



Cadwyn Service Improvement Team (CSIT) Report

**Cadwyn's Digital Services & IT Provision for
Tenants**

Introduction and Context

In early 2017 CSIT held a meeting to consider a range of potential review areas.

Topics for consideration included;

- Repairs and maintenance services (Regulatory Assessment 2012)
- Anti-Social Behaviour (Regulatory Assessment 2012)
- Digital Inclusion / Digital First Agenda (Self-Evaluation 2016)
- Tenant priority issues from 2015 Tenant Satisfaction Survey
- Reactive Maintenance Costs (Self Evaluation 2016)
- Service Charges (Regulatory Assessment)

The group discussed the issues individually and considered the broader impact of each of these on tenants as a whole. We also considered current service reviews or changes Cadwyn were undertaking internally and discounted some topic areas on this basis.

The digital topic was selected as all members agreed that as more services – including Cadwyn - increase their digital services there was a need to ensure tenants were not left behind. Discussions on digital and IT issues quickly focused on Universal Credit and the importance of access to IT and digital skills for this, and it was agreed that on this basis CSIT would look at the digital services and IT support Cadwyn offers tenants.

Objective of this Review

- To understand what Cadwyn has in place to encourage and ensure tenants are digitally included.
- To better understand tenants' needs, skills and experience of IT, digital technology and Cadwyn's digital services.
- To identify appropriate ways of increasing digital engagement amongst tenants.
- To ensure no tenants are left behind as more services switch to digital.
- To improve the service Cadwyn provides.

Intended Outcomes (longer term)

- More tenants confident to regularly use Cadwyn's digital channels
- Increased number of active app users
- Increased tenant skills and confidence to use the internet and online tools (especially in relation to Universal Credit).

- Increased staff confidence when dealing with digital inclusion (in relation to appropriately assisting tenants).
- Increased awareness amongst tenants on what Cadwyn can offer them in relation to 'Digital Inclusion'.

CSIT Members & Contributors for this review

Audrey Chapman

Neil Hinton

Sam Hinton

Janet Mullen

Rhys Humphreys

Daniel Williams

With special thanks to all the Cadwyn tenants who took the time to speak with us at the community walkabouts giving their valuable input to this review.

Methodology – Our Research

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|---|------------|
| Discussion with Senior IT Officer on a range of digital and IT issues | |
| Discussion with Welfare Reform Officer on the impact of digital on benefit recipients | |
| Group discussion and SWOT analysis on awareness and use of Cadwyn's current digital platforms | |
| Read Cadwyn's Digital Inclusion Strategy | |
| Community Walkabouts – interviews and discussions with tenants | Appendix 2 |
| Is Anyone Better off Survey – analysis of digital-related questions in conjunction with responses from Walkabouts | Appendix 3 |
| Use and review of Cadwyn's digital platforms incl; website, social media, Cadwyn's app | |
| Analysing results of walkabouts to develop 'personas' | Appendix 1 |

Our initial discussions and SWOT analysis highlighted what a huge topic this is and that we would have to identify a clear focus to make this manageable for the team. We acknowledged that CSIT members attending meetings are not wholly representative of Cadwyn's wider tenant base. It would therefore be essential to get input from a wider range of tenants to fully understand what digital and IT meant *to tenants*. We wanted to speak to;

1. Digitally Excluded + Disengaged
2. Digitally Excluded + Engaged
3. Digitally Included + Disengaged
4. Digitally Included + Engaged

Being involved in the Community Walkabouts was central to achieving this.

We identified several key points in our SWOT analysis and early discussions which were important to us. We used these to form a 'golden thread'; giving us a starting point to inform our research, what evidence we gather and identify recommendations at the end of our review:

- Language and communication. The terminology Cadwyn use to talk about digital and IT services and how this is communicated to tenants.
- Need to prioritise aspects of Digital Inclusion to ensure all tenants were prepared for Universal Credit.
- Retaining a personal approach. Tenants value Cadwyn's friendliness and personal touch. How will this be reflected in a shift to digital?
- Security online.
- Cadwyn's App. Who is using it, how and why?
- How to encourage those that don't want technology.
- Equality and accessibility. Are digital services inclusive? Are they more or less accessible than current offerings?

Summary of Findings

Language and communication

- People work within their comfort zones – one person's jargon is another person's everyday language, particularly with IT.
- Will respond if they understand what their 'call to action' is and how something is relevant or beneficial to them.
- People don't like change.
- If people have indicated a preferred method of contact from Cadwyn (eg email, text, etc) this is not always used and the Open Housing system does not support producing letters, rent statements in large print or other languages automatically.
- One tenant whose first language was not English told us she preferred to use email or text (in English) because it was easier to communicate that way than over the phone. She was able to take her time to interpret.
- "I like to have a newsletter [in the post] because you can sit down and absorb it all. Sometimes looking online is fine, but you get distracted looking at other sites."
- "Is there a copy of the newsletter on the app?"

Welfare Reform & Introduction of Universal Credit (UC)

- Cadwyn has 611 tenants potentially going over to live digital UC next year. Of these only 235 have email addresses. All recipients will need an email address. It is not necessarily the case that all the remaining tenants do not have an email or lack skills but at present Cadwyn have limited detailed information on those tenants that are not already part of their Welfare Reform work (eg have already been subject to benefit cap, bedroom tax, identified with other priority need).
- Few people wanted Cadwyn's help on general IT issues
- Cadwyn's current Direct Payment Project participants confidence at using internet approx. 50/50 (confident / not confident) which may be indicative of the potential level of IT confidence for tenants when UC is rolled out. Information held doesn't specify individual areas of confidence, needs or skills levels.

Retaining a personal approach

- Walkabout feedback highlighted overwhelmingly that despite a range of current digital tools, of which tenants were aware of, tenants still prefer to speak to Cadwyn to report a repair or housing management issue and to ask a question. This preference was expressed amongst both confident IT users and non-users.
- The most common responses to why this was were:
 - they were more confident that the job would get done
 - it was quicker and easier
 - they would be able to book an appointment there and then

- Tenants are happy with a range of communication options as it is convenient and suits different circumstances.
- It's not always a case of saving money – or doing things quicker – it's about being reassured of the service you are going to receive and whether the job is going to get done.

Online Security

- Online security came up frequently with the mid-range users. Whilst most people banked online they mainly used it for checking their accounts and not making transactions. Some had previous negative experience of money being stolen from their accounts which made them wary of carrying out transactions online.

Encouraging IT / digital use and ensuring accessibility

- Most of the people that did say they'd like to learn more also said that they didn't have time to due to work, health or carer commitments.
- A lot of people we met on walkabouts had sufficient skills for the things they regularly used IT for, had internet access, were relatively confident at using technology and had at least one device.
- There were only one or two people that wanted extra information, training or support. Most people were quite happy with what they had.
- iPads have far more (and better) accessibility options than other devices and would be a better option to have available for tenants to use.
- Devices and / or tools which have a good range of built in accessibility options as standard (that can be used or not used) usually offer better value for money than buying separate, specialist equipment.
- Most mid-range or low-level IT users had a support network (friends and family) to help them with any IT needs they had. Those that do not have that support network around them and lack skills or equipment may need additional help from Cadwyn. Cadwyn's tenant data should be able to identify who those people are to be able to target them to ensure they are not left behind.
- Many people with disabilities use Assistive Technology to access the web and it is important that this can operate correctly when users are browsing Cadwyn's applications. For example screen magnification, text-to-speech or voiceover. Equally many users don't use a mouse and wouldn't "click here". Images need to be labelled so that a screen reader can understand what the image is. Also, text on images is not easy to see due to poor colour contrast and doesn't comply with web accessibility guidelines. See blog post for more information:
<http://www.visualisetrainingandconsultancy.com/disabled-users-digital-experience/>
- "I have just looked on the website and a few things stand out to me immediately: Firstly text on images, videos with no subtitles. I then went on

the "disabled adaptations area" I think this needs rewording and incorporating not just adaptations for people with physical disabilities as others may not access this. In addition the language used to some people may not be correct as it is subjective to say someone "suffers" with a disability but more so "lives" with a disability."

Cadwyn App

- "What is the point in the app?"
- One tenant said they prefer to use My Cadwyn via the website rather than app as the app takes up valuable storage space on his phone and it was not something he regularly used.
- Most people who had installed the app were frustrated that it wasn't easy to log in to.
- Although most people on walkabouts were aware of the app not many people regularly used it for anything other than checking their rent account.
- Most app users liked the idea of the app but wanted to see more functionality.
- Review of active app users (from Jan 17 – 10 responses received) showed that majority of users were happy with the app. Most highlighted easier log-in as a potential improvement. 78% used it for checking their rent. Reporting repairs and paying rent 33%. 67% also contacted Cadwyn via other methods for things they couldn't do on the app. 67% would like to see Live Chat online function.

What digital tools tenants wanted to see Cadwyn offer

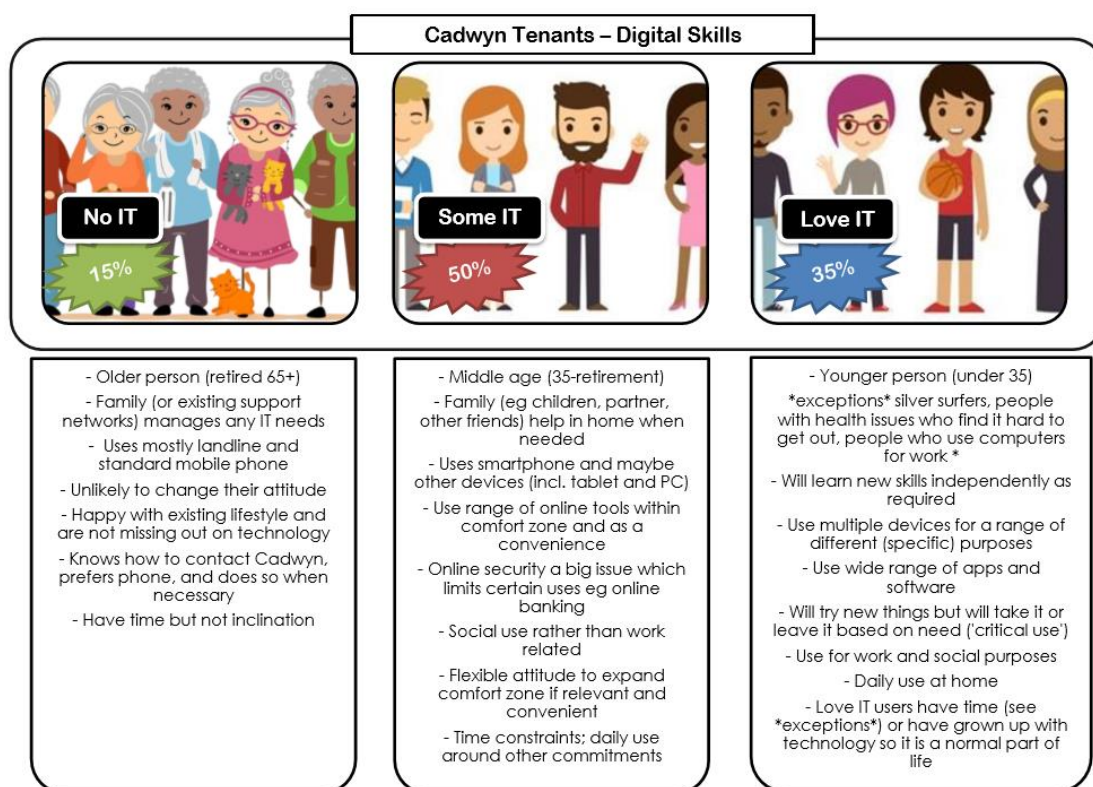
- Live Chat
- Full repairs scheduling via app or web
- Service Charge information – service schedules for schemes etc.
- App to be able to notify them of relevant information and events
- Rent statement emailed rather than posted.

Creating Personas

Following the walkabouts we discussed the feedback from tenants. It was apparent that although everyone we spoke to had very individual skills, needs and access to IT there were some common themes and responses emerging.

We were introduced to and discussed the concept of Customer Personas which are “fictional, generalized representations of your customers”, often used in marketing, sales or services to be better able to understand users and target services. Personas have also been used by some Housing Associations. Using the data and feedback from the walkabouts we created our own Cadwyn Tenant Personas around digital skills and access to IT.

We felt it was a really interesting and useful exercise that helped focus us on the key aspects of the feedback: taking specific and individual experience, finding the common themes and translating it into a collective experience which could be used to inform and help shape services.



(full page illustration in Appendix 1)

Examples of positive practice;

- It is good that Cadwyn offers a wide range of digital opportunities and platforms for tenants – including Tenant Resource Room, Digital Fridays, training, the app, website, Facebook etc – and promotes opportunities widely (eg information in with rent statements, walkabouts, online etc)
- CSIT and tenants are impressed with the text communications received when reporting a repair – confirmation of appointment and appointment reminders. This is a simple and effective way of communication and helping to prevent missed appointments.
- Lots of work has already been done in preparation for Universal Credit.

Areas for improvement;

- Raise awareness of the Tenant Resource room and the services provided to tenants.
- Although a lot of work has been done towards Universal Credit there is still some way to go to actively ensure tenants are digitally prepared.
- The Cadwyn app could be a valuable asset but it is not used widely or regularly by many tenants.

Recommendations

1. Cadwyn needs to ensure that all tenants who may be in receipt of UC are prepared: Email account, bank account, access to online banking, email and an ability to access the UC system. Identifying who these tenants are, what their needs are and targeting these tenants to ensure they are digitally included and UC ready must be a priority.
2. Cadwyn's digital platforms which aim to offer the most frequently used services (eg report a repair or pay your rent) should be as simple and straightforward to access as picking up the phone and calling Cadwyn and give the same if not more confidence and convenience of service as a phone call.
3. Introduce a Live Chat function on Cadwyn's website to reduce phone demand but increase accessibility and still retain a personal approach to a digital service.
4. Keep terminology relating to digital and IT clear and simple. Use a glossary to explain technical terms, as required and where appropriate. If you need to use technical terms online consider adding in a link to a definition of that word.
5. Targeting digital and IT work to specific groups on specific projects may get better buy in from tenants and be more resource efficient for Cadwyn.
6. Promote projects and opportunities on the benefits and relevance to tenants rather than the technical aspects. Again with more targeted work (as per Recommendation 5) this may be easier to identify relevant benefits.
7. Promote the tenant resource room to all tenants and include a "how to get here" to remind people of where it is, what facilities are available and what's on.
8. Use texting more across the organisation as a way of communication with tenants – particularly for appointments and simple messages. Not only is this cost effective for the organisation but has potential to reach more tenants as most people have a mobile phone.
9. Ensure that tenants are involved from the beginning in the development of new digital tools or review of existing to make sure the services are designed to meet tenant needs.
10. Ensure that equipment provided for staff or in the tenant resource room has good accessibility options so that there is equality of access for everyone.
11. Cadwyn's app and website should undergo an Accessibility Audit to ensure it isn't excluding anyone and people are not clicking away due to inaccessibility.



Appendices

Appendix 1: Tenant Digital Personas

Appendix 2: Community Walkabouts Feedback analysis

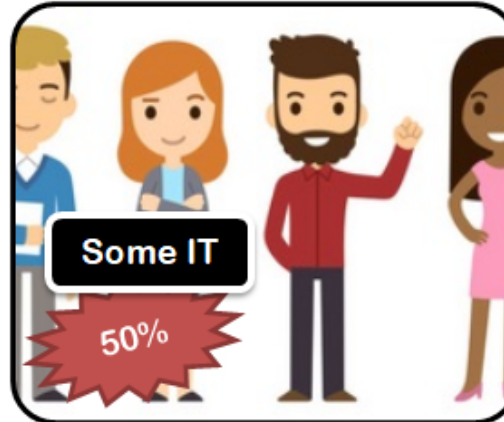
Appendix 3: IABO survey analysis (digital questions)

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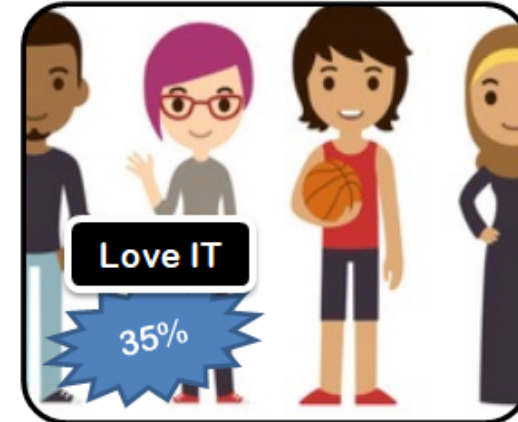
Cadwyn Tenants – Digital Skills



- Older person (retired 65+)
- Family (or existing support networks) manages any IT needs
- Uses mostly landline and standard mobile phone
- Unlikely to change their attitude
- Happy with existing lifestyle and are not missing out on technology
- Knows how to contact Cadwyn, prefers phone, and does so when necessary
- Have time but not inclination



- Middle age (35-retirement)
- Family (eg children, partner, other friends) help in home when needed
- Uses smartphone and maybe other devices (incl. tablet and PC)
- Use range of online tools within comfort zone and as a convenience
- Online security a big issue which limits certain uses eg online banking
- Social use rather than work related
- Flexible attitude to expand comfort zone if relevant and convenient
- Time constraints; daily use around other commitments

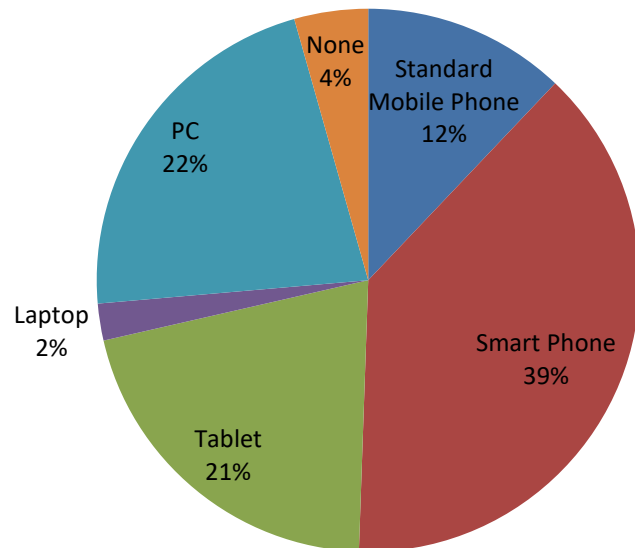


- Younger person (under 35)
- *exceptions* silver surfers, people with health issues who find it hard to get out, people who use computers for work*
- Will learn new skills independently as required
- Use multiple devices for a range of different (specific) purposes
- Use wide range of apps and software
- Will try new things but will take it or leave it based on need ('critical use')
- Use for work and social purposes
- Daily use at home
- Love IT users have time (see *exceptions*) or have grown up with technology so it is a normal part of life

Appendix 3 & 4

Analysis of feedback from the Walkabouts:

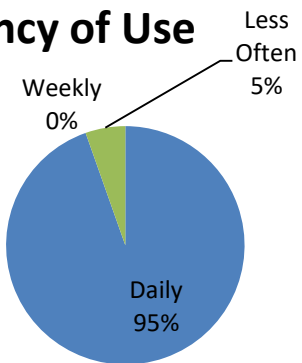
Devices Used



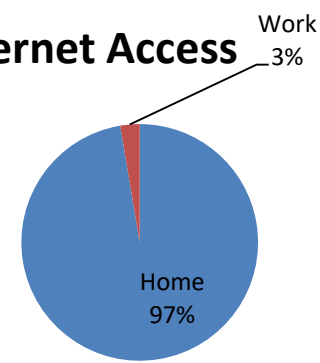
Additional information:

- 38% of respondents had only 1 device. 62% of people owned multiple devices.
- 4 people owned only a standard mobile phone. These people are all 55+.
- Of those, half of these (10 people) owned a smartphone and 70% of those accessed the internet from home on a daily basis. Only three of these did not give a response to how and when they were online and only one person was interested in learning more.
- Only one person (out of 6) with no device was of BME background. There was a 50/50 split between male and female. In this group there were no under 35s; 35-64, 3; 65+, 3.

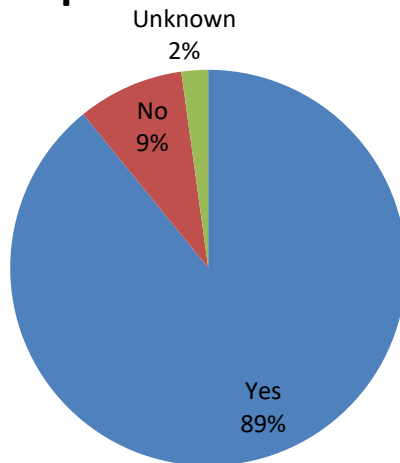
Frequency of Use



Internet Access



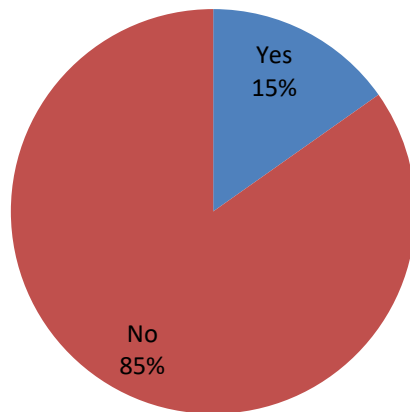
In receipt of Benefits?



Additional Information:

- Respondents – 10% (Under 35); 69% (35-64); 21% (65+)
- All of those under 35 were internet / technology savvy and used a wide range of online services daily.
- 90% of respondents have their own device; 76% have daily access to the internet.
- 8 respondents (in receipt of Benefits) wanted to learn more about IT, including how to use a tablet and apps, online shopping and social media.
- All respondents in receipt of Benefits have internet access at home.

Want to Learn More?



Additional Information:

- 10 tenants overall wanted to learn more about IT / digital technology. Three of these people considered themselves competent within their comfort zone of regular use but would like to know how to use their device / apps more.
- Responses included; how to use a tablet and apps, online shopping and social media.
- 3 people preferred 1-2-1 help. There was less interest in group classes. Most people were aware of classes running locally at Hubs, etc.
- Childcare was a barrier to attending formal classes regularly.

Selected Results from IABO surveys (digital related):

**Results taken from 102 responses received at time of review.*

- 53% of respondents own a smartphone; 49% PC; 45% Tablet. 44% of these respondents owned multiple devices – usually smartphone plus one or more other. This broadly correlates with the walkabout surveys, however, increase in device ownership % is likely to be due to the IABO survey initially being sent out in digital form.
- 70% of respondents have daily internet access. 3% on a weekly basis. 10% never use the internet. (17% n/r). Correlates with walkabout responses.
- Out of the 10% that never use the internet 70% of those were 65+ and would fit within the “No IT” group identified from the walkabouts.
- 70% of respondents access the internet at home. 22% from a public place (although only 3/102 people said they exclusively accessed the internet from a public location – all others also accessed at home). 16% also accessed internet at work (although none exclusively). This broadly correlates with walkabout responses.
- 67% of respondents knew of the Cadwyn app. 19% had not heard of it. 15% blank (these corresponded with those who didn't have internet access)

Respondents:

There were 139 unique respondents across both with an additional 7 tenants who responded to IABO and we also met on the walkabouts. 3/7 were connected, with multiple devices and we have all their relevant contact information; 4/7 had no digital technology at all and preferred face-to-face or phone communication.

