently he must do this by phone, which is hard during working hours.

04 — DATA & NARRATIVE

What Should Persona Profiles Include?

Put together around three to five personas to represent your clientele – enough to cover all bases while staying specific. Use a template so you're consistent: basic information (name, job title, employment status, workplace), demographics (age, gender, salary, location, education, family), then dig deeper into goals, challenges, values and fears. This shows how you can help them achieve their goals and solve their problems.

PERSONA TEMPLATE — MARK JACKSON

Age	40	Gender	Male
Location	London	Education	Bachelor's degree
Employment	Employed	Job title	Accountant
Salary	£40,000	Family	Wife & 2 sons

Goals

Short term, Mark wants to save for a family holiday this summer; longer term, he hopes to own his own house within five years.

Challenges

He wishes to spend more time with his family, but his job takes up the majority of his time.

04 — DATA & NARRATIVE

Once you have a template, collect information to fill it out – scouring your data for trends clients share. Remember personas are fictional representations of your average tenants, not real individuals; there are no set rules, so use the data, experiences and assets at your disposal.

Creating your Personas

Your Team

Your whole team interacts with tenants to some degree, so involve everyone – not just marketing. Get together to discuss the templates and share what makes your tenants tick; your team is one of your best resources for getting to know them.

Your Database

Your database holds detailed information on each tenant and should be your primary source – demographics, occupations, relationship statuses. Collect the basics to build a base persona, then pad it out with informed assumptions.

Informed Assumptions

You know your client base better than anyone. Personas are backed by data, but the narrative is formed by your knowledge of the ‘general’ issues different tenant groups face – educated guesses about their fears, challenges, goals and values. You’ll form a clearer narrative by speaking to real tenants.

04 — DATA & NARRATIVE

Your Website Analytics

Analytics show where visitors come from, how they found you, how long they stayed and what they sought — revealing the pages your audience uses most and, from keywords, what they need, so you can add solutions they're searching for. If some personas aren't computer-literate, use these stats with caution.

User Stories — Going Further

Personas are only the first stage. User stories (or journeys) map the route a user takes through a task, identifying pain points and needs in a more tangible, use-case-based way. Use the standard Agile template — “As a social housing tenant, I want to report repairs online, so that I can get repairs faster and avoid stressful phone calls.” The output is tangible features mapped to the story: here, a repair-booking tool, plus the functionality to report bookings to your repairs team and track them.

Using Personas to Tailor Experience

Once collected, use personas to inform your UX. If a persona struggles with tech, the platform must be as basic and user-friendly as possible, with as few steps as possible. A full-time professional logging repairs needs a portal to log and track them without taking time off work. A third persona may even be your own staff.

05 — VOICE INTERFACES

HOW VOICE INTERFACES CAN IMPROVE SOCIAL HOUSING

Google estimates that 27% of mobile searches are conducted using voice. At KOMODO we've completed several projects in social housing to improve the experience of tenants.

In recent years, social housing providers have begun to embrace technology and test new service interfaces with tenants – notably digital ones.

3C Consultants expect social housing providers to be fully digital by 2025, with over 80% of all customer interactions completed digitally.

THE DIGITAL SHIFT — BY 2025

One example is the rise of voice user interfaces (VUIs). Products like Google Home and Amazon Echo have changed the digital landscape and become commonplace – 1 in 3 US households has a dedicated VUI assistant.

This matters for people who struggle with digital and physical activities due to disabilities: voice interfaces offer an easier, more natural way to request and receive information.

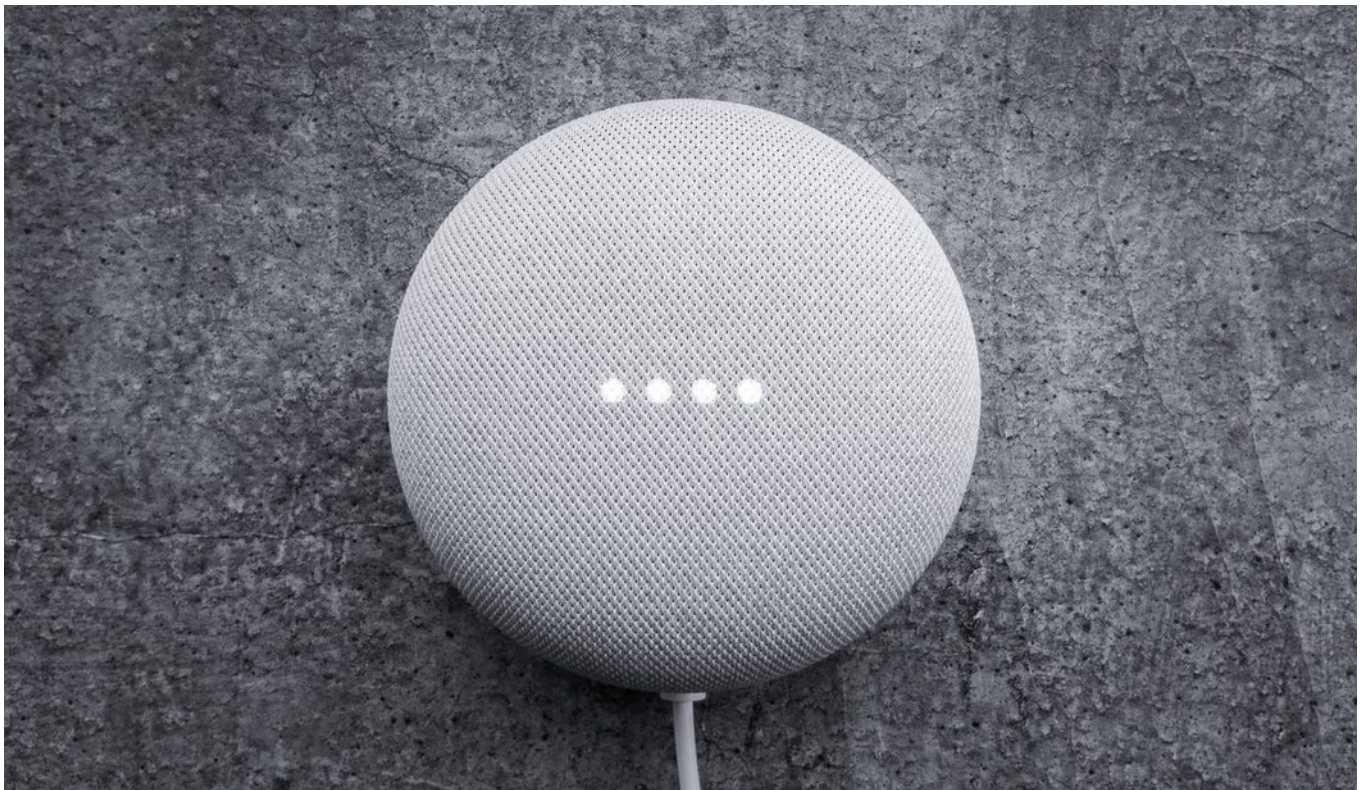
05 — VOICE INTERFACES

General Tasks & Questions

Voice assistants enhance small tasks. If a tenant struggles with mobility, simple things like opening the blinds in the morning become achievable with integrated smart-home devices. Routines can be set too — “Alexa, good morning” could turn on the lights, give a run-down of community news and remind you to put the recycling out. The real value emerges with more complex solutions through AI and integration with provider systems.

Troubleshooting & Maintenance

Issues with household items are common. Voice interfaces let users ask simple troubleshooting questions — “why is there no hot water?” could return tips before calling a professional, or send them to the user’s phone: “I’m sending some troubleshooting tips to your phone.” When professional help is needed, voice interfaces can greatly simplify how tenants interact with their provider, completing time-consuming tasks in a short conversation.



Google's VUI assistant.

Booking a Repair by Voice

Tenant "Alexa, my washing machine is leaking."
Alexa "Would you like to request a repair?"
Tenant "Yes."
Alexa "What date would you prefer?"
Tenant "Tuesday, 11th December."
Alexa "OK, what time? 10:30am or 4:00pm?"
Tenant "10:30am."
Alexa "Repair confirmed – Tue 11 Dec, 10:30am."

Alexa already knows the tenant's name and address, so it only needs the issue and a time – completing the booking in about a minute, far faster than the current online flow and with less call-handling for staff.

Advanced Uses & 3rd-Party Integration

Voice interfaces open many possibilities. Paying a bill can be enhanced with AI: "Alexa, pay this week's rent." If it detects insufficient funds, it could pay part of the bill and schedule a manageable payment plan based on the tenant's expenditure – reducing stress and avoiding numerous calls and meetings about arrears.

As data becomes more valuable, VUIs capture huge amounts about tenants' daily habits, which can further tailor experiences by recommending or automatically completing regular actions on their behalf.

06 — FEEDBACK

TENANT SATISFACTION SURVEYS UNCOVERED

At KOMODO we specialise in transforming the experience of tenants and housing-association staff through first-class mobile and web solutions.

Action, effect, feedback. Every failure should be viewed as an opportunity to learn and improve. In fact, customers can be more loyal to your business after experiencing a service failure than if it had never happened in the first place.

As part of this commitment, we focus not only on improving the experience for tenants who are already satisfied, but go above and beyond to understand the needs and emotions of those who are not – to see how we can help them become happier tenants.



Reviewing tenant satisfaction results.

One-Fifth of Tenants Are Not Satisfied

Across annual reports and satisfaction surveys from the UK’s 10 biggest associations, a trend emerges that the reports don’t highlight: on average, at least one-fifth of tenants are not satisfied with the service they receive.

TENANTS NOT SATISFIED

L&Q	21%	Home Group	7%
Orbit	19.4%	Notting Hill	25%
Places for People	12.1%	Waterloo	23%
Clarion	23.3%	Metropolitan	43%
Sovereign	20%	Aster Group	10%

Average across all 20.38%

Achieving around 80% satisfaction is widely recognised as success – but is that really what success should look like? We believe the bar should be set much higher across the board.

06 — FEEDBACK

A Definition of Satisfaction “Satisfaction: the fulfilment of one’s wishes, expectations or needs.” It simply means expectations have been met — and those may have been low to begin with. In surveys, the ~80% ‘satisfied’ figure usually adds up everyone who selected ‘satisfied’ or above; of those giving a breakdown, on average only ~20% were ‘very satisfied’ or above. Associations should be more ambitious than small gains in mid-scale satisfaction.

How to Improve Tenant Satisfaction Improving satisfaction starts with closely reviewing the failures — one in five of your tenants’ expectations haven’t been met, and listening to them is the starting point. 100% is almost impossible; it’s how you overcome failures that counts. That unhappy 20% should be the most important focus, consulted alongside staff and stakeholders when scoping improvements.

Is Your Software Letting You Down? You may be listening to tenant feedback and making incremental improvements — but are your suppliers listening too? As needs change, the technology must evolve. We give housing clients a single tool to review design elements, leave specific feedback and look back across previous versions, so both teams — and tenants — can shape the design.

IN CLOSING

As a creative product studio, we can take existing projects on a refinement or recovery journey, or build new ones from scratch – via our established process that’s proven successful time and again.

01

UNDERSTAND

We gather the data you need to make decisions based on tangible user requirements, rather than starting on guesswork or assumption.

02

DEFINE

We take those requirements and transform them into clear outputs and a scope for the development of your product.

03

IDEATE

Our team develops ideas based on genuine empathy with your users and expert-driven sector expertise.

04

CREATE

We create in a sprint-based approach, where each stage receives user feedback to shape a better MVP.

05

REFLECT

Once live, we don’t rest on our laurels – we keep developing and iterating so your product succeeds as behaviours and habits change.

IN CLOSING

MAKE CHANGE WITH A CREATIVE PRODUCT JOURNEY LED BY EXPERTS

KOMODO Digital are experts in designing technology-led solutions to the most pressing challenges in social housing. We use empathy-driven UX to understand who your tenants are, what they need, and how technology can bridge the gap between their desire and their ability. If you'd like to start transforming the lives of your tenants, it's time to get in touch.

GET IN TOUCH

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