Digital Strategy 2026 - 2031

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1.0 About Homes for Life

Homes for Life Housing Partnership (HfL) is a Registered Social Landlord (RSL) and Scottish Charity established in 1998 under the Scottish Government's New Housing Partnerships initiative to provide affordable housing throughout East Lothian. Today, the organisation owns and manages 304 affordable homes located across East Lothian's towns and villages, with its headquarters in Haddington.

Homes for Life is committed to delivering affordable, high-quality homes and responsive housing services that meet the needs and aspirations of its tenants. The organisation operates with a dedicated team of employees with a voluntary Board of Management who provide strategic direction and governance oversight.

Homes for Life's strategic direction is set out through its Business Plan which focuses on four key objectives: investing in services, investing in homes, investing in people and investing in the future. These objectives are underpinned by the organisation's core values of Compassion, Collaboration, Trust and Professionalism and reflect its commitment to delivering more than simply housing by helping people and communities thrive and flourish.

The housing sector operates in an environment of increasing digital expectations, regulatory requirements and service demands. Homes for Life has already embraced a range of digital solutions, including online tenant services and modern communication channels, and recognises that technology, information and digital services will continue to play a critical role in delivering efficient, accessible and customer-focused services.

Digital adoption has been a rising trend amongst tenants with the most recent survey showing that 89% of respondents had internet access rising to 100% amongst 16–34-year-olds. Tenant expectations of digital engagement has risen but it must also be recognised that in the 75 and over age group only 56% of respondents had internet access and of those none anticipating getting internet access in the next year. We therefore have to maintain non digital access to services for some tenants.

As a relatively small organisation, Homes for Life recognises that technology is most effective when combined with strong governance, informed decision-making and trusted specialist delivery partners. Rather than building extensive in-house technical capability, the organisation will continue to adopt a partner-led delivery model that provides access to specialist expertise while ensuring strategic ownership, accountability and decision-making remain firmly within Homes for Life.

To support its strategic objectives and deliver long term value for money, Homes for Life will modernise and enhance its digital capabilities, information systems and technology infrastructure. This will enable the organisation to remain resilient, responsive and effective in meeting the evolving needs of tenants, customers, and stakeholders.

2.0 Developing the Strategy

This Digital strategy has been developed to support Homes for Life Housing Partnership's strategic ambitions and has been developed in consultation with staff, our Board and other key stakeholders. It recognises technology as a critical enabler of excellent customer service, effective governance, business resilience and organisational sustainability.

Technology, particularly Artificial Intelligence (AI), is evolving at an unprecedented pace. Rather than focusing on specific technologies alone, this strategy establishes the principles, capabilities and governance that will enable Homes for Life to adopt future innovations confidently, securely and in a way that continues to deliver value for tenants and the organisation.

Building upon the digital foundations already established within Homes for Life, this strategy sets out how technology will be used to support service improvement, enhance tenant engagement, strengthen operational efficiency and enable informed decision-making over the coming years.

3.0 AI Readiness in the Sector

SFHA, in partnership with Altair, published its AI Readiness Report in April 2025, offering insight into how prepared Scotland's housing associations are to adopt and use AI. The report highlights the transformative opportunity and guidance to safely and effectively deploy and integrate AI. Homes for Life will utilise sector insights and industry benchmarks to safely adopt technology that supports strong governance and service delivery.

The full report can be found at - https://www.sfha.co.uk/our-work/new-report-highlights-ai-readiness-across-scotlands-housing-sector

4.0 Strategic Purpose

The purpose of this document is to define Homes for Life's IT & Digital Strategy and provide a clear direction for the development and use of technology over the next five years whilst recognising that the pace of change could supersede the five-year framework.

More importantly, it provides a framework for how Homes for Life will make technology decisions, prioritise investment and embrace innovation in a controlled, proportionate and sustainable manner. The strategy is therefore intended to remain relevant even as individual technologies continue to evolve throughout its lifetime.

It establishes the principles, priorities and roadmap that will guide investment in digital services and technology infrastructure, ensuring that technology supports the delivery of Homes for Life's vision, values and strategic objectives.

The operating environment for housing associations is changing rapidly. Customer expectations continue to evolve, regulatory requirements are increasing, cyber threats are becoming more sophisticated and financial pressures require organisations to deliver greater efficiency and value for money. At the same time, advances in cloud technologies, automation, data analytics and AI are creating new opportunities to transform how services are designed, delivered and improved.

Historically, technology within Homes for Life has focused on maintaining reliable business systems, supporting housing management activities and providing staff with the tools required to deliver services. Whilst these foundations remain essential, technology is now expected to do considerably more than simply support the organisation. It has become a strategic enabler of service improvement, operational resilience, regulatory compliance, informed decision-making and organisational efficiency. This strategy reflects that evolution and sets out how technology, information and digital capability will increasingly underpin the delivery of Homes for Life's wider business objectives.

The emergence of AI represents one of the most significant technological developments facing organisations today. Over the lifetime of this strategy, AI has the potential to fundamentally reshape how information is managed, how services are delivered and how decisions are made. Used responsibly, AI can help automate routine administrative tasks, improve access to information, support customer interactions, enhance reporting and analysis, identify emerging risks and opportunities, and enable staff to focus more time on activities that add value for tenants and communities.

For Homes for Life, AI presents opportunities to improve organisational efficiency, strengthen decision-making and enhance the customer experience, while also introducing new considerations around ethics, data quality, security and governance & regulatory compliance. This strategy therefore recognises the importance of developing the organisation's understanding and adoption of AI technologies in a controlled, proportionate and responsible manner, ensuring that innovation is balanced with appropriate safeguards and oversight.

This strategy sets out how Homes for Life will utilise technology, data, and automation to support business transformation, improve service accessibility, strengthen information management and increase organisational efficiency. It also recognises the importance of maintaining a resilient technology infrastructure, robust cyber security controls and effective data governance arrangements to protect digital assets.

The successful delivery of this strategy will enable Homes for Life to provide modern, responsive and accessible services for tenants while equipping staff and the Board with the tools, information and digital capabilities required to make effective decisions and support continuous improvement. Through the strategic adoption of technology and responsible exploration of AI-enabled solutions, Homes for Life will be better positioned to meet changing customer expectations and respond to future challenges.

This strategy is supported by a framework of policies, procedures and operational plans that provide detailed guidance on the management, security and use of information and technology resources across the organisation.

This strategy links to and supports the delivery of a range of corporate plans and strategies, including:

• Business Plan

• Tenant Participation strategy

• Asset Management strategy

• Customer Service Standards

• Risk Management Framework

• Data Protection and Cyber Security Policies

Delivering these ambitions will not depend solely upon technology. Success will be achieved through a combination of strong governance, engaged colleagues, effective business processes and trusted technology partners working together to deliver sustainable improvements. Technology will remain an enabler of change, but organisational leadership, culture and collaboration will continue to determine the success of digital transformation.

5.0 Strategic Vision

Homes for Life will deliver exceptional services, informed decision-making and sustainable organisational success through the intelligent, secure and responsible use of technology, information and digital innovation.

6.0 Strategic Aims

Over the next five years, Homes for Life will pursue the following strategic aims:

1. **Deliver Excellent Digital Services** by providing modern, accessible and responsive digital services that improve the tenant experience and enable customers to interact with Homes for Life through channels that best meet their needs.

2. **Empower Our People** by equipping our staff and the Board with the technology, information, skills and digital capabilities required to work effectively, collaborate efficiently and make informed decisions.

3. **Harness Data,** Insight **and AI** by developing a data-driven organisation that uses high-quality information, analytics, automation and AI technologies to improve decision-making, increase efficiency and identify opportunities for service improvement.

4. **Strengthen Our Cyber** Resilience and Information Protection to protect organisational information, systems and services through robust cyber security, effective governance and resilient technology infrastructure capable of supporting future business needs.

5. **Enable Sustainable Growth and Innovation** by ensuring our technology investments deliver measurable value for money, support organisational sustainability and provide the flexibility required to respond to changing customer expectations, regulatory requirements and future opportunities.

7.0 Strategic Objectives

To deliver these aims, Homes for Life will:

• Modernise core business systems and maximise the value derived from existing technology investments.

• Increase digital access and self-service opportunities for tenants while maintaining inclusive services for those who prefer traditional channels.

• Improve the quality, accessibility and governance of organisational data to establish a single source of truth.

• Develop reporting and business intelligence capabilities to support evidence-based decision making.

• Explore and adopt appropriate AI solutions to automate routine tasks, improve productivity and enhance service delivery.

• Establish clear governance, ethical principles and controls for the use of AI technologies.

• Strengthen cyber resilience, information protection and regulatory compliance through proportionate governance, effective controls and trusted specialist partners.

• Improve digital skills, confidence and capability across the organisation.

• Ensure technology services remain secure, resilient, sustainable and cost-effective through effective lifecycle management, alignment to NCSC and recognised computing standards, as well as strategic supplier partnerships.

• Ensure all new services, business plans and process improvements are designed digital-first by default.'

• Deliver technology investments that demonstrate clear business benefits and value for money.

• Develop and maintain strategic partnerships with trusted technology suppliers, ensuring external expertise, innovation and service quality continue to support Homes for Life's long-term business objectives.

Collectively, these objectives provide the framework through which Homes for Life will make future technology investment decisions. They recognise that digital transformation is not a destination but an ongoing journey of continuous improvement, ensuring technology continues to evolve alongside organisational priorities, customer expectations and the wider housing sector.

8.0 Building a Modern Technology Foundation

A secure, resilient and modern technology environment is essential to supporting excellent services for our tenants, colleagues and communities. Technology should provide a dependable foundation that enables colleagues to deliver services confidently, protect organisational information and support the long-term sustainability of Homes for Life.

Over the lifetime of this strategy, we will continue to strengthen our cyber resilience, modernise our infrastructure and ensure our technology investments deliver long-term value for the organisation.

Our priority in the early years of the strategy will be to complete our transition to a cloud-based operating model**.** This is not simply a technology refresh; it represents a strategic shift towards a more resilient, flexible and sustainable operating model that reduces internal support overhead, simplifies technology management and provides a strong foundation for future service improvement and innovation.

The successful migration from our current on premise Housing Management System SDM to HomeMaster, which is cloud-based, will provide the foundation for our future digital services. Alongside this programme, we will migrate remaining services and data to Microsoft 365, including the adoption of SharePoint Online, OneDrive and Microsoft Entra ID. This will enable colleagues to access information securely from any location while improving collaboration and reducing infrastructure complexity.

Recognising our reliance on cloud-based services and specialist technology providers, we will ensure resilience and remote workforce capabilities are considered across the entire technology supply chain. This includes maintaining appropriate recovery arrangements, regularly validating business continuity plans and working collaboratively with our technology partners to minimise service disruption and support timely recovery when incidents occur.

By reducing our dependence on local infrastructure and embracing cloud technologies, we will create a more agile and sustainable technology environment capable of supporting future organisational growth.

Success will not be measured simply by the technology we deploy, but by the resilience, efficiency, security and value it delivers to colleagues, tenants and the wider organisation.

9.0 Strengthening Cyber Security and Information Governance

Cyber resilience is an ongoing organisational commitment that combines technology, people, governance and trusted specialist expertise to protect Homes for Life's services and tenant information. We will proactively assess our security posture, ensuring cyber security and governance arrangements remain robust, effective, proportionate and aligned with the cyber threat landscape.

1. Technical Controls and Data Governance

We will continue to strengthen the security and governance of our cloud productivity platform through regular security reviews, policy optimisation and continuous monitoring. Information governance capabilities will continue to mature through data classification, retention management, Data Loss Prevention controls and stronger protection of sensitive information.

2. External Assurance

To validate the effectiveness of our security controls, we will maintain independent penetration testing, vulnerability management and maintain our Cyber Essentials Plus certification.

3. Specialist Partners

As a relatively small organisation, Homes for Life will continue to adopt a risk-based approach to cyber security, drawing upon the expertise of trusted specialist partners where appropriate. This approach enables the organisation to maintain strong security, governance and resilience without the need to develop extensive in-house technical capability, ensuring investment remains proportionate and focused on delivering value for money.

4. Email Security

We will also enhance email security through modern authentication technologies and continue to review our cyber resilience arrangements to ensure we can respond effectively to emerging risks.

5. Security Culture

Recognising that cyber security is an organisational responsibility, we will provide regular cyber awareness sessions for staff and the Board to support informed decision-making and governance. Security awareness training will continue to help colleagues recognise and respond appropriately to cyber threats.

10.0 Responsible Technology Adoption

As new technologies emerge, we will adopt a measured and responsible approach to digital innovation. AI has the potential to improve productivity, enhance decision-making and automate routine administrative activities, but its use must always align with our governance, security and organisational values.

Homes for Life will adopt AI gradually, beginning with clearly defined, low-risk use cases where the potential benefits, risks and outcomes can be properly understood. Adoption will be guided by business need, organisational readiness and demonstrable value rather than by the availability or novelty of new technology.

Where AI is introduced, preference will be given to enterprise-managed platforms operating within our Microsoft 365 environment or integrated with it. All solutions must store and process data within compliant regions (UK/EEA) and adhere to appropriate security, GDPR information governance and audit controls, ensuring organisational information remains protected.

Before any AI solution is introduced, Homes for Life will consider the information it will access, the decisions or activities it may influence, the level of human oversight required and the potential impact on tenants, colleagues and organisational risk. The level of governance and assurance applied will be proportionate to the sensitivity and significance of the proposed use.

We will establish a formal AI Governance Framework, supported by policies, guidance and oversight arrangements. As AI capabilities mature, we will assess both the benefits and costs of adoption, ensuring investment decisions are driven by demonstrable improvements in service delivery, operational efficiency and value for money.

Innovation will only be adopted where it demonstrably improves outcomes for tenants, colleagues or organisational effectiveness.

11.0 Continuous Improvement and Future Readiness

Technology, customer expectations, regulation and the wider housing sector will continue to evolve throughout the lifetime of this strategy. Homes for Life will therefore adopt a culture of continuous review and improvement, ensuring that technology investments, digital capabilities and ways of working continue to evolve in line with organisational priorities rather than remaining static.

12.0 Ethical Use of Technology and Artificial Intelligence (AI)

As we increase our use of digital technologies, automation and AI, we will ensure that innovation is guided by clear ethical principles. Technology should support and enhance the services we provide, not replace the human judgement, empathy, accountability and professional responsibility that are central to Homes for Life's values and decision-making. Digital innovation should strengthen our ability to serve tenants, never diminish the personal relationships and trust upon which our services are built.

Where technology or AI informs recommendations or decisions, appropriately authorised colleagues will remain accountable for significant business decisions and outcomes affecting tenants, colleagues or communities. Digital inclusion will remain a core principle throughout the delivery of this strategy, recognising that technology should increase choice and accessibility rather than create barriers to accessing Homes for Life's services.

Innovation will always be balanced against risk, proportionality and value for money. Homes for Life will adopt emerging technologies where they provide clear organisational or customer benefit, but will avoid technology adoption driven solely by market trends or novelty. This measured approach will ensure innovation remains purposeful, affordable and aligned with the organisation's long-term strategic objectives.

Every significant technology investment should therefore be capable of demonstrating a clear benefit to tenants, colleagues or organisational effectiveness whilst maintaining the trust, transparency and accountability expected of Homes for Life.

13.0 Microsoft 365 Copilot

Homes for Life's preferred AI platform is Microsoft 365 Copilot as it reflects its integration with the organisation's existing Microsoft 365 environment and associated security, identity and information governance controls. This preference will remain subject to periodic review to ensure the platform continues to provide appropriate security, capability and value for money.

Microsoft 365 Copilot is designed specifically for enterprise use and integrates securely with Microsoft 365 ecosystem including; Microsoft Graph, SharePoint, Teams, Outlook and OneDrive. This enables staff to work with information they already have permission to access whilst remaining within the organisation's existing security and compliance boundary.

To ensure good governance, Microsoft 365 Copilot integrates will be managed and controlled using:

- ✓ Microsoft Entra ID
- ✓ Microsoft Purview
- ✓ Data Loss Prevention (DLP)
- ✓ Sensitivity Labels
- ✓ Conditional Access
- ✓ Audit Logging

Organisational data processed by Microsoft 365 Copilot are used for Homes for Life business activities and not used to train Microsoft's foundation AI models.

Initial adoption should be targeted rather than organisation-wide, supported by clearly defined use cases, appropriate training and an assessment of realised benefits. Wider deployment should only follow where the evidence demonstrates sufficient value, user capability and organisational readiness.

14.0 AI Agents

Over the lifetime of this strategy, it is anticipated that organisations will increasingly deploy AI Agents to automate complex business processes with early opportunities potentially arising through HomeMaster and associated services such as Aiden AI.

Unlike Microsoft 365 Copilot, which primarily assists individual users, AI Agents are software services capable of carrying out tasks with minimal human intervention. Examples may include:

- ✓ Processing housing enquiries
- ✓ Generating reports and management information
- ✓ Updating housing management systems
- ✓ Coordinating workflows between departments
- ✓ Supporting compliance and regulatory activities
- ✓ Automating repetitive administrative processes

AI Agents have the potential to deliver significant operational efficiencies and improved service delivery. However, they also introduce new governance, security and financial management considerations.

Because AI Agents may act upon information, initiate processes or interact directly with tenants and business systems, they will require a higher level of assurance than individual productivity tools. Before deployment, Homes for Life will establish clear accountability, access controls, testing, monitoring, escalation arrangements and appropriate limits on autonomous action.

AI Agents will not be permitted to make significant decisions affecting tenants or colleagues without appropriate human oversight. Where an agent cannot respond confidently, encounters an exception or identifies a potentially sensitive situation, the matter should be referred promptly to an appropriately authorised colleague.

15.0 Return on Investment and Return on Token

During the initial stages of AI adoption, Homes for Life will evaluate AI investments using traditional Return on Investment (ROI) measures.

For licensed services such as Microsoft 365 Copilot, success will be assessed through measurable improvements in:

- ✓ Staff productivity
- ✓ Service quality
- ✓ Operational efficiency
- ✓ User experience
- ✓ Time savings and process improvement

The number of licences deployed should not be considered a measure of success in isolation.

Measures should be established before implementation wherever practical, enabling Homes for Life to compare expected benefits against actual outcomes and make informed decisions about whether a service should be retained, expanded, amended or withdrawn.

As AI technologies mature, many AI Agent platforms are expected to adopt consumption-based pricing models where organisations pay according to AI requests, agent executions, token usage or computing resources consumed.

To support effective governance of these services, Homes for Life will introduce the concept of Return on Token (RoT). Return on Token measures the organisational value generated by AI against its ongoing operational cost and will utilise billing analytics and insights provided by the cloud platform.

Return on Token will complement rather than replace established measures of value. Decisions will continue to consider the wider benefits and risks of AI, including service quality, accessibility, staff capacity, information security, regulatory compliance and the impact on tenants.

As AI adoption develops, Homes for Life will establish a framework for measuring both ROI and RoT, ensuring that AI investments continue to deliver demonstrable business value, improved services and sustainable financial benefits.

16.0 Strategic Outcome

By adopting a controlled, enterprise-managed and evidence-led approach to AI, Homes for Life will establish a secure and scalable foundation for responsible AI adoption. The organisation will seek early productivity and service benefits from Microsoft 365 Copilot, HomeMaster and appropriate low-risk use cases, while progressively developing the governance, skills, assurance and value-management arrangements required to support future AI Agents and automation.

17.0 Delivery Framework

The successful delivery of this strategy will depend upon more than the implementation of new technology. It will require effective governance, strong leadership, engaged colleagues and trusted technology partners working together to deliver sustainable organisational improvement. The following delivery principles will guide how Homes for Life evaluates, prioritises and implements technology investment throughout the lifetime of this strategy.

17.1 Customer Experience

Digital services will complement, rather than replace, traditional channels, ensuring that every customer can continue to access Homes for Life's services in the way that best meets their needs.

17.2 People and Digital Capability

Developing the skills, culture and tools required to support a modern, digitally enabled workforce and governing body.

17.3 Data, Intelligence and Artificial Intelligence (AI)

Technology should enhance professional judgement by providing timely, reliable and accessible information, enabling colleagues and the Board to make better-informed decisions rather than replacing human expertise.

17.4 Technology, Security and Resilience

Maintaining secure, reliable and resilient technology platforms that support operational effectiveness, business continuity and future organisational growth. This includes the continued transition from legacy on-premises infrastructure and applications towards modern cloud-based services, supported by effective supplier partnerships, proportionate governance and tested recovery arrangements that strengthen organisational resilience.

17.5 Innovation and Continuous Improvement

Embedding a culture of innovation that enables Homes for Life to embrace emerging technologies and continuously improve services, efficiency and value for money.

Innovation will be encouraged where it demonstrably improves outcomes for tenants, colleagues or organisational effectiveness and will always be balanced against risk, affordability and long-term sustainability.

17.6 Value for Money

Ensuring that all technology investments deliver measurable benefits, support organisational sustainability and represent effective use of resources. This principle focuses on maximising return on investment, removing inefficiencies and ensuring that digital transformation supports improved services and long-term financial sustainability.

Investment decisions will be evidence-based, proportionate and aligned to organisational priorities, ensuring that technology continues to deliver demonstrable value for tenants, colleagues and the wider organisation.

Together, these six principles will support Homes for Life's wider strategic ambition to invest in services, homes, people and the future, ensuring technology remains a key enabler of organisational success throughout 2026–2031.

18.0 Strategic Roadmap 2026–2031

The delivery of this strategy will be phased over five years, recognising that digital transformation is a continuous journey rather than a single programme of work. Each phase builds upon the capabilities established in the previous year, enabling Homes for Life to strengthen its digital maturity, organisational capability and use of technology in a controlled and sustainable manner.

Whilst the roadmap provides a clear direction of travel, it is intended to remain sufficiently flexible to respond to changing organisational priorities, emerging technologies, regulatory developments and opportunities for innovation. Progression between phases will therefore be informed by organisational readiness, realised benefits and available resources rather than fixed timescales alone.

19.0 Year 1 – HomeMaster Implementation and Cloud Foundation

Establish a modern digital foundation through the successful implementation of HomeMaster as the core housing management platform and make the transition from on-premises infrastructure to secure cloud-based services.

Customer Experience

- ✓ Implement HomeMaster tenant-facing capabilities – including Aiden AI repairs diagnosis support.
- ✓ Establish baseline customer satisfaction measures.
- ✓ Review digital accessibility and inclusion requirements.

People and Digital Capability

- ✓ Deliver HomeMaster training programme for all staff.
- ✓ Develop internal digital capability and HomeMaster system ownership across all teams.
- ✓ Establish digital skills baseline and introduce AI usage policy.

Data, Intelligence and AI

- ✓ Migrate and cleanse legacy data.

- ✓ Improve data quality standards.
- ✓ Review future AI opportunities and use cases including the trial of Aiden AI for repairs.

Technology, Security and Resilience

- ✓ Migrate core services to cloud platforms.
- ✓ Remove on-premises infrastructure.
- ✓ Review cyber security controls and disaster recovery to suit new cloud infrastructure.
- ✓ Introduce Microsoft Purview and Microsoft 365 Security Posture Management.
- ✓ Implement email security mechanisms to prevent spam and phishing.
- ✓ Validate business continuity and recovery arrangements following the transition to cloud-based services, ensuring resilience is embedded from the outset.

Innovation and Continuous Improvement

- ✓ Establish digital governance framework including an AI position statement, usage policy and guidance for the Board.
- ✓ Identify priority service improvement opportunities enabled by HomeMaster.
- ✓ Introduce Microsoft Copilot
- ✓ Establish governance arrangements for working with strategic technology partners, ensuring service quality, security responsibilities and performance expectations are clearly defined.

Value for Money

- ✓ Establish baseline measures for technology costs, service performance and productivity to enable future benefits tracking.
- ✓ Review existing applications, infrastructure and software licensing to remove duplication and reduce unnecessary expenditure.
- ✓ Establish reporting mechanisms to monitor the return on digital investments

What Success Will Look Like by the End of Year 1

A secure, resilient and well-governed cloud-based operating environment that provides a trusted foundation for future digital transformation. Homes for Life will have established the governance, technology and supplier relationships required to support sustainable digital improvement over the remainder of the strategy.

20.0 Year 2 – Process Transformation

Simplify business processes to maximise the value of HomeMaster and eliminate inefficient manual activities.

Customer and Community Experience

- ✓ Expand online self-service capabilities.]
- ✓ Introduce digital forms and workflows.
- ✓ Improve customer journey mapping.

- ✓ Increase digital engagement opportunities.

People and Digital Capability

- ✓ Deliver process improvement training.
- ✓ Embed digital ways of working including implementing workflow automation tools.
- ✓ Enhance mobile and remote working capabilities.
- ✓ Increase cross-team collaboration – cross function administration
- ✓ Develop data literacy across the organisation.
- ✓ Strengthen business ownership of digital services, ensuring colleagues and technology partners work collaboratively to continuously improve business processes and customer outcomes.

Data, Intelligence and AI

- ✓ Implement management dashboards.
- ✓ Introduce automated reporting.
- ✓ Explore data integration between systems.
- ✓ Pilot AI productivity tools.

Technology, Security and Resilience

- ✓ Integrate HomeMaster with other business applications.
- ✓ Explore and deploy Microsoft Power Platform where there is a clear operational benefit.
- ✓ Review Microsoft 365 Security Posture Management and policy optimisation.
- ✓ Introduce quarterly External Managed Cyber Security Penetration Testing.
- ✓ Maintain Cyber Essentials Plus certification and advance Organisational Security Awareness Training.
- ✓ Test disaster recovery and business continuity arrangements.
- ✓ Review supplier performance and service delivery arrangements to ensure technology partners continue to support organisational objectives, resilience and value for money.

Innovation and Continuous Improvement

- ✓ Review and redesign core business processes.
- ✓ Reduce duplication and manual data entry.
- ✓ Establish continuous improvement framework.
- ✓ Capture and share lessons learned from digital improvement initiatives to support future investment decisions and organisational learning.

Value for Money

- ✓ Reduce manual administration through workflow automation and process redesign.
- ✓ Eliminate off site physical document storage.
- ✓ Use process performance metrics to identify further efficiency opportunities.
- ✓ Improve procurement and contract management processes.

- ✓ Review realised business benefits against those identified in Year 1, ensuring technology investments continue to deliver measurable operational improvements.

What Success Will Look Like by the End of Year 2

Streamlined and standardised processes that improve efficiency, reduce administration and enhanced service quality. Colleagues will spend less time on manual activity and more time delivering value to tenants, supported by technology that is embedded into everyday ways of working rather than treated as a separate function.

21.0 Year 3 – Service Optimisation

Leverage digital technology and data insights to optimise service delivery, improve performance and enhance tenant outcomes.

Customer Experience

- ✓ Introduce enhanced customer portal functionality, exploring opportunities for intelligent automation and AI-assisted services that proactively improve communication and the customer experience.
- ✓ Expand digital engagement and feedback channels, using AI-assisted services where appropriate whilst ensuring customers can always access support from a colleague when required.
- ✓ Improve service accessibility through extended digital service availability and intelligent customer support where this provides demonstrable benefit to tenants and represents value for money.

People and Digital Capability

- ✓ Develop advanced digital skills through certification where appropriate.
- ✓ Increase use of collaborative technologies e.g. an enhanced version of Microsoft Teams.
- ✓ Enhanced performance management through data.

Data, Intelligence and AI

- ✓ Implement advanced reporting and analytics.
- ✓ Develop predictive performance indicators.
- ✓ Improve asset and tenancy intelligence.
- ✓ Develop and train AI-assisted information knowledge base.
- ✓ Evaluate the effectiveness of AI-enabled services introduced in earlier phases, using operational evidence and user feedback to inform future investment decisions.

Technology, Security and Resilience

- ✓ Review Microsoft licensing and cloud optimisation opportunities.
- ✓ Implement enhanced audit logging and extended log retention.
- ✓ Review infrastructure and cloud services against future organisational requirements.

- ✓ Review technology supplier roadmaps and emerging capabilities to ensure Homes for Life continues to benefit from innovation whilst maintaining appropriate governance and value for money.

Innovation and Continuous Improvement

- ✓ Benchmark digital performance against the sector.
- ✓ Identify sector adopted technologies.
- ✓ Deliver targeted service improvement projects based on any identified gaps.

Value for Money

- ✓ Review utilisation of existing technology.
- ✓ Improve reporting and decision-making through enhanced business intelligence.
- ✓ Identify opportunities to reduce service costs while maintaining or improving services.
- ✓ Benchmark digital performance against sector good practice to identify further efficiencies.

What Success Will Look Like by the End of Year 3

Technology, information and data will be embedded within everyday service delivery, enabling Homes for Life to make better-informed decisions, improve operational performance and deliver measurable benefits for tenants, colleagues and the organisation. The focus will remain on optimising business outcomes rather than implementing technology for its own sake.

22.0 Year 4 – Intelligent Organisation

Become a truly data-driven organisation where information, automation and intelligence support proactive decision-making across all services.

Customer and Community Experience

- ✓ Develop proactive digital tenant engagement models supported by traditional approaches
- ✓ Deliver more personalised communications by responsibly using organisational information to better understand customer needs and tailor services where appropriate, whilst maintaining appropriate privacy, security and human oversight.
- ✓ Improve early intervention and support services – through the responsible use of data and analytics to identify opportunities for proactive engagement and earlier support where appropriate.
- ✓ Use customer insight and organisational data to continuously improve service design, resource planning and decision-making.
- ✓ People and Digital Capability
- ✓ Develop advanced analytical capabilities.
- ✓ Equip managers with AI enhanced real-time business intelligence.
- ✓ Strengthen digital leadership skills.

Data, Intelligence and AI

- ✓ Implement predictive analytics – including property component data and condition.
- ✓ Introduce AI-supported business insights.
- ✓ Review data to identify service trends and risks.
- ✓ Develop governance framework for AI adoption.
- ✓ Periodically review AI governance arrangements to ensure they remain aligned with organisational priorities, emerging regulation and recognised good practice.

Technology, Security and Resilience

- ✓ Strengthen cloud architecture and integration capabilities.
- ✓ Expand business intelligence and operational reporting
- ✓ Strengthen information governance through Microsoft Purview.
- ✓ Review organisational resilience, supplier capabilities and recovery arrangements to ensure technology services continue to support future business requirements.

Innovation and Continuous Improvement

- ✓ Evaluate new technologies relevant to the housing sector, prioritising those that demonstrate clear organisational value, improve tenant outcomes or strengthen operational effectiveness.
- ✓ Revise AI Governance Framework
- ✓ Expand automation opportunities.

Value for Money

- ✓ Use analytics to improve planning, reduce waste and target resources more effectively.
- ✓ Embed Return on Token (RoT) alongside established value measures to evaluate the operational benefits, financial sustainability and organisational impact of AI-enabled services.
- ✓ Integrate real-time performance data to identify and address inefficiencies quickly.

What Success Will Look Like by the End of Year 4

Homes for Life will operate as a mature, data-informed organisation where technology, information and automation support proactive decision-making, improved service delivery and effective use of organisational resources. Innovation will continue to be introduced in a measured and responsible manner, ensuring that technology remains aligned with organisational priorities and delivers demonstrable value for tenants and colleagues.

23.0 Year 5 – AI Enabled Delivery

Harness AI, automation and advanced analytics responsibly to transform service delivery, increase productivity and improve outcomes for tenants.

Customer Experience

- ✓ Expand AI-assisted customer interactions where they improve accessibility, responsiveness and service quality, whilst ensuring colleagues remain available whenever personal support, professional judgement or customer preference requires it.
- ✓ Deliver increasingly personalised services through the responsible use of technology, data and automation, ensuring services remain inclusive, transparent and centred on tenant needs.
- ✓ Improve service accessibility and responsiveness 24/7.

People and Digital Capability

- ✓ Increase staff knowledge and competency in using AI-enabled productivity tools.
- ✓ Ensure ethical and responsible use of AI technologies.

Data, Intelligence and AI

- ✓ Embed AI into business processes where value is demonstrated – such as procurement.
- ✓ Predictive analytics aid asset management, tenancy sustainment and service planning.
- ✓ Automate routine reporting and administrative activities.
- ✓ Maintain robust governance, transparency and oversight.
- ✓ Periodically review AI-enabled services to ensure they continue to deliver measurable organisational value, remain ethically appropriate and reflect evolving regulatory and technological developments.

Technology, Security and Resilience

- ✓ Ensure infrastructure supports AI-enabled services.
- ✓ Maintain an AI Governance Framework aligned with the principles of ISO/IEC 42001.
- ✓ Review security and data controls against emerging threats.
- ✓ Strengthen Microsoft 365 governance and cyber resilience further.
- ✓ Ensure strategic technology partners continue to support organisational resilience, innovation and long-term service sustainability through effective performance management and collaborative planning.

Innovation and Continuous Improvement

- ✓ Regularly review emerging AI technologies and opportunities.
- ✓ Measure benefits realised through AI and automation.
- ✓ Periodically review the Strategic Roadmap to identify new opportunities, retire initiatives that no longer deliver value and respond to changes within the housing sector.
- ✓ Create a pilot staff group to develop an in-house culture of innovation using technology.

Value for Money

- ✓ Realise measurable productivity gains through the responsible adoption of AI tools.
- ✓ Use AI-supported analytics to improve forecasting, planning and resource allocation.
- ✓ Monitor and evaluate the costs reviewing AI investments against Return on Token (RoT).
- ✓ Ensure future investment decisions continue to balance innovation, affordability, organisational risk and measurable benefits for tenants and colleagues.
- ✓ Ensure all digital and AI investments demonstrate clear benefits for tenants, staff and the organisation.

What Success Will Look Like by the End of Year 5

Homes for Life operates as a digitally mature organisation where technology, information and AI are embedded naturally within everyday service delivery. Technology is no longer viewed as a separate function, but as an integral enabler of excellent customer service, informed decision-making, organisational resilience and continuous improvement. Through strong governance, trusted technology partnerships and a commitment to responsible innovation, Homes for Life continues to deliver efficient, secure and customer-focused services while remaining adaptable to future opportunities and challenges.

24.0 Conclusion

This Strategy sets out a clear and achievable direction for how Homes for Life will use technology, information and Artificial Intelligence to support its long-term organisational ambitions over the next five years.

Rather than viewing technology as an objective in its own right, this Strategy recognises it as an enabler of better services, stronger governance, improved organisational resilience and more informed decision-making. Through a measured, evidence-led and proportionate approach, Homes for Life will continue to modernise its technology, strengthen its digital capabilities and responsibly adopt emerging innovations where they deliver genuine value for tenants, colleagues and the organisation.

As a relatively small housing association, Homes for Life will continue to build upon its strengths by combining effective governance, engaged colleagues and trusted technology partners to deliver sustainable digital transformation without unnecessary complexity or risk.

The Strategic Roadmap provides a flexible framework for this journey. While individual technologies will continue to evolve throughout the lifetime of this Strategy, the principles of good governance, customer focus, value for money, organisational resilience and responsible innovation will remain constant.

By delivering this Strategy, Homes for Life will be well positioned to meet changing customer expectations, respond confidently to future challenges and continue providing high-quality, accessible and sustainable services for the communities it serves.