

Customer Insight and Engagement Framework 2026-2031

Introduction

Welcome to our Customer Insight and Engagement framework which sets out what we hope to achieve together, in partnership with our tenants, over the next five years.

It outlines how customer insight and engagement will work together to ensure we deliver cost effective services, supporting our corporate vision of providing great homes and services through listening to tenants and supporting opportunity in our communities.

In the development of this framework, we have considered:

- The challenges in our operating environment
- What our customers have told us (Tenant Big Conversation Research)
- What our staff have told us
- Our business needs.

The framework is also influenced by the expectations of our regulator, the Regulator of Social Housing, and TPAS, independent tenant engagement experts. In fulfilling these expectations, we will work with tenants to make sure their priorities inform our services and that they can monitor and scrutinise our performance making sure we improve where necessary.

Every aspect of our approach is designed to deliver our vision of:

Customer-led priorities, community-wide impact

This means tenant voices don't just inform our decisions – they drive them. When we gather insight, engage with communities, or invest in local projects, we're ensuring that what matters most to our tenants shapes everything we do.

In achieving this vision, we agreed that our approach to insight and engagement should continue to be scrutiny based. However, this needed to be streamlined to reduce repetition, accommodate our new organisational structure and create more opportunities for digital involvement. Our approach is underpinned by a commitment to providing excellent channels of communication through which we will inform, listen and learn. We will also continue to support community activity in the areas we operate in, focusing on where we can make the biggest impact.

Through this insight and engagement framework we are aiming to achieve:

Relevant, quality services evidenced by maintaining or increasing customer satisfaction levels.

Accountability for the services we provide through meaningful customer involvement and scrutiny

Improved financial or social wellbeing in our communities that delivers a return on our investment

Customer Insight at Bernicia

Customer insight at Bernicia is all about understanding our tenants and communities through comprehensive data collection and analysis to inform better decision-making about our services. This includes us gathering feedback from our tenants, analysing service performance data, as well as understanding broader trends and patterns that help us anticipate what our tenants need now and in the future.

We do this by collecting information through a range of different methods and channels, so we can build a complete picture that captures diverse tenant experiences and preferences.

What this means

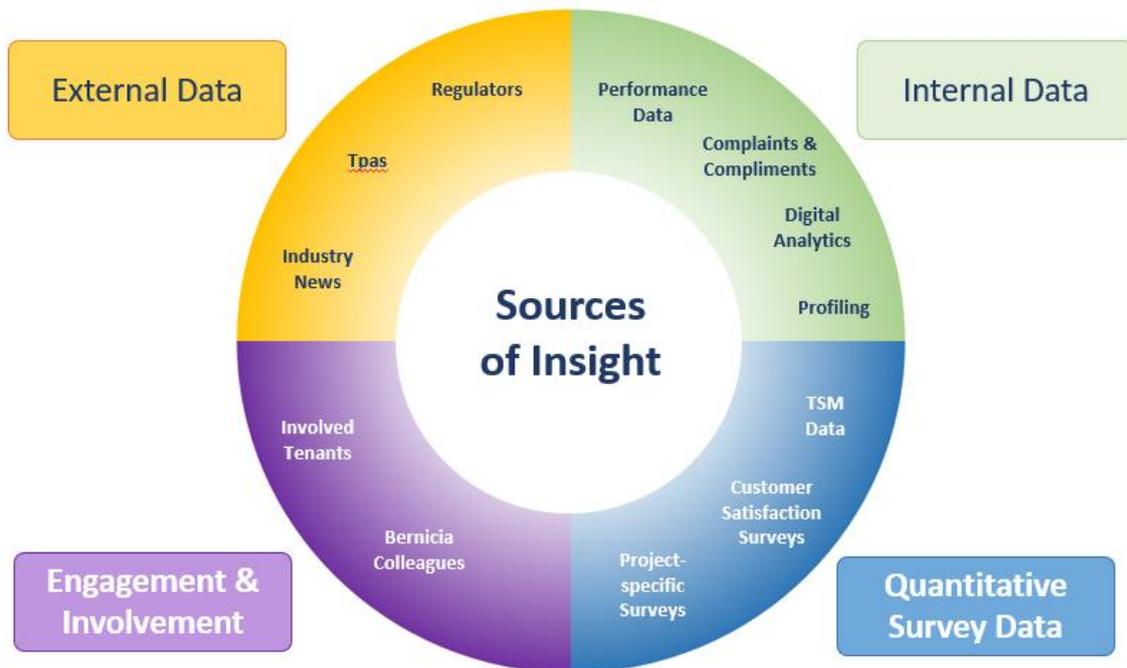
Customer insight means we can deliver services that truly reflect what matters most to our tenants. By understanding their experiences, preferences, and changing needs, we can make informed decisions about where to focus our resources and how to improve our services. This leads to more personalised support, faster resolution of issues, and services that evolve with the community's needs.

It also means we can be proactive rather than reactive – identifying potential problems before they affect our tenants and spotting opportunities to improve their experience. When we understand patterns across our communities, we can target improvements where they'll have the greatest impact, ensuring better value for money and services that genuinely make a difference to our tenants' daily life.

Ultimately, customer insight ensures our tenants voices are heard even when they are not directly involved in formal engagement activities, as we're constantly learning from the data and feedback provided through their everyday interactions with us.

What we will do

We will consult a wide range of sources to inform our customer insight.



Internal Data

This is the information we have readily available to us about our tenants and their homes, usually stored within our property management, tenancy management and CRM systems.

What	Description
Performance	How we measure how well we are delivering our services to our tenants.
Complaints, comments and compliments	Information about issues raised, how we have responded, trends and lessons learned
Profiling	From the information we collect about our tenants, from when they first sign up to everything, they chose to share with us over the course of their tenancy, we will group and analyse to provide a detailed picture of their characteristics and how this might affect our service delivery.
Website/Portal Analytics	How customers chose to interact with us digitally, their journey and online experience

Quantitative Data

This means information we gather through speaking to large numbers of customers, mainly through surveys.

What	Description
Customer Satisfaction (transactional) surveys	Giving timely feedback about key services e.g. repairs, new tenants, improvement work Analysed to understand reasons for satisfaction and dissatisfaction Trends identified and compared with other feedback
TSM Survey Data	Independent survey of a representative sample of tenants Provides snapshot of impact of a range of services at a particular point in time Enables benchmarking with other organisations Enables us to track progress over time Provides opportunity to gain other information e.g. extent of digital inclusion/exclusion, performance drivers, tenant characteristics

Qualitative Lived Experience

It is important we get 'under the skin' of our survey feedback and identify the root cause of any issues. The best way to do this is by speaking to tenants who can share their own lived experiences and help us make sense of the data. Colleagues also have an important part to play, especially as many of our colleagues are Bernicia customers too.

What	Description
Involved Tenants	A wide range of opportunities for tenants to have their say and provide input to services and procedures, shaping the way we do things
Bernicia Colleagues	Listen to feedback from customers through staff members, allowing them to help shape services based on their knowledge and expertise. Many colleagues are also Bernicia customers so have a unique and valuable perspective to share.

External Market Data

By understanding the wider environment, we can make sure we are prepared for any changes we might need to make to our service delivery in advance, helping us to fix problems before they happen. This also helps inform our tenant engagement strategy, working together with tenants in finding solutions.

What	Description
The Regulators	Close monitoring of the Social Housing (Regulation) Act 2023 – specifically the Transparency, Influence and Accountability Standard, the Consumer Standards regulations (April 2024), plus any additional published articles/upcoming regulations from the Regulator of Social Housing with a tenant impact – to ensure we are meeting and exceeding legal expectations
TPAS	The independent body supporting tenant engagement in the UK. Providing various insights, reports, activities and networks – to ensure we are delivering a rounded engagement program to involve our tenants, with a view to achieving TPAS accreditation
Industry News	Inside Housing, Housing Today (Chartered Institute of Housing publication), Social Housing, Chartered Institute of Housing research and policy papers – to help keep abreast of the market

How will we use it?

We will consolidate our customer insight into regular Voice of Customer Reports that provide a clear overview of what tenants are telling us, how our services are performing, and what changes will affect our communities. These reports will be shared with our Customer Services Committee, Senior Leadership Team, Heads of Service, and tenant representatives so everyone who makes decisions has the same information.

We will use what we learn to pinpoint where we need to make improvements and what changes will make the biggest difference. Customer insight will also strengthen our scrutiny processes by providing evidence-based data so that an objective evaluation of our performance can be made. Crucially, this approach ensures we continuously identify opportunities to adapt our services to accommodate the diverse needs of our communities, making our service delivery more inclusive and responsive to the varied experiences of all our tenants.

What we will do to ensure success

We will build capability across our organisation by helping colleagues to understand and use customer insight effectively. This means not just the specialist insight team, but service managers, front-line staff, and senior leaders all knowing how to interpret data and use it to improve what they do.

We will create regular reporting rhythms that ensure insight doesn't sit in isolation. Our Voice of Customer Reports will be produced quarterly, with findings automatically feeding into team meetings, committee agendas, and strategic planning processes. We'll make sure insight is always part of the conversation, not an afterthought.

We will be transparent about what we learn by sharing key findings with tenants through accessible formats. When data shows we need to improve, we'll be open about this and explain what we're doing to address it. When insight reveals positive trends, we'll celebrate this with our communities.

We will close the feedback loop by tracking whether our insight-driven changes actually work. We'll monitor the impact of improvements, measure whether problems are being solved, and be prepared to adjust our approach if the data shows we need to do things differently.

We will make insight accessible to everyone by presenting findings in plain English, using visual displays where helpful, and ensuring that complex data becomes simple, actionable information that anyone can understand and use.

Tenant Engagement at Bernicia

Tenant engagement at Bernicia is all about our tenants and communities becoming involved in shaping decisions about our services that affect them. This includes us listening to our tenants, understanding what is important to them, as well as tenants being part of co-designing services, influencing what our priorities should be now and in the future.

We do this by providing a range of different ways for tenants to take part, so it is flexible and offers choice to meet our tenants needs and preferences. We also offer evolving ways for tenants to take part through using digital and online methods so we can be as inclusive as possible.

Why is Tenant Engagement Important?

At the core, Bernicia's purpose is to build and provide houses, but tenants then make them their home. Therefore, it's important that tenants help shape the services we provide and provide input to all our major decisions which affect their homelife and communities.

By involving tenants in these decisions, we can be sure we are focusing on the things that they truly value and will make a positive difference to them. We can then ensure we are targeting our resources more effectively and delivering true value for money.

We also know that community and tenant needs and expectations change over time, so it's important for us to work collaboratively together to ensure we respond to those changes as they arise.

What difference does it make?

Tenant engagement isn't just about consultation – it's about creating real, meaningful change that improves homes and communities. Whether residents are sharing feedback through surveys or helping shape long-term strategy, their voices directly influence the services they receive. First and foremost, engaged tenants directly influence decisions affecting their homes and neighbourhoods, helping us to create service standards which meets the needs of our tenants.

But there are also lots of other benefits to being an engaged tenant. By getting involved, tenants can develop valuable skills including report writing, data analysis, and structured feedback techniques that enhance employment prospects and build confidence.

Also, by working together with Bernicia staff and other tenants, social connections are created, breaking down barriers and creating partnerships focused on shared solutions. Tenants gain a deeper understanding of how housing associations operate and what our challenges are, leading to more meaningful recommendations for change.

Our commitment to inclusion

We are committed to providing inclusive opportunities within our tenant engagement framework. This means we will provide a range of ways tenants can get involved including face-to-face, online and digital channels at different times of the day and week, thus breaking down barriers and reaching a wider audience. We will also provide translation services for any tenant who would find this beneficial.

Supporting Digital Participation

While we're expanding digital engagement opportunities, we recognise that not all tenants have equal access to technology or digital skills. We'll provide support, training, and alternative ways to participate so that digital methods enhance rather than replace traditional engagement, ensuring no one is excluded from having their say.

How can tenants get involved?

We have developed a menu of options for tenants to get involved including formal governance, ongoing performance scrutiny, short term projects, ad-hoc input and regular surveys. There will be options to do this face-to-face, online, digitally or via telephone providing all our tenants the opportunity to have their say.

For any tenant who would like to get involved, we will provide practical support (such as paying expenses or organising transport to meetings) and provide any practical training needed.

Engagement Framework

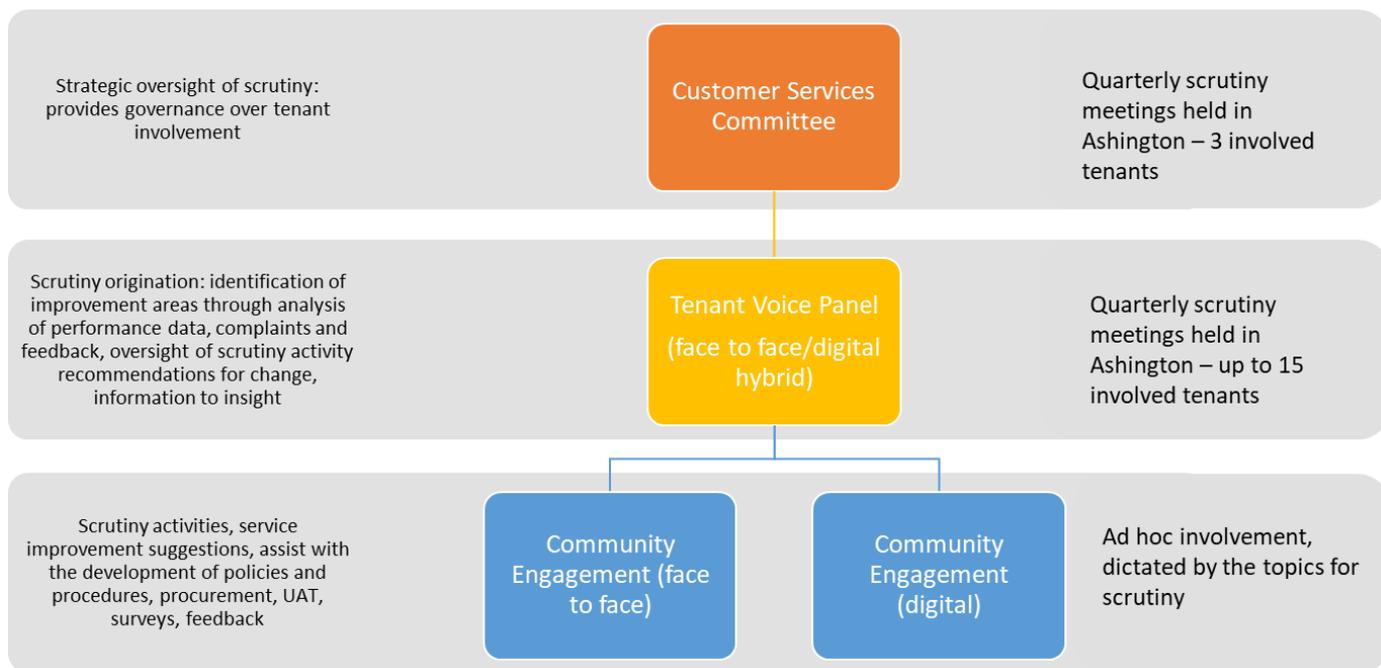
We want to ensure that a wide range of tenants are empowered to help us develop and improve our services.

We know that many of our tenants have busy lives and do not have the opportunity to commit to attending regular meetings and events.

Our current profile involved tenants shows that we need to do more to give a wider range of tenants the opportunity to share their views.

Our Engagement Framework therefore has been created to address these barriers, adhering to the Consumer Standards Code of Practice (April 2024) where 'all tenants have an equitable opportunity to be involved'. It also incorporates recommendations made by TPAS (the independent tenant engagement body) by defining clear roles and responsibilities, building on the use of virtual platforms to encourage diversity and developing a local offer for engagement.

The outputs of this structure will ensure we are listening to our tenants, and delivering value for money services driven by tenant need.



Community Investment

We believe strong communities are built when residents have the resources and opportunities to thrive. Our community investment programme provides grant funding to local initiatives that directly benefit our tenants and neighbourhoods. This isn't just about providing money – it's about empowering communities to identify their own priorities and develop solutions that work for them.

We focus our investment on projects that build social connections, improve local facilities, or enhance wellbeing. By involving tenants in deciding how these funds are allocated through our Tenant Voice Panel, we ensure the money goes where it's needed most and creates lasting positive change in the areas where our tenants live.

How does it work?

Grant funding is allocated through an application process, and will be aimed at initiatives which will benefit tenants in one of the following ways:



Applications are welcome throughout the year and will be reviewed at one of our quarterly Tenant Voice Panel meetings. Applications for the same initiative can only be made twice in a 12 month period, to ensure as many of our tenants as possible have the opportunity to benefit.

How we will share Tenant Voice

We will ensure that tenant engagement activities form an integral part of the Voice of the Customer report, which will be shared with our Customer Services Committee, Senior Leadership Team and Heads of Service. There may also be opportunities for Bernicia tenants to meet the board and share their views directly, enabling the board to hear lived experiences first hand.

Closing the Loop

We'll always tell tenants what we've done with their feedback. Through our Voice of Customer Reports and regular communications, we'll share what we've learned, what we're changing, and how tenant input has influenced our decisions. This transparency builds trust and shows that engagement leads to real action.

Our Investment

We're committed to properly resourcing this framework with dedicated staff, appropriate budgets, and the technology needed to deliver effective engagement. This isn't just about meeting regulatory requirements – it's about creating genuine partnerships with our tenants that improve outcomes for everyone.

What we will do to ensure success

We will provide a range of opportunities for people to get involved and influence our services.

We will plan our involvement activities to enable tenants to have a real influence over our services.

We will provide all the necessary resource, support and training to ensure tenant involvement is meaningful

We will publish the outcomes of involvement activities on our website and in our customer communications.

Success & Monitoring

We have identified the following success factors to measure and track our progress against this framework:

TSM overall Customer satisfaction levels will be at 80% or above

At least 75% of customers will feel like we listen and act on their views

We will be able to clearly evidence how customer insight and engagement has influenced service delivery

We will achieve national TPAS standards

In addition to this, we will monitor the following:

- Participation rates: Monitoring how many tenants are engaging across different activities and channels
- Representation: Ensuring our involved tenants reflect the diversity of our communities
- Impact measurement: Tracking how tenant feedback and scrutiny recommendations lead to service improvements
- Satisfaction with engagement: Regular feedback from participants about their experience, TSM satisfaction with 'listens to tenant views and acts upon them'.
- Service performance: Monitoring whether customer insight is translating into better service delivery
- Community outcomes: Measuring the impact of our community investment on local areas

Tenant engagement and customer insight is a continuous process. Our approach must constantly be reviewed and developed to ensure we have the correct plans and resources in place. This is a five year framework and will be reviewed in 2030 by the Assistant Director, Customer Insight and Engagement.

We will involve our tenants in reviewing this approach including providing tenants with information about what difference tenant engagement has made and if they provide value for money.

Appendix

Tenant Voice Panel –Terms of Reference

1. Purpose

The Tenant Voice Panel (TVP) exists to independently review, challenge and scrutinise the services provided by Bernicia. The TVP aims to improve service quality, value for money, and tenant satisfaction through evidence-based recommendations.

It has an important role to play in helping and advising the Customer Services Committee in their decision making in respect of improvements to customer service and identifying and confirming customer priorities.

The TVP will ensure the customer voice is heard and listened to and Bernicia is open and accountable to its customers.

2. Scope and Authority

2.1 The TVP is authorised to:

- Select service areas for review based on performance data, tenant feedback, and strategic priorities
- Access relevant policies, procedures, and performance information (subject to data protection requirements)
- Request information and explanations from staff at all levels
- Interview staff, contractors, and tenants as part of their investigation
- Make formal recommendations to Bernicia's Executive Team and Customer Services Committee
- Monitor implementation of agreed recommendations

2.2 The TVP operates independently but reports formally to the Customer Services Committee.

3. Membership

3.1 The TVP shall consist of 10-15 tenants or leaseholders of Bernicia.

3.2 Members shall be recruited through an open application process based on skills, experience, and commitment.

3.3 Customers of Bernicia are eligible to join the Tenant Voice Panel provided that they:

- Are not Board or Committee members and they are not involved in governance activities.
- Are not employees of Bernicia.
- Are not in breach of their tenancy / lease conditions. Examples of types of breaches include those who:
 - Are in rent arrears without an agreement to pay.
 - Have breached their agreement to repay rent arrears.
 - Have a Notice Seeking Possession in place for a breach of tenancy.
 - Are subject to any anti-social behavior order or investigation.

3.4 Membership term is three years, with the option to serve up to three consecutive terms.

3.5 Members will be required to stand down in a rolling programme of three members each year, based on length of service, starting at the third anniversary of the Tenant Voice Panel's formation. In the event of more than three members

being eligible to stand down, lots will be drawn. Members may be reappointed to the Tenant Voice Panel through a selection process but may not serve longer than 9 years. This may be extended if required to ensure the continuity of the group with no other members able to join the panel.

- 3.6 A chair and vice chair will be appointed for a three-year term via self-nomination, followed by a closed ballot of panel members. Both posts are eligible for re-election. Should the ballot for either position result in a draw, a re-ballot will be held at the next quarterly meeting. In the event that a re-ballot also results in a draw then a name will be selected at random. Upon the third anniversary, the length of term for the Chair and Vice Chair should be reviewed, with a view to increasing the length of term should members be in agreement. The chair and vice chair may only serve a maximum of 9 years.

4. Meetings and Operations

- 4.1 The TVP will meet a minimum of four times per year, with additional meetings as required for specific scrutiny projects based on the annual work plan.
- 4.2 Meetings will take place in 'hybrid' form at 5.30pm in the evening and will be scheduled for 2 hours in length. These meetings will be hosted at Bernicia's offices in either Ashington, Durham or Berwick for those who wish to attend in person, with the facility to join via MS Teams should that be more convenient for tenants.
- 4.3 A quorum shall be 50% of current membership, including the Chair and/or the Vice Chair.
- 4.4 During any vote in the case of a draw the Chair/or Vice Chair would have the casting vote

- 4.5 The TVP will develop an annual work plan identifying priority service areas for scrutiny which will be agreed by the Executive Team and the Customer Services Committee.
- 4.6 It is anticipated The TVP will conduct 1-3 in-depth scrutiny reviews annually.
- 4.7 Administrative support will be provided by the Customer Insight and Engagement Team.

5. Scrutiny Process

- 5.1 To enable the TVP to develop a workplan and fulfil its role, Bernicia will provide:
- Quarterly performance against key measures and targets.
 - Quarterly customer feedback.
 - Results from surveys and consultations.
 - Operational decisions and updates from Customer Services Committee, Investment Committee and Group Board.
 - Resources to allow fulfilment of responsibilities.
- 5.2 The TVP will prepare an annual work plan identifying 1-3 areas to scrutinise based on the data provided.
- 5.3 Prior to conducting each review, the TVP will:
- Define clear objectives and scope
 - Develop a project plan with timelines
 - Gather evidence through various methods
 - Analyse findings and develop recommendations
 - Produce a written report for the Executive Team and Customer Services Committee
 - Monitor implementation of agreed actions

5.4 The TVP will also complete the following tasks:

- An annual assessment of Bernicia's compliance with the Regulator of Social Housing's Consumer Standards which will form part of the Board Assurance Report
- An annual assurance statement that validates the effectiveness of arrangements for scrutiny, challenge and compliance
- A quarterly review of any other considerations based on adverse trends or feedback, outside of the agreed workplan, which the TVP believes requires the Executive Team and Customer Services Committee's attention. This will be delivered as a summary report prepared by the Chair
- Ongoing monitoring of the budget allocated to engagement and scrutiny

6. Reporting

6.1 The TVP will submit formal reports to the Executive Team following each scrutiny review.

6.2 The Executive Team must provide a formal response within 28 days, indicating which recommendations are accepted and providing rationale for any that are rejected.

6.3 The TVP will deliver an annual report to the Customer Services Committee summarising activities and impact.

6.4 Key findings and outcomes will be communicated to all tenants through Bernicia's website, portal (MyBernicia) and social media.

7. Resources and Support

7.1 Bernicia will provide:

- A dedicated budget for scrutiny activities
- Training and development opportunities for members
- Administrative and professional support
- Access to external expertise when required
- Reasonable expenses for TVP members

8. Code of Conduct

8.1 TVP members will abide by the Bernicia Involved Tenant Code policy which will be provided to all members in advance of each meeting.

8.2 In brief, members are required to:

- Maintain confidentiality regarding sensitive information
- Declare any conflicts of interest
- Act in the collective interest of all tenants
- Make evidence-based recommendations
- Maintain constructive working relationships with staff
- Uphold the Association's values and equity, diversity and inclusion policies

9. Review

9.1 These Terms of Reference will be reviewed annually by the TVP and the Customer Services Committee.

9.2 Changes require approval from both the TVP and the Customer Services Committee.

Approved by: Customer Services Committee

Date: [Date]

Review Date: [12 months from approval]

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