Transformation Treadmill

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Chief Technology Officer - Mobysoft

About Torus

Torus is an ambitious and established housing group with deep roots in our three heartland areas of Liverpool, St Helens and Warrington.

One of the North West's largest landlords, we have 1,500 staff, manage around 40,000 homes and serve 75,000 customers.

Our development programme targets 5,300 new homes by 2024, with a strong focus on affordable homes for rent and homeownership.

Our commercial arm, HMS, is an award-winning building and maintenance contractor. 100% of the profits generated are used to fund initiatives that make a positive difference to communities and the lives of the people who live in them.

Torus' charity ComMutual invests at least £5m a year in meaningful community projects that improve wellbeing, skills and quality of life, to break down barriers and unlock potential.

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Committed to Social Housing since 2003

Unique arrears management solution – RentSense

Proven & Industry Specific Algorithms

Processing 1.4m Tenancies Per Week

130+ Customers

Process 27% of all UK social tenancies

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Fit for the Future 2015-2018

Strength

Protecting our financial capacity by:
- Mitigating the impact of welfare reform through robust and effective income collection processes and systems
- Minimising void loss by creating sustainable tenancies
- Ensuring repair costs achieve agreed targets
- Achieving target management costs across the two subsidiaries

Influence
- Building on our reputation as a digital innovator
- Developing a strong employer brand which attracts, develops and retains the talent the business needs
- Being seen as a partner of choice, known for being efficient and well managed
- Perceived by local partners as trusted, collaborative and effective
- Rated as excellent by funders and regulator

Impact
- Releasing financial capacity to deliver development plans
- Delivering social impact
- Making a measurable difference in neighbourhoods that need extra support
- Delivering excellence in customer service through a tailored, digital first model

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Fit for the Future 2015-2018

IT

Exploit the capability of our IT systems to automate, streamline and digitise our services and processes.

People

Recruit and retain the right people with the right skills, and create a working environment which maximises their potential.

Value for money

Implement operating models which minimise costs and maximise our impact in areas of strategic priority.

Intelligence

Manage data in a way that it can be used as intelligence to add value to our business.

Brand

Develop a diverse business which enables each part to deliver against our USP in terms of our customers, our neighbourhoods, our partners and our commercial activity.

Efficiency savings of £8,529,000

In House Contractor

- Integration of the two management teams for GGHT and Helena Propertycare
- Alignment of the service offer and operating models for the two subsidiaries
- Relocation of the two teams to one base at Sutton Fold
- Adoption of the GGHT outsourced stores model across the whole operation
- Bringing the GGHT gas servicing operation in-house

Corporate Services

- Integration of teams including IT, Organisational Development, Business Assurance and Finance
- Reductions in the numbers of senior managers
- Review of IT contract arrangements and alignment of IT systems
- Release of a number of people on VR and reduction in duplication of roles

Service Delivery

- Integration of the two customer contact centres
- Reduction in senior management numbers
- Restructuring of the social investment team to a funded model
- Move to a new older people's service model for GGHT with greater recovery of costs
- Reduction in discretionary activities which are not part of our landlord core responsibilities

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The Transformation treadmill

- Austerity

- Welfare reform and Universal Credit

- Development and financial capacity

- Digital and new technology

- Mergers

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THE CHANGING ENVIRONMENT

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2014 → 2015 → 2016 → 2017 → 2018

2014

Mark Prisk

£22bn Gov't cuts to welfare

Scottish Ind. Referendum

Kris Hopkins

Wales Housing Bill passed

DCLG Budget 1/3rd of '09 Budget

2015

Full-service UC introduced

ONS Reclassification

Right to buy

Hung Parliament

Scottish HAs almost subject to FOI

Pay to Stay

2016

Rent Cut

Brandon Lewis

Moody's Negative Outlook

Brexit Referendum

Gavin Barwell

RTB ended in Scotland

2017

Grenfell Tower

Gen. Election

Alok Sharma

U-turn on LHA cap

Rent Settlement post 2020

Mega-Mergers

White Paper

2018

League Tables

Green Paper

Borrowing cap lifted

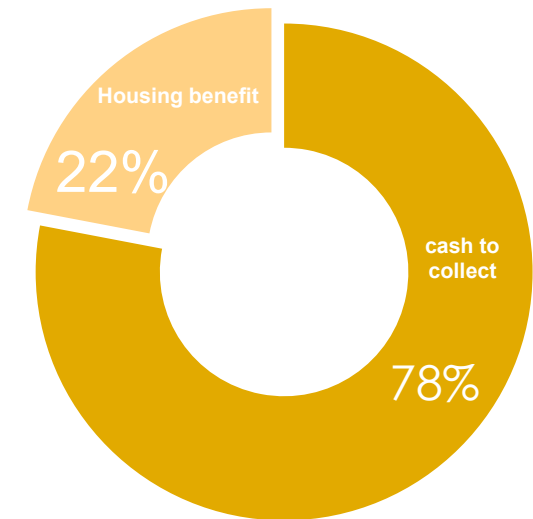Homelessness

All LAs on full-service UC

GDPR

Kit Malthouse
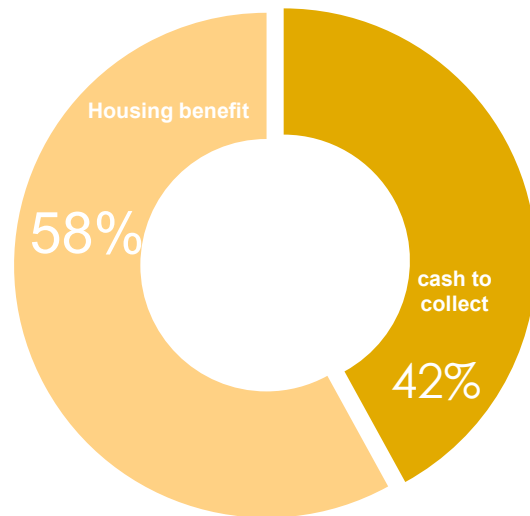
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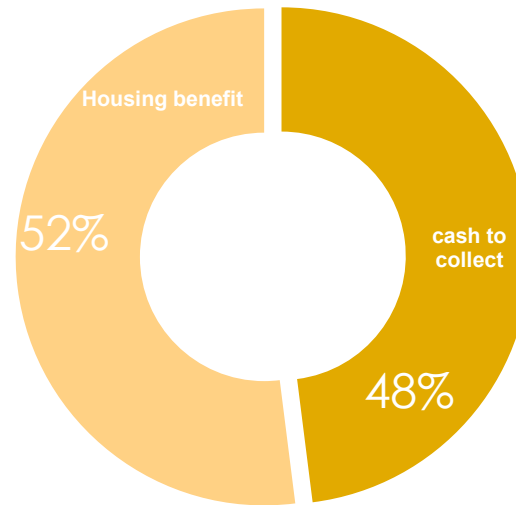
It's complicated...

Multiple Pymt Methods
HB, DD, APA, Cash, S/O etc

Multiple Payment Cycles
Monthly, 4 weekly, weekly, fortnightly, erratic etc

Multiple Payment Sources
Tenant, relative, DWP, LAs etc

Charge Cycles
Weekly, 4 weekly, monthly, annually, fortnightly etc

Rent Free Periods

Payment Timings
(on time, in advance, in arrears)

Tolerances Required
Postings delayed (bank holdiays), 53 week year, end of year rent cut

Multitude of Discrete Combinations...

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RULESETS ALGORITHMS PREDICTIVE ANALYTICS DATASET

- Unprecedented volumes of data

- Cheaper, powerful computing available "on-demand"

- Software that is better and easier to use

- More precise data modelling techniques

- Faster result achievement and action delivery

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RentSense Statistics

Recommended by RentSense	2,909
Average recommended cases completed	58%
Recommended by HMS	7,474
Cases recommended by RentSense but not QL	531

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RentSense statistics

| Arrears Banding	Accounts	Contact Recommended	Contact Complete	Gross Arrears	RentSense Projected Arrears
Less than £100	4,947	178	172	£87,496	£13,571
£100 to £250	2,542	324	283	£473,510	£57,838
£250 to £500	3,328	771	630	£1,066,412	£220,484
£500 to £750	754	471	396	£464,748	£302,943
£750 to £1000	486	310	253	£421,405	£323,129
£1000 to £2500	1,019	610	559	£1,589,142	£1,396,657
£2500 to £5000	341	223	201	£1,137,247	£1,077,061
Above £5000	39	28	25	£235,813	£228,955

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RentSense statistics

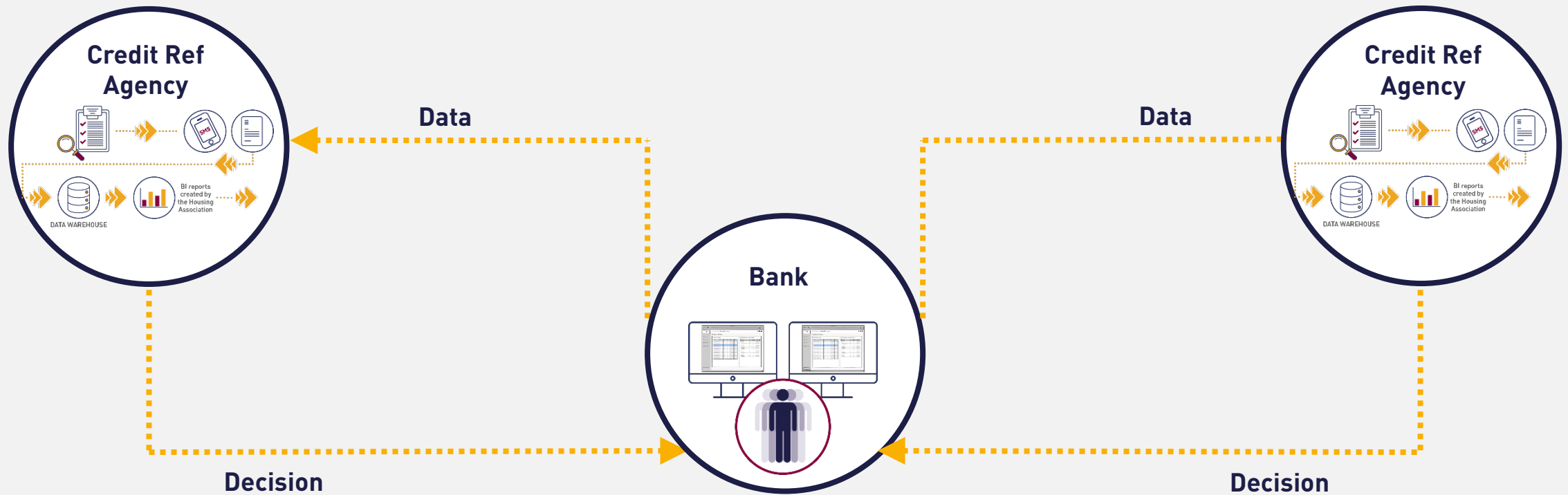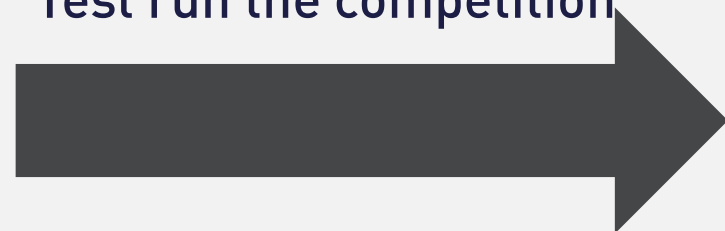|	
Current RentSense FTE	16 fte
Average RentSense recommended cases per officer	182
Average QL cases per officer	467
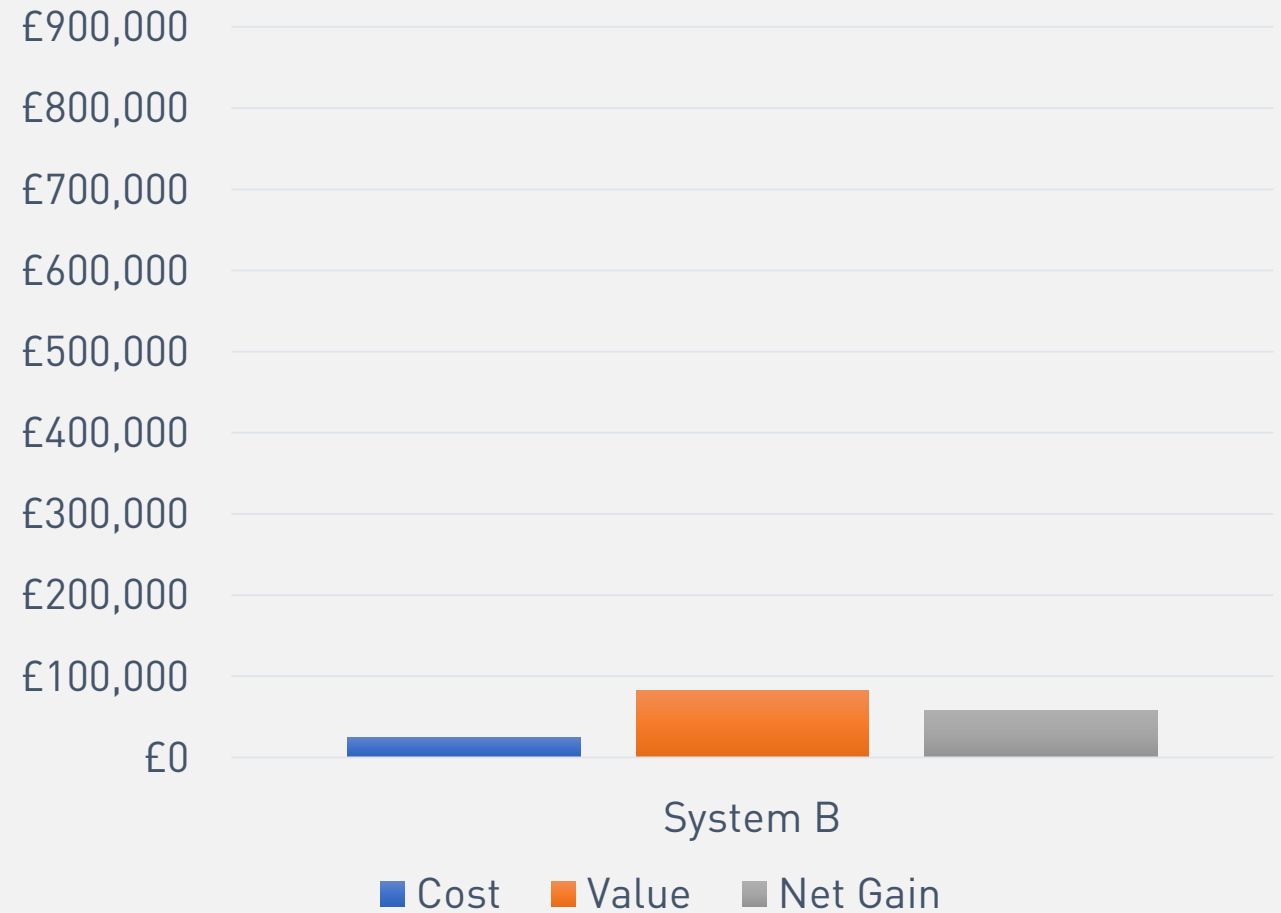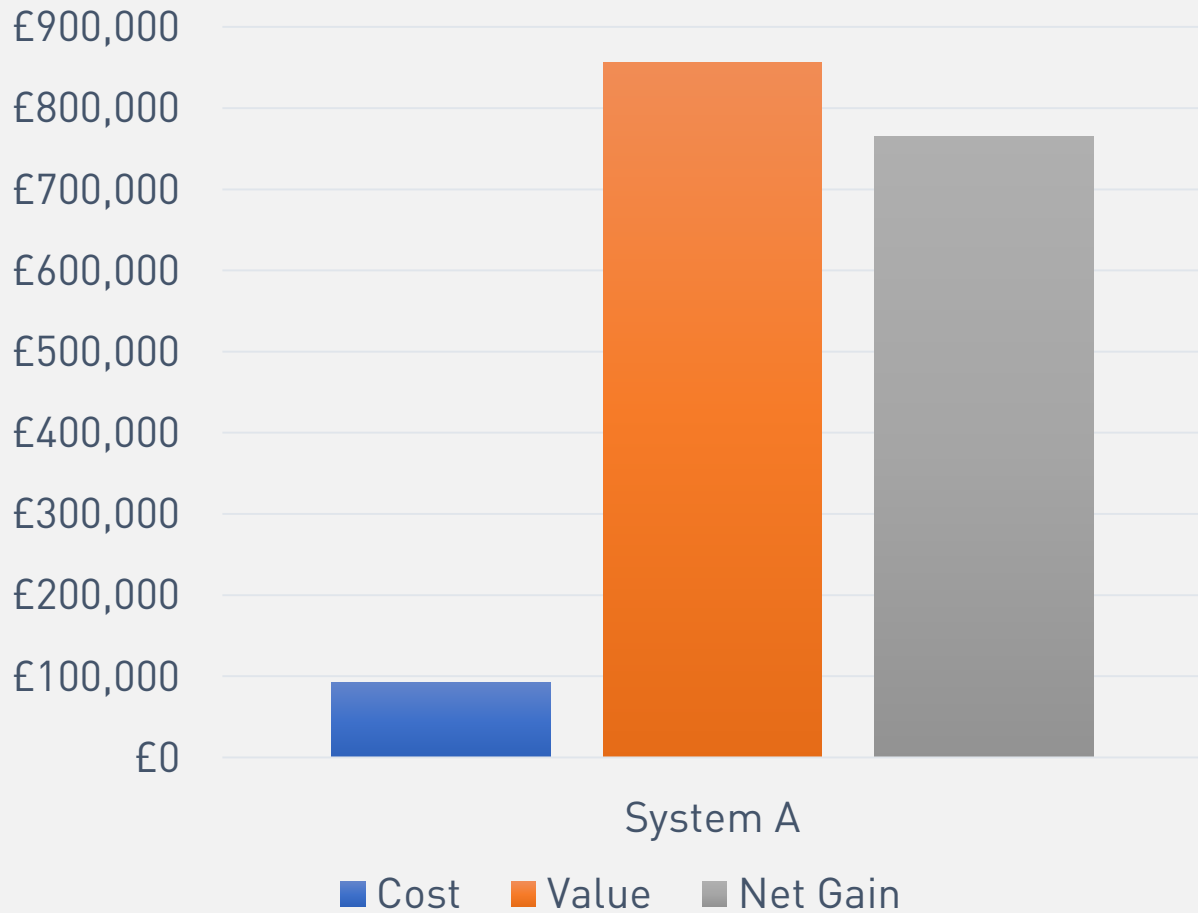
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QuantSpark has a strong record of delivering Analytical Innovation for clients across both B2B and B2C sectors, with a focus on Retail and Private Equity

Retail	Private Equity	Analysis and Dev

Retail

Development of bespoke enterprise-scale analytics platform underpinning space, range, pricing and location planning decisions; strategic involvement with Argos acquisition implementation (space optimisation)

Machine learning driven customer segmentation; location-based revenue analysis

Designing data strategy for marketing function; retailer data analysis to inform rentals; advising on footfall system implementation

Private Equity

EST 1898

T·M·LEWIN
LONDON

Automated segmentation; pricing models; data analytics capability building

a-plan   JLA

BALDWINS
a Capital company

IRIS

SOVOS
INTELLIGENT COMPLIANCE

B2B customer behaviour analytics; churn prediction models; revenue bridge/snowballs; call-centre optimisation; insurance policy analysis

Analysis and Dev

Tech development:

Developing an intelligence sharing platform for the tech industry with AI detection algorithms

Building a Knowledge Sharing Platform and predicting/ identifying terrorist content

Development of location intelligence and environmental modelling platform to inform comms targeting

Strategic analytics:

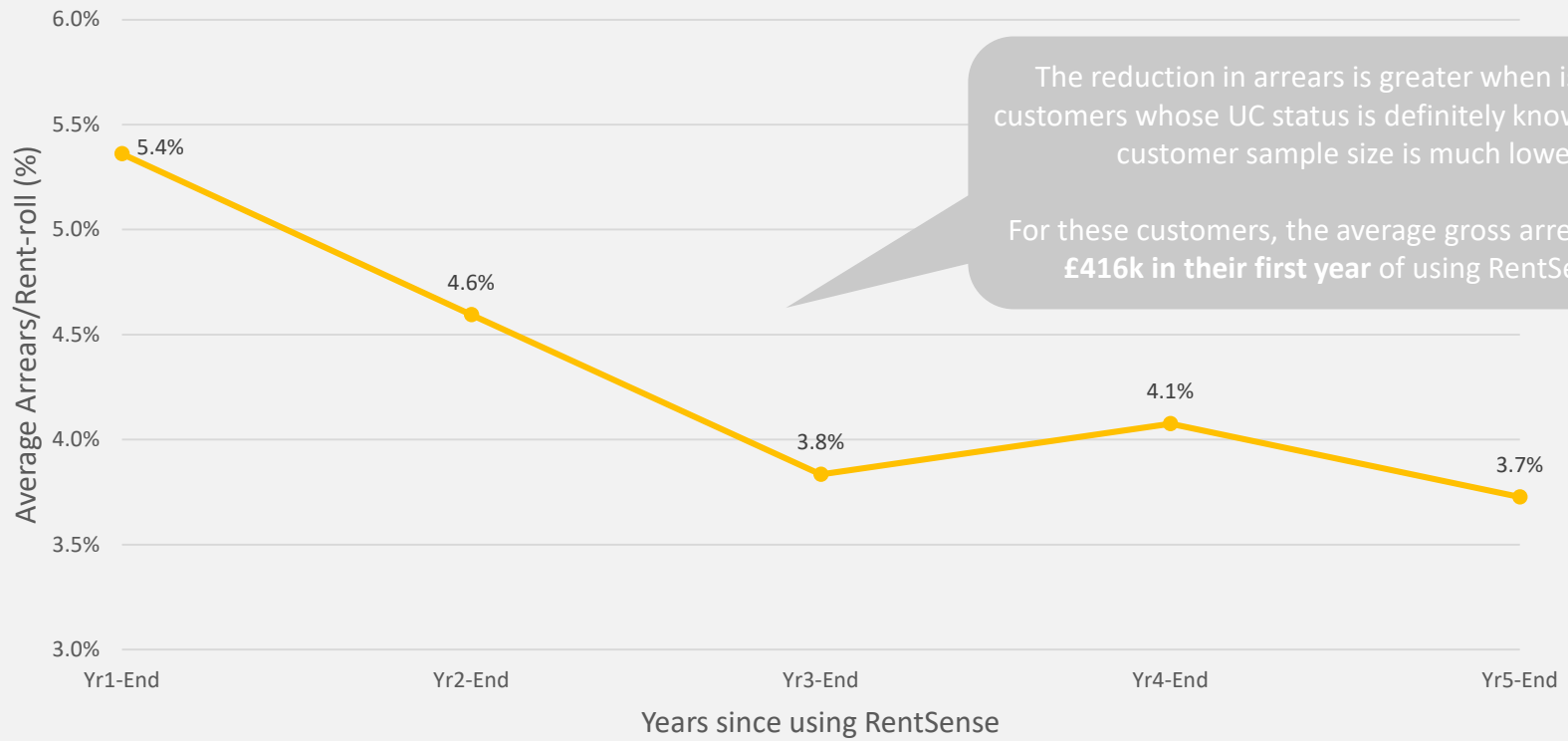*Data analysis to improve schools outreach, analytics training, and development of an alumni network*

Department for Culture Media & Sport

Competition assessment econometric analysis

On average, customer arrears declines during the first two years of RentSense use

QuantSpark

Mobysoft Data

Arrears as a % of rent-roll over time:

The reduction in arrears is greater when isolating customers whose UC status is definitely known, but the customer sample size is much lower.

For these customers, the average gross arrears fell by **£416k in their first year** of using RentSense*

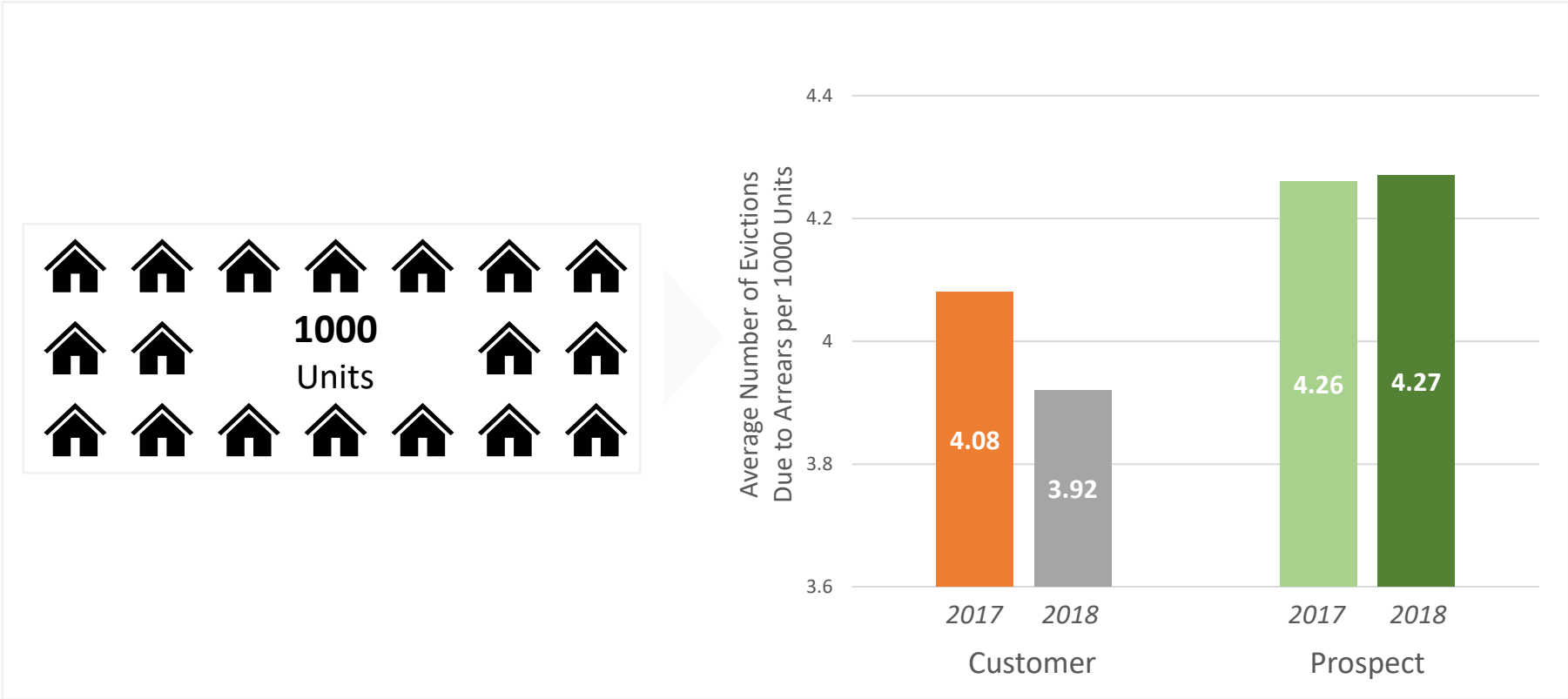*based on an average customer with Annual Rent-Roll of £52m, and 0.8pp reduction in arrears as a percentage of rent-roll

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Torus 2020 – launched January 2019

The Torus 2020 programme will deliver:

- A single group wide operating model
- Common IT and digital platforms
- A single customer hub
- An integrated HMS
- £5 million social investment across our 3 heartlands
- A social housing cost per unit of £2617

Torus 2020

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Torus 2020 – launched January 2019

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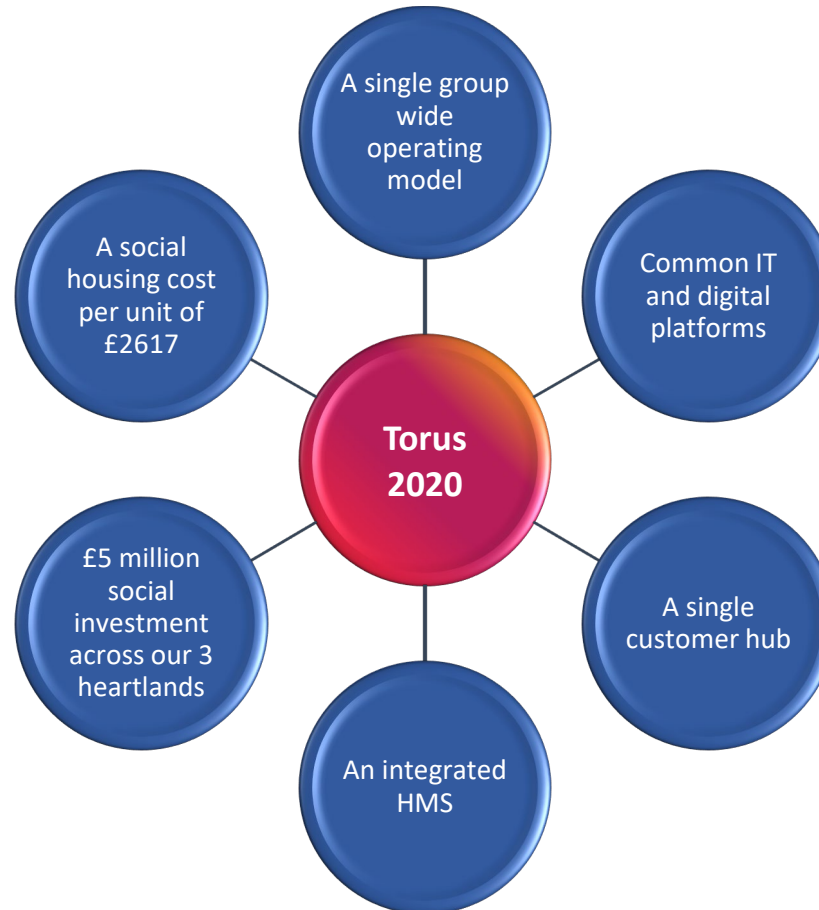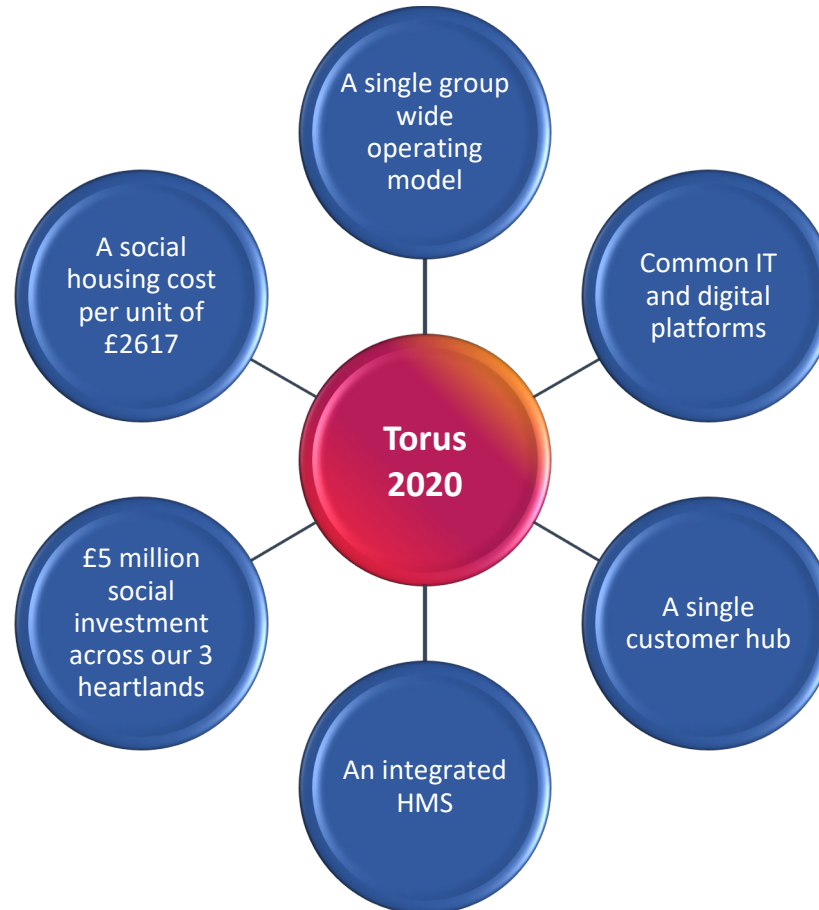
Torus 2020

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Transformation programme

The pillars of the transformation programme are therefore:

Customer Experience	Integrated ICT systems	Lean, efficient process design	Data and intelligence	Digital technology	Our people

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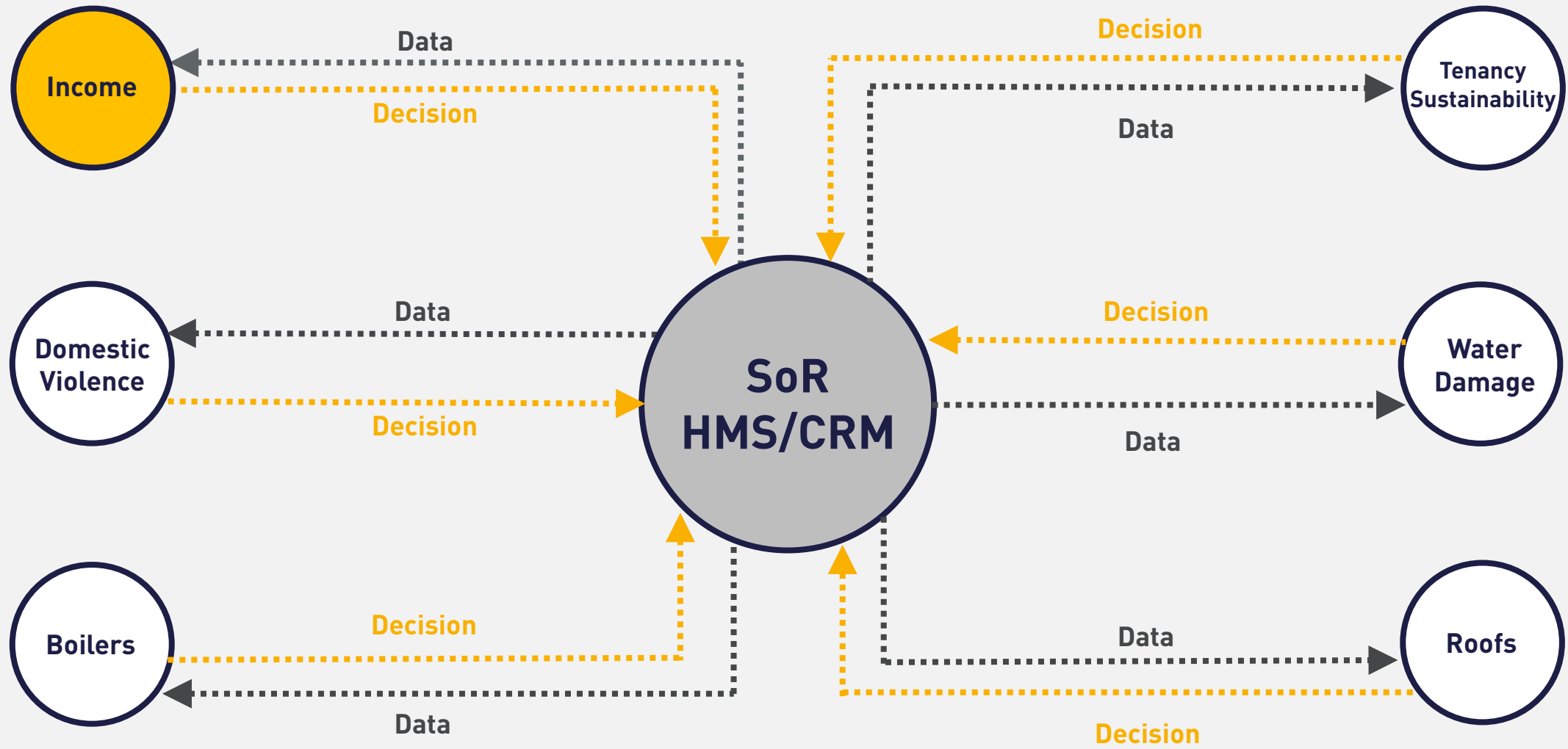
Torus 2020 – the business plan

- New data mining tools to monitor environment

- Look at own and gov data to identify changes

- Customer feedback

- This will inform product development

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Any Questions

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