

## Policy in Practice in conversation with Marie Hardiman, The Guinness Partnership

**Adam Kenny:** Hi Marie, thanks for joining us on the 'in conversation with'. I think first of all if we just do some introductions for the people that are listening if that's okay. So if you wouldn't mind going first.

**Marie Hardiman:** Sure, so I'm Marie Hardiman I'm the Head of Customer Support at the Guinness Partnership. In this partnership with quite a large national housing association we've got 66,000 homes and about 55,000 of those are rented and we operate across quite a broad stock area all around the country and. My service consists of customer support who provide financial and welfare and support and advice and then we've also got our tenancy enforcement service who deal with anti-social behavior, domestic abuse and safeguarding.

**Adam Kenny:** Wow, okay, that's that's a lot thank you very much for that. So I think today I'm just going to ask you a couple of questions and obviously you can go into as much detail as you like on the answers, but I think first of all what we'd like to know is originally when you started working with us, all those years ago, what was the main challenge you were facing and kind of has it changed? If you answer that one first then we can obviously go to the next ones.

**Marie Hardiman:** Yeah sure, so when I first joined Guinness I was actually the customer accounts manager and our customer account service are responsible for income collection and when I say income collection that also includes credit management because our customers pay their rent in advance so it's also making sure that right from the start our customers are able to sustain tenancies so we looked very closely at budgets and affordability and but also I was working very closely with our letting service and particularly around new customers when they first set up the tenancy and then the customer support service which I'm now a head of. So there were three different services at Guinness all talking to customers about their finances. They were all using different ways of recording that information, they all asked different questions trying to get to the same answer and I suppose all three of them, although they were looking at me through a slightly different lens, they were all trying to understand overall the customer and their family's position to sustain that tenancy. None of the information was shared between the three teams. None of the information was shared with the customer. So a customer might talk to our letting service

and perhaps provide the information to demonstrate they could afford the property. Two months later they've perhaps not been able to maintain their rent payments and they're talking to our customer account so it's potentially given a slightly different version of events. So you've got two different people talking to that customer about the same thing and neither one can see the information that's already been provided and then my service is a referral service so the the customer accounts team might refer someone in because they're in arrears or lettings might refer someone in because the tendency might be a bit of a struggle and then that's a third conversation so we were talking to the customer asking the same question three times and not doing anything intelligent with that information. I think that was the beginning of the problem.

**Adam Kenny:** Okay so what I'm hearing is there's a lack of consistency across the teams. There wasn't really a single view of the customer and there's a lot of repetition of the same thing in different departments or the same kind of questions and contacts as well that right location and it was all on monster sized spreadsheets so it was quite inefficient the way it was recorded the way it was shared, how long it took to complete and it was probably quite old-fashioned in the way that we would of got these spreadsheets.

**Marie Hardiman:** They did the job and but like I said, they weren't intelligent so no one was using a tool that was particularly effective and I suppose although that was very much an income and expenditure account if you like it didn't go to that next level to to sort of say what this customer might be entitled to more or there might be a different way that they could manage their budget. It didn't do that. It just recorded fact and a point in time and then that would be saved with the person that had taken that information potentially never viewed again so the next time you're talking to the customer you'd be starting scratch. So that was the initial problem. You've got three teams all trying to support a customer with their budget but acting very independently and from a customer point of view you're thinking, well especially a new customer, in the first two or three months of working with Guinness, I've spoken to two or three people who have asked me the same questions and the same information and that might not be the best customer experience for them and give them the best impression of us.

**Adam Kenny:** Yeah that's true I suppose I didn't think of it from from that point of view as well and it sounds like there's a lot of lost time a lot of lost energy and efficiency in doing that as well. So I think that leads us quite well into question two which is, Why did you choose Policy in Practice's solutions, that being, the Benefit and Budgeting Calculator to help you address those factors that we've just mentioned?

**Marie Hardiman:** I think at the time, so I just moved to Guinness from local government, so I've been working with Policy in Practice for a couple of years and my previous role

was Head of Enablement and Welfare at Croydon Council and that particular service was quite new and what had been really key to the success of that service was using data and using data more intelligently to proactively work with customer groups. So I think I was already aware of Policy in Practice's work but equally there were lots of standalone tools available which captured financial information or I mean they're called budget calculators or you tended to have either a benefit calculator that got all the latest benefit welfare information on all the rates. You know it was really good at highlighting what a person might be entitled to. You've got standalone income and expenditure tools. There was nothing out there that kind of joined the two together and nothing that was planned to be used more than once I suppose. So the advantage for Policy in Practice was it was cloud-based. It was something that all three of those services could view that information at any point in the future. They could go back to that and they could either update that existing record and the other thing that I think was very different was the ability to look at better off scenarios. So with standalone tools or calculations you pretty much have to re-enter all of the information to say well okay if we put this scenario in you've got to start a full calc and whereas with with the budget tool that you guys provide we were able to use those better scenarios and to look at maybe, I mean from a from a customer accounts point of view, so an income collection point of view arrears arrangements were quite static quite pointing time it's right this is your circumstances now this is your arrears repayment plan for however long that that might take to clear but actually customer circumstances change so we want you to understand if actually your child's becoming a non-deaf and there's going to be an impact a negative impact or actually you're going to increase your hours next year because your child starts school what might that look like so it was it was much more fluid. I suppose it was going to be something that we could use and with our customers moving forward you know during their time with us also one of the things that attracted us at the time and is that we have the ability to influence how that calculator progressed so at the time Policy in Practice had been working a lot with local government but not as many housing associations so it was really good that we could look at what sort of information we might want to capture, what sort of things we wanted highlighted to us, so it was a really good opportunity to work with somebody to not build it specifically for Guinness because it's a tool that's then used you know by all of us, so any changes that are made need to be fit for purpose by all of your customers but it did give us that opportunity to influence it.

**Adam Kenny:** Yeah well that's fantastic. Thank you very much for that. I think in terms of the next question you've answered some of this in the previous question but it might throw out some some useful comments. So what changes have you seen as a result of using the calculator? I appreciate it's been a few years that you've been using it but you did mention some of the ways you use scenarios and you can look into how people's

circumstances change but not only for your customers but for for yourselves. Like how you know what changes have you seen as a result of using it over that period of time?

**Marie Hardiman:** I think the biggest change for me, I mean I can give you loads of information about outcomes and figures and successes, but the biggest change was a different type of conversation that we're able to have with our customers so in all areas, as well so in in our letting service when somebody's talking, it's a very emotive subject isn't it your finances, and when you're talking to somebody about those finances it brings up other things. So for example, you care for a disabled relative or your child is disabled or your relationship has really recently broken down and you're now a single parent, what are you entitled to? So that helps you understand a bigger picture about that customer in that family about the support that they might need. So from a startup point of view it was brilliant because it prompted that that more personal conversation I suppose. Moving on to arrears and an income collection, again it made sure that repayment plans genuinely were affordable of course it is based on the information the customer's provided. So if they've not provided accurate information you can only go on what you've been told but it did mean that the customers should have a chance of actually sticking to that repayment plan because it was based on a much more structured view of their budget and and it also helped us understand, I suppose we talk across the sector about can't pays and won't pays. If somebody when their tenancy was set up has received all the right support, all of the right incomes in place and then they're not making payments of rent but nothing's changed, well then that suggests it's more around behaviour or choices and choosing not to pay rather than they're not able to pay. So that helps the customer accounts team make better decisions about recovery options because if you can see that there's nothing more you can do and that it should be sustainable, you might choose a different recovery route, and it's really powerful to be able to provide your judge, if it does end up in court, to be able to present the information that's been gathered throughout the period of time you've been working with them and the help that you've tried to provide. So we can print off the calculation to show that we looked at better off scenarios, we've encouraged the customer to claim, or we've supported them to claim the right benefits but yet they're still not able to pay. So I think it changed the way that we talk to our customers because you're able to say well we spoke to you six weeks ago or six months ago and this was a situation and it was affordable. Nothing's changed so what what's happening and how can we support? And then I suppose that then leads you to the final piece of our puzzle which is the customer support service. You've got a much richer picture of what's going on with that that family that household to try and provide tailored support to sustain the tenancy and if all of that fails and the tenancy is not sustainable then you can move quickly with the right recovery route and it might be that it's never going to be sustainable for that customer which is really sad and not what we're here for, but it's better to know that early doors rather than clocking up lots and lots of areas and

that puts the customer in an even worse position moving forward. So I think the information sharing between the services and provoking different types of conversations and just time as well because if you've captured a lot of information front end every I mean Guinness isn't we're now a few years down the line, so every new customer has the calculation completed at the start so it's at any point that we then talk to that customer about their their budget we're able to pull that record up and just amend so that's five times everybody's not going through a full calculation from scratch each time they talk to the customer and just having that that picture over a number of years.

Because some of our customers that joined us maybe in 2017 you know we've got a number of calculations that have now been completed so it's really helpful to be able to work with them and show them that progression so I think yeah that the main main thing for me is different types of conversation, better joined up working between those key services, and just a more accurate picture over a period of time rather it just being a point in time discussion.

**Adam Kenny:** That's fantastic thank you. I think the word that I picked up from from that which summarizes a lot of what you said, obviously not everything, but was *tailored*. It's that kind of tailored, understanding their situation, knowing what those minute changes in their situation will mean and being able to trust it, being able to come back to their case because you know you've done one on them already and you can make some changes to it in the future for those customers that have been with you for a while and just really being able to build that picture where before you would have done it kind of many times over the information would have been lost. You know and need to be able to know what those kind of slight differences will mean and they need to there needs to be kind of a level of trust built like you said you can only you've got but it needs to be accurate but obviously you inspire trust when you're able to give kind of this is what will help you this is what won't come.

**Marie Hardiman:** Because I think also because we're a large organisation, we are national, our customers might not necessarily, or it's rare that they'll speak to the same people time and time again, so what's frustrating is you've had a really detailed conversation and quite a sensitive conversation really, you know talked about all of your income and expenditure, your outgoings, things that impact your household, like I said, disabilities and things that make you know comfortable that customers aren't always comfortable sharing. And then the next time you talk to somebody it's not like it's the same person. So before, because we had spreadsheets and things were saved in central folders, common problems that I know all providers experience, that customer then feels like oh I've got to go through it all again and they lose that trust with us. Whereas anyone now that talks to a customer, the customer could have spoken to somebody that's left the organization three years ago but they're still going to be able to pull up that account and say. oh I can see that your child

was turning 18 when we last spoke to you. What's happened now? Are they in work, are they in education? They're they're still living with you? So it just means that you you can build that trust even though you may never have spoken to that customer before. So I think the visibility of the tool really helps with those old problems we used to have where if somebody leaves you've lost that information and or it's saved on an old system none of that matters now because it's all centrally, you know it's cloud-based and anybody that accesses the tool can access that. Yeah that's that's kind of like you said the organizational trust piece is there and and there's an argument there for the organization wide use of the calculator like I said, because people could have left, there can be people in different departments who've not spoken to that person before but when they come to access that case they can see what's going on and like you said, you don't want to be calling up and having to to repeat all this kind of sensitive information when you said, you know I've told you this before is it not saved. So I imagine that's really really useful for them.

**Adam Kenny:** So just to ask as well if you don't mind so obviously you've gone through a lot today and I do appreciate that you probably will have covered this, but when you started using the calculator, it was for like these are the things that we struggle with and these are the things they might help us with and that kind of consistency across the organization and trust and not kind of having people repeat things. But were there any added bonuses that came as a result of using the calculator or working with us that you didn't expect initially and you know that came along and you were like oh that's a nice surprise?

**Marie Hardiman:** I've talked about the type of conversation that we had with customers, that was something that I didn't expect to be as powerful as it was but I think also that that's very much about customer which obviously is is the main priority. But the internal conversations that we were able to have as well, I think it prompted better working between the three teams. They work very closely together anyway, they're a very joined up group of services but I think this helped that. So you have got a lettings assistant or a lettings officer talking to a customer getting them set up in their new home they then really don't talk to that customer again. So then being able to talk to the next two teams that might be involved and share that information and it's not just what's black and white in the calculator which you know if for example we talked about someone's mentioned disability, but another one is bereavement benefit. Well that's not just black and white, that's not just a number. That's somebody's just lost a relative. So it's knowing that information to be able to provide other support and so I think those that those teams then although the start of the conversation is probably driven by some kind of financial discussion whether it's arrears, setting up their account, whatever it is, you are then talking about that family. So we talked about tailored. We talked about personal. It's

making sure that desk based teams who may never meet that customer face to face because all three of the services I've talked about today are centrally based, they're desk based and they're on the phone, all of the services they provide are phone based, so it's them being able to talk about that customer from a personal point of view because it's very easy when you get the debt space to become distant and to forget that this is a family you're talking about here and I think that although it is very black and white, the information you recorded prompted better conversations between those services and that was something that we hadn't really thought about, we hadn't expected. But we saw quite quickly after we first launched the tool. I suppose I didn't think that as Well.

**Adam Kenny:** That's great thank you. And just the last question again doesn't have to be too detailed but just something I was interested in hearing from yourself is kind of what you would predict the short and kind of long-term future for housing associations? Specifically to look like if you had to make your kind of best guess and if you've kind of already made some plans or contingencies or started working towards this. know you guys are really kind of progressive and proactive and you know doing a lot of good work with customers but just wondering if you thought about that which I'm sure you have.

**Marie Hardiman:** Do you know what? I'm not going to put any predictions! In 2019 no one could have predicted any of this. I think that's probably a really useful lesson is that you just can't you can't ever properly predict what's going to happen and I think one of the things that's absolutely obvious now is that the the need for social landlords is greater than ever isn't it. And the level of support that we need to provide to our customers. I think the big challenge for me is that more and more now customers that need our homes have got more and more complex support needs so I think it's us as housing providers gearing up for that and it's really important to use data to to understand the the needs of our customers and so I think predictions wise we predict that there will be an impact on customers ability to sustain tenancies financially particularly more and more customers have moved on to universal credit during the pandemic because they've either their hours have been cut and they're now on an even lower income or they've lost their job I think it's difficult to predict what the end of the furlough schemes might look like so the job retention schemes are starting to wind down and we don't yet truly understand the impact on our customers and a lot of that is down to visibility and what's very different in the housing association compared to when I worked in local government is that unless the customers told you that they're claiming Universal Credit you might not necessarily know. So it's using data and every opportunity to collect as much information about our customers to try and proactively provide our services. So I think more and more need for us to understand the financial impact of the last 18 months and to tailor that support we need to be more efficient. I think we're not going to get rooms of funding extra money.

We're going to have to do more for not necessarily less but more with what we've got so in terms of our resources at Guinness we're really looking at how we can and be more lean and just we're always continuously improving our services. But I think using data to drive those decisions. And so I think that's probably quite a waffling non committal answer because things are very difficult to predict but the more we understand the impact of the pandemic on our customers, hopefully the more we can use that data to forecast what we might need to provide in the future. I think I think that'll probably really resonate with people listening because like you said it's very unpredictable but the need to do more with what you have and even though everyone will obviously feel like they're working to capacity anyway everyone will be doing their best and working with customers but actually maybe it's not necessarily about working harder it's about working smarter and maybe there's some data that can help us to find the right people. There's ways we can make sure we're not repeating work like you mentioned before and that we're being as efficient as possible whilst providing as much support as possible and I appreciate no one knows what the future's going to look like but I think if the aim is to work towards that anyway, then obviously be in the best position possible moving forward.

**Adam Kenny:** I'd like to thank you for joining us and hopefully everyone who's watching, everyone who is on social media will find it insightful and useful. So thanks for joining us Marie

**Marie Hardiman:** Really hope people do you find it useful thank you.