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GUIDE

AI with Purpose: A Practical Guide to Responsible AI Strategy for Social Housing Leaders.

CONTENTS

Note: Links to all case studies, reference frameworks, and further reading can be found in the **Research Foundations Appendix** at the end of this guide.

1. Foreward: Why AI, Why Now in Social Housing

AI is no longer a distant future. It's here, reshaping services, expectations, and risks. For social housing leaders, the question is not *whether* to engage with AI, but *how to do it responsibly*. Tenant expectations are rising. Regulatory scrutiny is intensifying. Resources are stretched.

Meanwhile, AI offers real tools to predict risks, improve services, and strengthen governance. Done well, AI can:

- Spot issues before they escalate.
- Free staff to focus on people, not paperwork.
- Deliver insights to improve safety, satisfaction, and compliance.

Done poorly, it risks alienating tenants, introducing bias, and damaging trust.

Why a Sector-Specific Approach Matters

Social housing is different. Our work is rooted in **duty, dignity, and trust**, not profit margins.

This guide is tailored to:

- Tight budgets and legacy systems.
- Ethical duties to protect vulnerable tenants.
- Regulatory demands for transparency and fairness.

Who This Guide Is For

It's for leaders like:

- The Board Members who demand assurance that AI strengthens compliance and tenant outcomes.
- The executives driving innovation that's ethical, practical, and human-centred .

It's for anyone serious about using AI to enhance, not compromise, housing services.

What You Will Find Inside

This guide offers:

- A practical roadmap for AI adoption, ethical, phased, and impact-driven.
- Templates, case studies, and tools are ready to use.
- Real-world insights to help you move confidently from strategy to action.

No hype. No jargon. Just clear, responsible guidance.

Professor Alan Brown, Professor in Digital Economy, Exeter University Business School

2. Foundations for Success: Vision, Readiness, and Governance.

A Clear Vision Anchored in Purpose

Before any technology decision, the leadership must ask:
"How will AI help us fulfil our social purpose?"

A vision for AI in housing must centre on:

- Improving tenant safety and satisfaction.
- Enhancing compliance and governance.
- Driving operational efficiency without sacrificing humanity.

Referenced from: **UK Government AI Playbook Principle 1**: *"You know what AI is and what its limitations are"*. **PwC's AI at Scale Report**: *"Outcome-led AI adoption is key to sustainable success"*.

AI is shaping the future of housing. By acting now, thoughtfully and carefully, you can ensure it serves tenants, strengthens governance, and supports your social mission. Let's begin.

Assessing Readiness: Knowing Where You Stand

Before moving forward, assess:

- **Data quality**: Is your tenant, property, and asset data clean, accessible, and protected?
- **Culture**: Is there openness to digital change, or fear and fatigue?
- **Governance structures**: Are Board and Exec roles for AI oversight clearly defined?

Use tools like our **AI Executive or Board Readiness Checklist** to evaluate where you are and what gaps must be closed, or use our **DASH Board and Executive AI Readiness assessments.**

Real-world Example: Together Housing. At Together Housing, the award-winning AI rent arrears prediction success depended on seven years of clean tenancy data.

Without strong data foundations, predictive models fail, and trust is lost. Below is an example of an AI Vision Statement

Our Vision for Harnessing AI in Social Housing

At Association X, we believe digital innovation must serve people first.

Our vision is to responsibly use Artificial Intelligence (AI) to:

- **Make tenants' lives easier**: by anticipating needs, simplifying services, and resolving issues proactively.
- **Strengthen trust and compliance**: by embedding transparency, ethics, and tenant voice
- into every AI driven decision.
- **Enhance organisational resilience**: by using Realtime insights to protect residents, safeguard data, and continuously improve.
- **Empower our people**: by freeing frontline teams from repetitive tasks, enabling them to focus on human care, relationships, and service quality.
- **Ensure fairness and inclusion**: by designing AI that works for everyone, regardless of digital confidence, age, background, or ability.

AI at Association X will never replace human judgment or compassion.
It will **support better decisions**, **enable faster help**, and **strengthen tenant wellbeing**.

We will govern AI use with:

- Clear ethical frameworks.
- Strong accountability and oversight.
- A commitment to transparency, openness, and cocreation with tenants and communities.

This is not about chasing technology for its own sake.
It is about ensuring **every resident can trust us**, **every service is strengthened**, and **every decision puts people at the heart of progress**.

AI will be embedded not bolted on.
It will be part of how we deliver **safe, decent, dignified homes** in a digital age.

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Integrating AI with Existing Data and Digital Strategies

Five ways to align AI with your digital and data strategy:

1. **Treat AI as an enabler.** Frame AI as a layer that strengthens your current digital priorities, from asset management to customer service.
2. **Map AI to existing transformation goals.** Use your existing digital ambitions (e.g. portal development, data cleansing) as the foundation for identifying viable AI use cases.
3. **Embed governance**, don't duplicate it. Integrate AI governance into existing digital oversight boards, data protection structures, and ethical panels.
4. **Link to your data maturity roadmap.** Your ability to deploy AI responsibly is tied to the quality, structure, and accessibility of your existing data infrastructure.
5. **Use shared language and KPIs.** Keep your AI strategy consistent with your digital strategy in tone, metrics, and outcomes — from tenant satisfaction to TSM compliance.

Practical example If your digital strategy includes repairs automation. Your AI strategy might explore photo-based diagnostics or predictive fault detection but governed under the same data and customer experience principles.

AI is not a parallel ambition it's a powerup. Make it work harder for you by building on what already exists, aligning oversight, and focusing on shared outcomes.

Governance: Embedding Ethics, Risk, and Oversight Early

AI is not "fire and forget." Leadership must ensure AI systems:

- Are explainable, auditable, and aligned to sector ethics.
- Include human review points, especially for tenant-impacting decisions.

Recommended structures:

- An AI Governance Board (aligned with the AI Playbook 2025 advice).
- Adoption of a Responsible AI Code (adapted from the Charity Excellence AI Ethics Template).
- Mandatory Risk Assessments for all new AI pilots (inspired by the EU ALTAI checklist).
- DASH Guide Responsible AI Governance & Policy Development: A How to Guide for Executives Governance, Policy, and Ethical Use of AI

Real-world Example: Camden Council's approach to building tenant trust in data use hinged on transparency and visible ethics frameworks.

Quick Wins: Early Steps You Can Take

- **Define your AI Vision Statement**: One page. Focus on tenants, compliance, and service quality.
- **Launch an AI Readiness Audit**: Using standard tools or a light touch internal assessment to start.
- **Set up a Governance Framework**: Even a simple ethics approval panel can dramatically derisk early pilots.
- **Communicate Early and Often**: Staff and tenants must understand *why* AI is being explored and how it will be governed.

Example Communication

We wanted to share how we are beginning to explore the use of Artificial Intelligence (AI) to improve the services we provide.

What does this mean for you?
We are looking at ways AI could help us:

- Spot and fix problems faster (like urgent repairs or rent support needs).
- Give staff better tools to help you quickly and fairly.
- Improve how we meet important safety and service standards.

What will not change?

- Decisions that affect your home or services will always involve human judgment.
- Your data will continue to be protected under strict privacy rules.
- We will be transparent about any AI we use you'll always know what's happening and why.

Why are we doing this?
Because we want to deliver better, faster, and fairer services and to make sure we stay ahead of new challenges facing tenants and communities.

What's next?
We are starting with small pilot projects, carefully governed, and guided by feedback from residents and staff.
We'll share updates regularly and invite your input along the way.

If you have any questions, concerns, or ideas, please get in touch:

Thank you for being part of shaping the future of your housing services together.

3. Building Capabilities: People, Data, and Infrastructure

People First: AI is a Human Project

No AI strategy succeeds without people behind it. Technology alone cannot transform services skills, confidence, and culture must come first.

Your AI strategy must address:

- **Leadership understanding**: Board and Executive Teams need enough AI literacy to govern confidently (see UK Government AI Playbook Principles).
- **Frontline empowerment**: Staff should view AI as a tool to enhance, not threaten, their work.
- **Dedicated expertise**: Roles like Data Officers or AI Ethics Leads, even if part-time, ensure oversight.

Data: The Critical Asset

AI relies on good data; poor data leads to poor decisions. Housing providers must:

- **Audit and improve** existing tenant, asset, and repair data.
- **Integrate systems** where possible, breaking down silos between housing management, CRM, and maintenance platforms.
- **Ensure ethical data use**: lawful basis (GDPR compliance), fairness, and privacy-first design.

***Real-world Example*:** Together Housing's successful AI rent arrears model depended entirely on clean, integrated data across seven years.

***Framework Reference*:**
Read Liz Henderson's "Achieving Data Integrity in Social Housing: A Roadmap for AI Success". Use the UK Government's Data Ethics Framework to test data quality, relevance, and protection before any AI use.

Infrastructure: Building a Resilient Digital Core

AI readiness is not just about apps or dashboards. Organisations must build:

- **Secure, scalable cloud environments**: On-premises legacy systems can restrict AI scalability (see PwC AI at Scale advice).
- **Interoperable platforms**: Open APIs and data standards make it easier to plug in AI tools responsibly.

- **Cyber resilience**: Strong cybersecurity and backup strategies protect sensitive tenant data.

Real-world Example: Birmingham's Foundry Initiative invested early in a scalable digital platform, enabling the agile deployment of data-driven tools across housing services.

Key Takeaways — Building Capabilities

- **Prioritise People, Not Just Technology**
  Develop leadership literacy, staff empowerment, and internal champions for ethical AI.
- **Data Foundations Matter**
  Audit, clean, and govern your data before exploring AI projects — or risk failure.
- **Cloud and Cybersecurity are Non-negotiable**
  Secure, scalable digital infrastructure is the bedrock for responsible AI deployment.
- **Learn from Sector Successes**
  Together Housing's arrears model, Birmingham's Foundry, ethical AI rollout all show that investment in people, data, and platforms pays off.
- **Follow Proven Frameworks**
  Use the UK Data Ethics Frameworkand UK AI Playbook guidanceto assess and strengthen readiness systematically.

4. Choosing the Right AI Projects: Strategy, Priorities, and Roadmap

Don't Start with the Technology — Start with the Problem

AI should solve real-world problems, not simply showcase new tools. Ask:

- Where are tenant needs going unmet?
- Where are operational pressures growing?
- Where could AI improve fairness, speed, or service quality?

Your roadmap must start with **outcomes that matter,** not with available technologies.

***Framework Insight*:** The UK Government AI Playbook emphasises linking AI use to *clear public benefit and user needs*. Microsoft's Cloud Adoption Framework stresses starting with *business problem identification first*.

Choose Use Cases that Matter — and That Scale

High-value, realistic use cases for social housing include:

- **Rent arrears prediction** — flagging financial risks early.
- **Predictive maintenance** — using repair data to spot issues before they worsen.
- **24/7 digital tenant assistants** — simple queries handled fast, freeing staff for complex needs.
- **Asset risk monitoring** — identifying properties vulnerable to dampness, disrepair, or safety hazards.

- ***Case Study: Together Housing*** Achieved early success by piloting AI on historical tenancy data identifying 90% of arrears risks with over 95% accuracy.

- ***Case Study: North Star Housing*** Deployed AI to improve compliance scheduling and tenant communication, supporting better governance and service outcomes.

- ***Case Insight – Notting Hill Genesis: Leveraging AI for Proactive Maintenance*** NHG was recognised with the AI Award at the Housing Technology Awards 2025 for their innovative use of AI in housing management. Their initiatives include a Predictive Disrepair Risk Assessment Tool and an AI-powered image-based Damage Assessment Tool, aiming to identify potential property issues before they escalate, ensuring early intervention and improved tenant satisfaction.

- ***Case Insight – Maidstone Borough Council: Data Driven Homelessness Prevention*** MBC implemented the 'OneView' predictive analytics platform to identify households at risk of homelessness. By integrating data from various sources, they achieved a 40% reduction in homelessness and prevented over 100 households from losing their homes. This initiative demonstrates the impact of aligning AI projects with clear social objectives and measurable outcomes.

Build a Phased Roadmap: Using the Three Horizons Model

Digital transformation, including AI, works best in clear, manageable stages.

The **Three Horizons** model originally by McKinsey provides a simple way to structure AI ambition:

Horizon	Focus	Example Housing AI Projects
Horizon 1	Immediate wins, low risk	Chatbots for FAQs, arrears alerts, and repairs tracking
Horizon 2	Emerging opportunities, pilot-focused	Predictive maintenance, early tenancy intervention
Horizon 3	Longer-term innovation, high uncertainty	Personalised tenant support models, dynamic service planning

- **Horizon 1** builds credibility fast visible benefits to tenants and teams.
- **Horizon 2** tests more complex AI (predictive models) but within controlled pilots.
- **Horizon 3** prepares the organisation for the future, deeper integration of AI only once maturity and trust are proven.

Framework Reference: The UK Digital Government Blueprint recommends a *phased innovation pathway* to responsibly embed digital technologies.

Set Success Criteria Upfront

Before any project, define:

- **Tenant Impact KPIs**: Faster repairs, higher satisfaction scores, fewer complaints.
- **Compliance Metrics**: Meeting TSMs, reducing breaches, strengthening audit evidence.
- **Operational Gains**: Lower arrears rates, faster case handling, and cost efficiencies.

Their approach emphasised piloting, rapid evaluation, and focusing AI investment only where measurable benefits to the charity's mission could be proven.

How to Prioritise Use Cases: Practical Matrix

Using a **Prioritisation Matrix** prevents technology hype and emotional bias from skewing decisions.

Criteria	What to Look For	Scoring (Example)
Strategic Fit	Direct alignment with tenant needs, compliance, and Board priorities.	1–5
Impact Potential	Likely size of benefit: tenant satisfaction, cost savings, risk reduction.	1–5
Data Readiness	Availability, quality, and ethical useability of relevant data.	1–5
Ethical Sensitivity	Risk of bias, unfairness, or regulatory breach if mishandled.	1–5 (lower = better)
Ease of Implementation	Practicality: skills needed, technology maturity, affordability.	1–5

Each use case can be scored across these dimensions.

Projects with **high Strategic Fit, high Impact, good Data, low Ethical Sensitivity, and easy Implementation** should move first. Projects with low scores or high risk should be postponed, piloted cautiously, or reconsidered.

Framework Insight: Read our DASH Guide on **How to Write an AI Business Case.** Algorithm Impact Assessments (adapted from the OECD ALTAI model) recommend early use of structured prioritisation and risk evaluation to select responsible AI pilots.

Case Study: Derby City Council — AI Transformation at Scale

Facing increasing financial pressures and rising service demands, **Derby City Council** embarked on an ambitious AI transformation in partnership with ICS.AI and Microsoft. The initiative aimed to enhance service delivery, improve efficiency, and achieve substantial cost savings without compromising on ethical standards.

Key Initiatives:

- **AI Digital Assistants**: The council introduced two AI-powered digital assistants, **Darcie** and **Ali**, designed to handle general council services and housing queries, respectively. These assistants leverage a sophisticated local government language model, pretrained with over 1,000 intents covering a broad spectrum of services.
- **Service Coverage**: Darcie and Ali became the primary contact points on the council's telephone switchboards and website channels, providing round-the-clock service and handling enquiries in a human-like manner.

- **Operational Efficiency**: By automating routine enquiries, the AI assistants managed over 750,000 queries, effectively doubling the initial target deflection rate from 21% to 43%, and generating over £200,000 in savings.
- **Strategic Expansion**: Building on this success, the council identified 261 opportunities for AI integration across various departments, focusing initially on 54 applications in areas like adult social care, customer services, and debt recovery. The projected annual savings from the full AI transformation are estimated at £12.25 million.

Ethical Considerations:

- **Human Oversight**: The council emphasized that AI would not replace human judgment but would support staff by handling routine tasks, allowing them to focus on more complex issues requiring human interaction.
- **Transparency and Trust**: An ethics and compliance board was established to oversee the AI implementation, ensuring that the technology enhances service delivery without compromising on transparency or resident trust.

This case study exemplifies how a public sector organisation can responsibly and effectively integrate AI to enhance service delivery, achieve significant cost savings, and maintain ethical standards.

Key Takeaways — Choosing the Right AI Projects

- **Start with Urgent Problems, Not Tech Features**
  Focus AI efforts where tenant benefit, compliance, and efficiency align.
- **Use the Three Horizons Approach**
  Quick wins first → Emerging opportunities next → Long-term innovation when ready.
- **Pilot, Measure, Adapt**
  Clear KPIs tied to tenant outcomes, service compliance, and operational resilience must guide every project.
- **Score and Prioritise Objectively**
  Apply a structured matrix to remove bias and focus resources where AI can deliver the safest, fastest value.
- **Learn from Sector Leaders**
  Together Housing, North Star, all demonstrate that careful, phased prioritisation leads to real, measurable benefits.

5. Implementing AI Responsibly: Transparency, Fairness, and Engagement

Responsible AI Is Not Optional

In social housing, AI impacts people's homes, rights, and trust.
Getting it wrong risks reputational damage, regulatory penalties, and most importantly harm to vulnerable tenants.

Responsible AI must be built in from the start, not patched on later.

***Framework Reference*:** The UK Government AI Playbook sets out 10 Principles for Responsible AI, including lawfulness, human oversight, fairness, and transparency. OECD's AI Principles reinforce the same standards internationally.

Embedding Transparency and Explainability

Tenants and staff need to know:

- **When AI is being used**.
- **How decisions are made** (in plain language).
- **Who remains accountable** (always a human)?

Practical steps:

- Publish easy-to-read notices when AI tools interact with tenants.
- Offer opt-outs or human escalation options for sensitive decisions.
- Keep simple audit logs of automated decision processes.

- ***Case Study Insights: Derby City Council***
  Derby created a public-facing narrative around Darcie and Ali, their AI assistants ensuring residents understood the scope, limits, and oversight of AI usage.
- ***Case Study Insight – Maidstone Borough Council: Ethical Data Integration*.** In deploying 'OneView', MBC prioritised data privacy and ethical considerations. They conducted data protection workshops and ensured secure data sharing among stakeholders. This approach underscores the necessity of embedding ethical practices in AI implementation.

Example: Easy-to-read Tenant Notice About AI Use

How We Use Artificial Intelligence (AI) to Help You

At [Organisation Name], we are always looking for ways to make our services better, faster, and easier for you.

We now use **Artificial Intelligence (AI)** in some areas to help us:

- Spot and fix repairs faster.
- Offer earlier support if you're struggling with rent.
- Answer simple questions quickly, 24/7.

What does this mean for you?

- AI helps us find and fix problems sooner, but important decisions are always checked by a human.
- Your personal information is kept safe and secure, following strict privacy rules.
- You can always ask to speak to a person if you prefer.

Why are we using AI? Because we want to provide you with a better service, save you time, and make sure no one gets left behind.

Have questions or concerns? Please contact us — we're here to listen and help.

Prioritising Fairness and Bias Mitigation

AI is not neutral — it learns from data, and data can embed historical biases.

To mitigate risks:

- Conduct **Bias Assessments** before deployment (e.g., across tenancy types, income bands, ethnicity, age).
- Test models on diverse real-world data, not just historical data.
- Keep human review steps in decision-making, especially for high-stakes outcomes like arrears enforcement or eviction warnings.

***Framework Reference*:** Use tools like the UK Government's Algorithmic Transparency Recording Standard (ATRS) and ICO's AI Auditing Framework to monitor and document risks.

Example: Short Bias Assessment Template

(for a Tenant Arrears Prediction AI Pilot)

Project Name: Tenant Arrears Risk Prediction Pilot

Purpose: To identify tenants at early risk of rent arrears and offer proactive support.

Step 1: Data Bias Check

- **Source of Data**: Rent payment history, and tenancy records.
- **Coverage**: Data covers 98% of active tenants over 5 years.
- **Known Gaps**: Missing payment data for tenants transferred from legacy systems before 2018.

Action: Adjust the model to account for gaps. Validate results across all tenant cohorts.

Step 2: Protected Characteristics Bias Test

- **Ethnicity**: No significant difference in arrears risk predictions across major ethnic groups.
- **Disability Status**: The initial model flagged a slightly higher arrears risk for disabled tenants.

Action: Conduct additional review. Apply fairness adjustments before deployment.

Step 3: Outcome Bias Check

- **False Positive Rate**: Higher among older tenants (65+).
- **Impact Assessment**: Risk of unnecessary support interventions if unadjusted.

Action: Introduce the human review stage for older tenant predictions.

Step 4: Explainability Assessment

- The model uses only clear, explainable inputs (rent records, contact history).

- No use of sensitive personal attributes (e.g., ethnicity, disability) in prediction logic.

Action: Maintain an audit log explaining each prediction basis for transparency.

Summary Bias Assessment Rating:

Moderate Bias Risk Identified
Bias mitigation actions are underway. Model approved for controlled pilot only with human oversight at all key decision points.

- Clear, focused, 1 page max, no overwhelming technical language.
- Captures the seriousness of bias management without paralysing innovation.

Exactly the level of assurance the Board and executives would demand before approving scaling.

Establishing Ethics Oversight

Before any AI rollout:

- Set up an **AI Ethics Panel** (could include board members, tenant reps, and operational leads).
- Require **Ethical Impact Assessments** for any new AI tools.
- Mandate **annual reviews** of AI systems against fairness, privacy, and performance standards.

Framework Insight: Derby City Council embedded ethics oversight from the outset, ensuring AI deployment was transparent, accountable, and fully auditable.

Key Takeaways — Implementing AI Responsibly

- **Transparency First**
  Clearly explain when and how AI is used and always provide a human fallback.
- **Bias and Fairness Are Ongoing Duties**
  Audit data, test models, and maintain human oversight to minimise unfairness and bias.
- **Trust is Built Through Engagement**
  Involve tenants and frontline staff in shaping, testing, and refining AI tools.
- **Governance Must Be Formal**
  Establish ethics panels, impact assessments, and annual AI reviews to embed responsibility.
- **Learn from Leading Councils**
  Derby City Council and Camden show that responsible AI builds trust and strengthens service outcomes.

6. Partnering for Success: Procurement, Partnerships, and Collaboration

AI is a Team Sport. Most housing organisations will not and should not build AI systems from scratch. Strategic partnerships and smart procurement are essential to deliver ethical, cost-effective AI solutions.

The goal: **Buy or build wisely, govern consistently, and collaborate wherever possible.**

***Framework Reference*:** The UK Government AI Playbook stresses the importance of sourcing strategies, responsible vendor selection, and shared learning to drive ethical AI adoption.

Smarter Procurement: What to Look For

When procuring AI solutions, leadership must demand:

- **Explainability**: How does the AI make decisions? Can the logic be explained in plain English?
- **Ethical Assurance**: Is there evidence of bias testing, data protection compliance, and human oversight?
- **Proven Outcomes**: Does the supplier have a track record in the public sector or housing contexts?
- **Adaptability**: Can the solution be tailored to your values, regulations, and tenant needs not just "off the shelf" tech?
- **Data Privacy Guarantees**: Ensure GDPR compliance, clear data ownership terms, and transparent data usage policies.

Real-world Example*: *Derby City Council Partnered with ICS.AI and Microsoft to develop Darcie and Ali, their AI assistants with strict governance on transparency, ethics, and resident engagement baked into the procurement process

Building Partnerships that Share Risk and Learning

Housing providers can strengthen their AI journey by forming partnerships that:

- **Share technical capacity**: Collaborate with peer housing associations, local authorities, or sector groups.
- **Access innovation hubs**: Leverage sector initiatives like the Housing Digital Innovation Hubs or local digital partnerships.
- **Influence ethical standards**: Work collectively to push vendors toward higher standards of explainability, fairness, and tenant protection.

***Example*:** DASH AI's initiative aims to provide housing-specific AI templates, case studies, and peer collaboration opportunities helping the sector move faster, together.

Key Contract Clauses to Protect Housing Organisations

Include these essentials in any Air elated contracts:

- **Audit rights**: Ability to inspect how the AI system works.
- **Ethical use standards**: Clear statements that the system must comply with your Responsible AI Principles.
- **Data portability**: Guarantee that tenant data can be retrieved, transferred, or deleted at your instruction.
- **Termination clauses**: The right to exit contracts if ethical breaches, bias, or unacceptable risks emerge.
- **Ongoing governance reporting**: Require regular transparency reports from vendors.

Framework Insight: Following guidance from the UK Government's Procurement Policy Notes (PPN 05/23) ensures AI procurement considers ethical, resilience, and innovation criteria.

Working Together Across the Sector AI adoption is not a zero-sum game in social housing. Pooling knowledge, sharing lessons learned, and working across organisational boundaries strengthens:

- Ethical standards.
- Collective bargaining power with vendors.

The speed at which safe, effective AI becomes the sector norm

Key Takeaways — Partnering for Success

- **Procure Ethically, Not Just Cheaply**
  Demand explainability, ethical assurance, and adaptability from all AI suppliers.
- **Contracts Must Protect You**
  Include audit rights, ethical guarantees, data control, and strong termination clauses.
- **Partnerships Multiply Impact**
  Collaborate with peers, join innovation hubs, and push vendors collectively toward responsible AI.
- **Learn from Sector Leaders**
  Derby City Council's ethical AI procurement and DASH AI's sector collaboration models show the power of doing this right.
- **Use Government Frameworks**
  Procure AI using UK Government Responsible Procurement guidelines (e.g., PPN 05/23).

7. Learning and Improving: Monitoring, Evaluation, and Scaling

If You Can't Measure It, Don't Scale It

Successful AI isn't just deployed it's governed, monitored, and improved over time. Evaluation is not a formality. It's how you ensure:

- **Tenants are benefiting**.
- **Regulators are reassured**.
- **Biases are managed**.
- **Resources are spent wisely**.

Framework Reference: The UK Government AI Playbook recommends continuous evaluation of AI systems based on fairness, performance, and public trust — not just technical output.

Build Monitoring into the Project from Day One

Every AI pilot or project should have a **Monitoring Plan** that answers:

- What outcomes are we aiming to improve?
- How will we measure them?
- Who is accountable for reviewing progress?

Suggested metrics:

- **Tenant Impact**: Complaints reduced? Did satisfaction improve? Is the speed of response better?
- **Operational Efficiency**: Staff time saved? Costs avoided? Are cases handled faster?
- **Regulatory Alignment**: Are TSMs, compliance checks, or SHQS indicators improving?

Case Study Insights: North Star Housing Embedded feedback loops into its AI-supported tenant engagement pilot allowing them to continuously refine outputs and improve tenant satisfaction.

Use Feedback to Improve — Not Just Report

Monitoring isn't just for dashboards or auditors. It should:

- Trigger action when issues arise.
- Adapt AI models when tenant behaviours change.
- Inform decisions on whether to scale, redesign, or stop a project.

Practical Tip: Set monthly or quarterly AI Governance Reviews. Include tenant reps, staff leads, and exec sponsors. Keep it light touch but regular and meaningful.

Case Study Insight**: **Derby City Council Reviews AI chatbot performance monthly, analysing deflection rates, complaints, and escalation triggers adjusting content and workflows as needed.

Scaling: Only When Ready

Scaling AI without proper evidence creates reputational and ethical risks.
Before expanding, ask:

- Has the pilot delivered measurable outcomes?
- Are users (tenants and staff) engaged and confident?
- Are bias, transparency, and oversight issues managed?
- Do we have the capacity to support and maintain it?

If the answer is yes scale gradually.
If no pause, adapt or stop. There is no shame in pivoting when lessons emerge.

Reference Framework – Read Prof Alan Browns – "Delivering AI at Scale"

Case Study Insight – Maidstone Borough Council: Measuring Impact for Scaling

The success of 'OneView' was evidenced by a significant reduction in homelessness and improved efficiency in service delivery. By focusing on measurable outcomes, MBC built a strong case for scaling the initiative and inspired similar approaches in other local authorities.

Share What You Learn

Sector progress relies on openness. Consider:

- Publishing short "AI Lessons Learned" summaries.
- Contributing to housing networks, forums, and platforms like DASH AI.
- Sharing what *didn't* work as much as what did.

Framework Alignment: Open evaluation and sector learning are encouraged by the UK Digital Government Strategy and the Turing Institute's guidance on Responsible AI transparency.

Key Takeaways — Learning, Evaluation, and Scaling

- **Define Success Before You Begin**
  Know what success looks like and how you'll measure it before any AI pilot starts.
- **Monitor Regularly and Actively**
  Create light touch but consistent feedback loops. Use what you learn to improve, not just report.
- **Don't Scale Without Evidence**
  Only expand pilots that show clear, measurable benefit and meet ethical and governance standards.
- **Keep Governance Involved**
  Use regular AI reviews to surface risks, insights, and performance trends.
- **Share Lessons with the Sector**
  Learning from each other accelerates progress, reduces duplication, and raises standards.

8. Conclusion and Practical Toolkit

Building a Resilient, Ethical AI Future in Housing

AI offers real opportunities to improve the lives of tenants, strengthen governance, and build more resilient housing organisations. But success demands more than technology alone. It demands leadership thoughtful, ethical, and focused on people first.

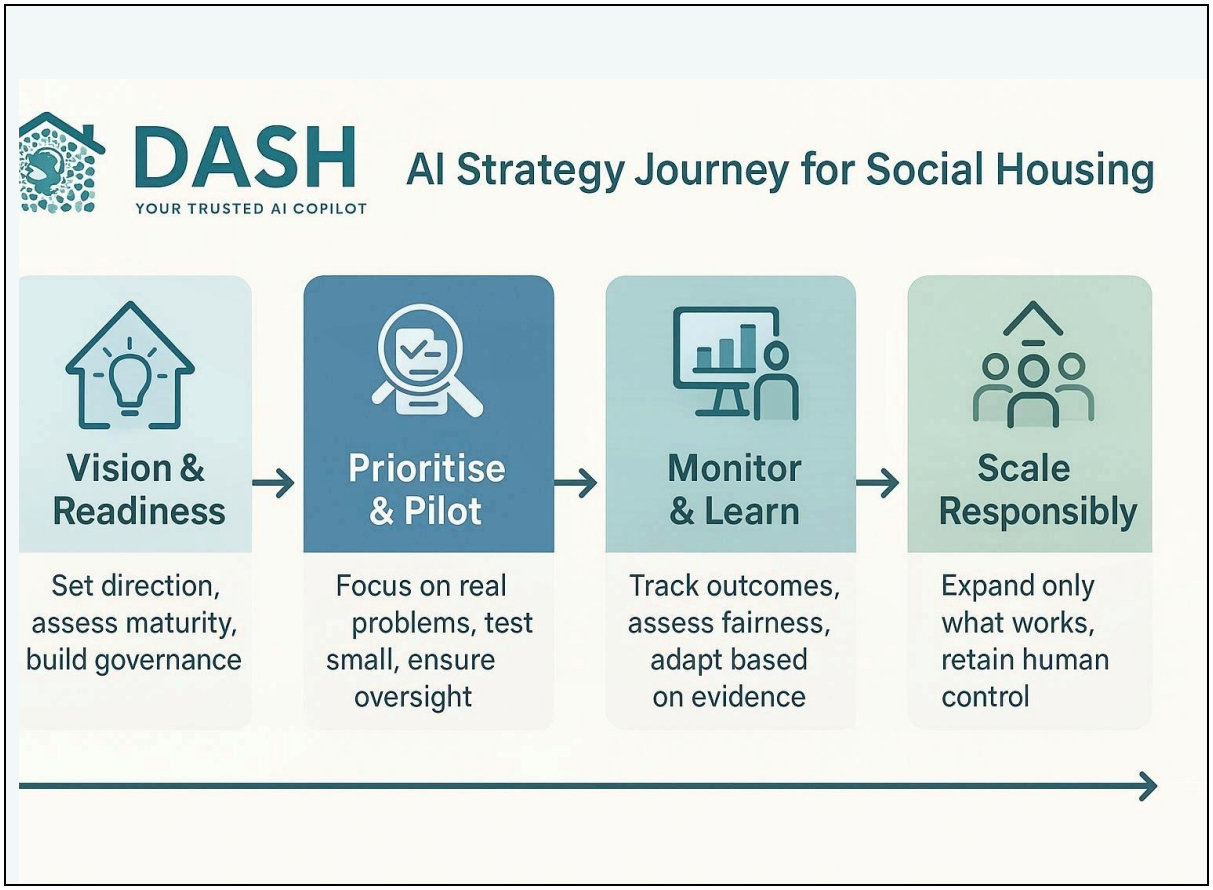
Throughout this guide, we've seen that:

- Responsible AI starts with a clear vision tied to tenant outcomes and social purpose.
- Foundations matter skills, data, governance, and ethical frameworks must be strong before scaling.
- AI projects must be selected, piloted, and expanded cautiously with evidence, transparency, and ongoing learning at the heart.
- Procurement, partnerships, and collaboration are strategic tools not just operational choices.
- Continuous monitoring and sector-wide sharing strengthen the impact and reduce risks for everyone.

In short: **AI will not transform social housing. Housing leaders will use AI responsibly, bravely, and wisely.**

Your AI Strategy Journey at a Glance

This simple roadmap visual summarises the five key phases of developing and implementing an AI strategy in a housing context from vision setting to responsible scaling. It's designed as a high-level reference for Boards and Executive Teams to track progress and maintain strategic focus.



Practical Tools to Support Your AI Journey

To move from strategy to action, here are practical tools you can use immediately:

1. AI Maturity Assessment Checklist

Quickly assess your organisation's AI readiness:

Area	Question	RAG Status (Red/Amber/Green)
Vision and Strategy	Is there a clear, tenant-centred AI vision?	
Leadership and Culture	Are Board and Exec teams digitally literate?	
Data Readiness	Is data clean, accessible, and governed?	
Governance Frameworks	Is Responsible AI embedded formally?	
Infrastructure	Are systems cloud-ready and secure?	
Ethics and Trust	Is tenant trust and ethical impact prioritised?	

Use this checklist at the project start and update it annually.

2. AI Bias Assessment Template

Before any AI pilot launches:

Step	Example Action	Status
Data Bias Check	Test dataset across key characteristics	
Protected Characteristics Review	Identify disproportionate model impacts.	
Outcome Bias Testing	Measure false positive/negative rates.	
Human Review Integration	Maintain human checks for critical cases.	
Transparency Assurance	Create plain English model explanations.	

Keeping bias assessments simple and routine reduces ethical risks dramatically.

3. AI Governance Charter Template

A one-page agreement for internal and external partners:

- We commit to AI that enhances fairness, dignity, and tenant well-being.
- We will maintain human oversight of all critical AI-supported decisions.
- We will audit AI systems annually for bias, performance, and transparency.
- We will be transparent with tenants and staff about AI use and limitations.
- We will share learning openly to strengthen sector-wide responsible AI adoption.

Adopt and publish a Charter like this early it sets expectations, reassures regulators, and builds public trust.

Your Next Step; You now have the knowledge, structure, and tools to write and develop a responsible, sector-leading AI strategy. But the most important ingredient is leadership **which keeps tenants, ethics, and purpose at the heart of every decision**. If your organisation starts small, governs wisely, learns openly, and scales responsibly, AI can be a profound force for good helping secure the future of social housing for generations to come.

Final Key Takeaways

- **Put Purpose First**
  Tenant safety, dignity, and trust must lead every AI decision.
- **Govern Proactively, Not Reactively**
  Governance, ethics, and transparency must be built in from day one.
- **Pilot, Learn, and Scale Carefully**
  Prove benefits before expansion. Learn fast, adapt faster.
- **Collaborate, Share, and Lift the Sector**
  We move faster, more safely, and more ethically when we work together
- **Lead with Courage and Care**
  Technology changes. Values endure. Let's lead with both.

9. Research Foundations Appendix

This guide is based on a synthesis of current best practices, real-world case studies, and sector-specific insights. Key sources informing its recommendations include:

Government Frameworks and Standards

- **UK Government AI Playbook (2025)**: Ten Principles for Responsible AI, guidance on AI governance, procurement, and phased adoption.
- **Data Ethics Framework (UK Cabinet Office)**: Standards for ethical data use in public sector innovation.
- **Algorithmic Transparency Recording Standard (ATRS)**: Templates for explaining AI use in public services.
- **Responsible AI Governance & Policy Development: A How-to Guide for Executives**
- Adoption of a Responsible AI Code (adapted from the Charity Excellence AI Ethics Template).

Public Sector and Housing Sector Case Studies

- **DASH AI Case Studies**:
  - *Together Housing*: Predictive arrears intervention.
  - *North Star Housing*: Compliance and tenant engagement pilot.
  - *Camden Council*: Building tenant trust through data transparency.
  - Notting Hill Genesis: Leveraging AI for Proactive Maintenance
  - Maidstone Borough Council: Data-Driven Homelessness Prevention
- **Derby City Council**: Deployment of AI digital assistants (Darcie and Ali) with embedded ethics and transparency frameworks.

International Standards and Research

- **OECD Principles on Artificial Intelligence**: Best practices on fairness, transparency, and human-centred AI.
- **EU ALTAI (Assessment List for Trustworthy AI)**: Tools for bias assessment, risk management, and explainability.
- **Turing Institute Understanding Artificial Intelligence Ethics and Safety**: Public sector specific ethical AI guidance.

Industry Reports and Playbooks

- **PwC & Microsoft 'How to Deploy AI at Scale' Playbook**: Organisational readiness, cloud infrastructure, and responsible scaling.
- **Blueprint for Modern Digital Government (UK 2025)**: Embedding ethical digital transformation across public services.
- **HAI AI Index 2025**: Trends in AI adoption, responsible AI developments, public sector use cases.

About - Demystifying AI for Social Housing (DASH)

At DASH, we make AI simple and practical for social housing leaders. We know AI can seem complex, so we focus on clear, actionable insights that help you drive efficiency and make informed decisions, whether in day-to-day operations or long-term strategy. For **board members**, our AI tools enhance governance by streamlining routine tasks, allowing you to focus on impact. For **executives**, we provide the insights needed to drive innovation and stay ahead of change.

Supported by our panel of AI experts with 15+ years of sector expertise and partnerships with AI specialists, we turn complex technology into real-world results. More than just a tech provider, we're your AI copilot, helping you harness AI's potential to improve services, strengthen decision-making, and shape the future of social housing.

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