Service Insights Ltd

Aspirations and Applications of AI in Social Housing

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1. Executive Summary

This research study explores the relatively new phenomenon of Artificial Intelligence (AI) in the English social housing sector with the aim of better understanding how providers are applying AI in practice and how they aspire to use it in future.

We use Microsoft's definition (2025) of AI as "*the capability of a computer system to mimic human-like cognitive functions such as learning and problem-solving"*, and gathered employee perspectives from 220 completed surveys and 50 depth interviews from 9 housing providers across England and HACT's Non-Executive Director network.

The research spans five broad themes of: i. the organisation; ii. service quality and productivity; iii. decision making, trust, risk, values, and ethics; iv. equality, diversity and inclusion; and vi. data quality.

Eight key findings from our research can be considered as follows:

- **Aspirations and applications of AI:** Our findings suggest that current applications of AI in social housing are predominantly focussed on the use and adoption of Large Language Models (LLM's) such as Open AI's ChatGPT, whilst aspirations of AI predominantly focus upon predictive models for core services.

- **The current state of AI adoption:**
    - Many staff seem unclear about what types of AI they have in place in their organisation.
    - Whilst 22% report AI tools being made available for staff in specific roles, more (around 31% of staff) are actually using it in practice.
    - Those currently using AI in their working roles are overwhelmingly positive about the benefits of the technology (93%), suggesting a strong desire for use once deployed.
    - There remains a smaller group of employees who do not want to use AI due to a perceived lack of trust in the technology, lack of accuracy, deskilling of employees, and a belief in protecting the value of human interaction.

- **AI is not always being implemented with the values of social housing providers in mind:** Our study suggests that core sector values and strategic priorities such as equality, diversity, and inclusion may risk being overlooked. The excitement associated with this new technology could divert attention away from the fulfilment of social housing providers' core aims and purpose.

- **Policy and strategy are not keeping pace with practice:** To date, the impetus for AI technology adoption seems often to have come from middle management and front-line operational staff. Our study indicates that the use of AI is not always being treated as an explicit strategic question or choice, meaning that organisations may lack a clear policy and governance framework for AI adoption. We suggest that this position of 'policy catch up' will become a persistent theme over the next decade, as social housing tries to adapt to newly created technologies in various forms.

- **Organisations need to facilitate safe experimentation and innovation:** The pace of change in AI is much more rapid than previous technologies – as soon as organisations adapt to one type of technology, new variations may become available. We argue that social housing providers need to become much better at experimenting with new AI technologies by testing, investing (or disinvesting) more quickly than before, and ultimately evolve and adapt to see what best helps their organisation. A safe and ethical environment to enable innovation and experimentation is crucial to the beneficial adoption of AI in social housing. Furthermore, it is critical that tenant needs, expectations, and experience are kept at the centre of service design.

- **The impact of AI on decision making could be profound**: One of the starkest findings from the research interviews was the view that decision making processes will always require human oversight. However, other findings from literature and desk top research bring this into question – when technology speeds up processes and AI capabilities become embedded in applications, this can lead to reduced scrutiny of automated decisions. The reality is that it is often difficult to spot nuanced changes in large volumes of information. We argue that there is an urgent need for debate around this topic.

- **The use of AI may compromise critical thinking capabilities:** Our research suggests that the use of AI may act to reduce or limit critical thinking within service operations. How this impacts service experience for tenants will emerge over time. We surface concerns about the 'black box' nature of some AI deployments where the reasoning behind a decision or process outcome cannot easily be scrutinised, either at the point of use or in retrospect. This suggests that the use of AI is likely to have some unexpected and potentially undesirable consequences.

- **Quality of data will influence the quality of AI:** In keeping with our 2024 research study exploring 'Data Challenges in English Social Housing', our 2025 research on AI finds a strong link between perceptions of data quality and the anticipated efficacy of AI deployment. A significant gap remains for social housing in ensuring that the quality and consistency of data is sufficient to enable accurate and reliable outputs from AI, and so that the full capability and value of these technologies can be harnessed. Consideration needs to be given to the adoption of sector-wide data standards, and a data maturity model.

This research is timely because despite the fast moving pace of AI technology development, many service sectors and industries in the UK are still at the relatively early stages of AI technology adoption.

These are especially important considerations for social housing organisations because service quality, consistency, and the approach to decision making are factors which can have a profound impact upon quality of life. It is important firstly to understand more about how AI is currently being deployed in practice, what social housing providers aspire to achieve through its use, and more fundamentally, how AI may help the social housing sector achieve its core aims. We hope this research makes a contribution to such debates over coming years.

2. Introduction

Artificial intelligence (AI) has the potential to challenge assumptions and foundations of business and society through a new era of unprecedented innovation, change, risk and opportunity. It can be argued that this will be particularly profound within social housing, as a result of the sector's strong focus on people and place.

As a few examples of the rising interest in AI, the UK has hosted the first global AI Safety Summit in 2023, the EU passed their first comprehensive AI law in 2024, whilst the UK Prime Minister (in 2025) referred to AI as the defining opportunity of our generation[1] with £14 billion and 13,500 jobs committed by private leading tech firms following the UK's AI Action Plan[2]. Even the Vatican has given their perspective on AI and the relationship with God[3]. When such authorities are brought into the debate, there can be no doubt that the topic at hand is one of serious importance.

For many people, AI first became a practical reality with the introduction of ChatGPT in November 2023, a tool which had grown to 800 million weekly users by May 2025[4]. Much less focus has been placed on reliability issues seen along the way.

There have been some significant examples - one of the most well-known was the 2023 US case of Mata vs Avianca[5] where lawyers submitted a brief researched using ChatGPT to a New York court which included fake extracts and case citations generated by ChatGPT. The court dismissed their client's case, fined the lawyers and their firm, and brought the case to public attention.

Another example of concerns about the accuracy of AI was raised by the BBC with Apple's Apple Intelligence system, criticised for creating entirely false claims[6]. Laura Davison, general secretary of the National Union of Journalists (one of the world's largest unions for journalists) said, "*At a time where access to accurate reporting has never been more important, the public must not be placed in a position of second-guessing the accuracy of news they receive*".

In February 2025, Open AI themselves recognised that ChatGPT had recently improved significantly by reducing 'hallucinations' (where AI systems generate inaccurate information) from nearly 60% to 37%[7]. Progress indeed, but are users truly aware of the potential for inaccuracies and what may have already occurred?

There is a reported increase[8] in a phenomenon known as 'AI psychosis' in which some heavy users of AI-powered chatbots have suffered severe psychological distress. It is

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[1] BBC News (2025) *Starmer says he has full confidence in chancellor as he's pushed on economy at AI launch*. Date Published: 13th January 2025. [Online]. Available at: https://www.bbc.com/news/live/crm7zwp18n9t Date Accessed: 16.06.25

[2] Gov.uk (2025) *Prime Minister sets out blueprint to turbocharge AI.* [Online]. Available at: https://www.gov.uk/government/news/prime-minister-sets-out-blueprint-to-turbocharge-ai Date Accessed: 16.06.25

[3] Vatican News (2025) *New Vatican document examines potential and risks of AI*. Available at: https://www.vaticannews.va/en/vatican-city/news/2025-01/new-vatican-document-examines-potential-and-risks-of-ai.html Date Accessed: 16.06.25.

[4] Exploding Topics (2025) *Number of ChatGPT Users (July 2025)*. Available at: https://explodingtopics.com/blog/chatgpt-users . Date Accessed: 12.08.2025.

[5] Justia U.S Law (2025) *Mata v. Avianca, Inc., No. 1:2022cv01461 - Document 54 (S.D.N.Y. 2023).* [Online]. Available at: https://law.justia.com/cases/federal/district-courts/new-york/nysdce/1:2022cv01461/575368/54/ Date Accessed: 17.06.25

[6] BBC News (2025) *Apple urged to withdraw 'out of control' AI news alerts*. [Online]. Available at: https://www.bbc.com/news/articles/cge93de21n0o Date Accessed: 17.01.25

[7] ft.com (2025) *OpenAI reveals GPT-4.5 amid flurry of new AI model releases*. Available at: https://www.ft.com/content/117ec9b2-745d-4c37-bfc4-6e545a7d3ac1 Date Accessed: 04.03.2025

[8] Østergaard, S.D. (2025) *Generative Artificial Intelligence Chatbots and Delusions: From Guesswork to Emerging Cases.* Available at: https://onlinelibrary.wiley.com/doi/10.1111/acps.70022?af=R . Date accessed: 17.08.2025

suggested that this is driven by the AI models reinforcing and encouraging existing delusions or conspiracy theories in response to recursive user prompts.

Despite well publicised concerns, it seems clear that AI is not a passing trend. It is something that could potentially support systemic change in the effectiveness of public services. We argue that organisations should engage actively and consciously with the capabilities of the technology with the goal of making services more responsive, efficient, and personalised[9]. For the social housing sector, it is critical that this thinking is done now to maximise what comes later.

2.1. Defining AI

Before detailing the findings from our research, it is worth reflecting upon what AI actually is. To do this, let's initially consider three definitions from well-known technology providers:

IBM[10]:

> **Artificial intelligence (AI) is technology that enables computers and machines to simulate human learning, comprehension, problem solving, decision making, creativity and autonomy**
>
> **Applications and devices equipped with AI can see and identify objects. They can understand and respond to human language. They can learn from new information and experience. They can make detailed recommendations to users and experts. They can act independently, replacing the need for human intelligence or intervention (a classic example being a self-driving car).**

Firstly for this IBM definition, it is interesting to note the focus upon the words 'simulate', 'human', and 'decision making' (paragraph 1), and the phrases 'act independently' and 'replacing the need for human intelligence' (paragraph 2). To paraphrase, this alludes to the ability for AI to independently simulate human decision making whilst replacing needs for human intelligence.

Google[11]:

> **Artificial intelligence (AI) is a set of technologies that enable computers to perform a variety of advanced functions, including the ability to see, understand and translate spoken and written language, analyse data, make recommendations, and more.**
>
> **AI is the backbone of innovation in modern computing, unlocking value for individuals and businesses.**

Secondly, for Google's definition, similarities start to emerge. However, in this example, it is the focus upon AI being 'the backbone of innovation' and the 'unlocking of value for individuals and businesses' that particularly resonates, with this alluding to the need for innovation in social housing, and the constant demand for service efficiencies.

[9] The Alan Turing Institute (2025) *AI for Public Services*. Available at: https://www.turing.ac.uk/research/research-programmes/public-policy/public-policy-themes/ai-public-services Date Accessed: 01.07.25
[10] IBM (2025) *What is Artificial Intelligence?* Available at: https://www.ibm.com/think/topics/artificial-intelligence#:~:text=Artificial%20intelligence%20(AI)%20is%20technology,and%20respond%20to%20human%20language. Date Accessed: 101.06.2025.
[11] Google (2025) *What is Artificial Intelligence (AI)?* Available at: https://cloud.google.com/learn/what-is-artificial-intelligence Date Accessed 01.06.2025.

Information Commissioners' Office (ICO)[12]:

> **Artificial Intelligence (AI) can be defined in many ways. We define it as an umbrella term for a range of algorithm-based technologies that solve complex tasks by carrying out functions that previously required human thinking.**
>
> **Decisions made using AI are either fully automated, or with a 'human in the loop'. As with any other form of decision-making, those impacted by an AI supported decision should be able to hold someone accountable for it.**

Thirdly, when considering the ICO definition above, two aspects become particularly striking. The ICO apply a past tense for AI 'carrying out functions that *previously* required human thinking', with the uneasy implication that human thinking may no longer be required. There is some tension between this and the position on decision making: 'those impacted by an AI supported decision *should* be able to hold someone accountable for it'. Whether intentional or not, the use of *should* rather than *must* clearly has the potential to create ambiguity in relation to accountability and/or redress.

This latter element will have crucial impacts on the transparency and scrutiny of AI-decision making. It also raises technical questions around how organisations can demonstrate processes leading to decisions when much of the AI processes remain undocumented, inaccessible, or replicable.

Finally, for the purpose of our research, we use the AI definition from Microsoft (2025) as follows:

> ***"[AI can be defined as] the capability of a computer system to mimic human-like cognitive functions such as learning and problem-solving".***

[12] ICO (2025) *Part 1 The basics of explaining AI*. Available at: https://ico.org.uk/for-organisations/uk-gdpr-guidance-and-resources/artificial-intelligence/explaining-decisions-made-with-artificial-intelligence/part-1-the-basics-of-explaining-ai/definitions/ Date Accessed: 01.06.2025.

3. Research Design

3.1. Research aims

We set two overarching research aims for this study:

Aim 1: To gain a better understanding of current AI technology adoption and future aspirations for AI usage to support service improvements.

Aim 2: To gain a better understanding of whether the values of social housing, such as equality, diversity, and inclusion, are being considered as part of AI adoption.

3.2. Research questions

Three research questions were identified as follows:

Research Question 1: How are social housing providers adopting AI?

Research Question 2: How would social housing providers like to use AI in future?

Research Question 3: To what extent are the values of social housing as seen through EDI being considered as part of the technology adoption process?

3.3. Data collection

Ten English housing associations were involved in the study, covering a wide range of geographical locations and organisational sizes (Figure 1).

Figure 1: Overview of the participating housing associations

	Location	Approx. number of properties
Organisation A	Midlands	10,000
Organisation B	Midlands	20,000
Organisation C	National	100,000+
Organisation D	South	50
Organisation E	North	1,500
Organisation F	South	5,000
Organisation G	North	10,000
Organisation H	South	500
Organisation I	Midlands	5,000
Organisation J	North	30,000

The research applied a mixed methods research design combining qualitative and qualitative techniques. Firstly, an online employee survey was issued to 9 of the 10 participating housing associations, gaining 220 responses. The questionnaire was designed by the lead researcher (Dr Simon Williams, Service Insights Ltd) and covered up to 44 questions (including 40 closed questions and 4 open / free text questions) depending upon respondents answers to routed questions. When considering seniority of roles, respondents included 39.7% from middle management roles; 38.4% from front-line operational staff; 17.4% senior leaders (e.g. CEO, Director, Head of Service); and 0.9% non-executive directors (a further 3.7% responded 'other').

Secondly, for the employee interviews, the interview guide was designed by the lead researcher (Dr Simon Williams, Service Insights Ltd) and included 26 questions across themes such as AI usage, impact, strategy and practice, and responsible AI usage. A semi-structured interview approach was undertaken to enable unexpected or surprising results to emerge. Interviews lasted up to an hour (although a small proportion exceeded this time limit). A total of 50 interviews were completed.

3.4. Timeline

Data was collected over a 6 month period from late 2024 to early 2025. Professional survey software, Snap Surveys, was used for the online employee survey data collection. Interviews were conducted using Microsoft Teams.

3.5. Analytical techniques

Snap Surveys software was used to quantitatively analyse the online employee survey responses. The qualitative interviews were manually analysed following the Gioia method (Gioia et al (2012)[13].

3.6. Research limitations

All research designs inherently include limitations. For this research, limitations can be firstly acknowledged as the fact that, due to the scale of the study (online survey with 220 employee responses + 50 interviews), we cannot assert that the results are statistically representative of *all* employees working in social housing. Secondly, whilst we have gained feedback from social housing organisations located across many regions of England (North, South, East and West of England) and of different sizes (small, medium, and large RSLs), arguably the research would have been stronger with more participants from a wider range of social housing providers.

Overall, however, based on the feedback gained, the study nonetheless contributes to understanding an issue of importance at a time when housing providers are looking to better understand AI and its impact on service provision.

[13] Gioia, D. A., Corley, K. G., & Hamilton, A. L. (2012). *Seeking qualitative rigor in inductive research: Notes on the Gioia methodology*. Organizational Research Methods, *16*(1), 15–31.

4. Research Findings

SECTION A: ORGANISATIONAL PERCEPTIONS

The first section of the findings considers organisational factors such as AI usage adoption, policy and strategy development, and employee knowledge.

4.1. Organisational adoption of AI

Respondents were asked which of the following AI related tools or infrastructure their organisation currently has in place. It is firstly interesting to note in Figure 2 that a majority 64.4% were unsure, suggesting early stages of new technology adoption. This compares to 22.1% who stated they were aware of AI technology being available for employees in specific roles. Levels of AI usage are generally in line with the UK public sector whereby, for example, 22% are cited as actively using generative AI systems AI[14].

It is notable that only 13.5% were aware of an AI policy and 3.8% aware of an AI strategy in their organisation suggesting a gap between practice and policy contexts. As one interviewee stated, ***"it feels like [policy development] is a little retrospective; it feels a little like it's playing catch up"***. The interviews also identified that some housing providers were using AI to generate their initial draft AI policies (albeit at an early stage of development to shape core elements).

Finally only 6.3% of employees were aware of AI training for employees, suggesting there may be a lack of formal training of skills and that employees are learning through their own AI experiences and use.

Figure 2: AI organisational adoption (n=208)

	Percentage	Count
Don't know / unsure	64.4%	134
AI software / tools / AI technology available for staff in specific roles	22.1%	46
AI usage policy (either standalone or incorporated into wider policy)	13.5%	28
AI usage strategy (either standalone or incorporated into wider strategy)	3.8%	8
AI training for staff	6.3%	13

Note: A 'tick all that apply' response option was offered, thereby enabling more than one response to be given.

[14] Bright, J., Enock, F.E., Esnaashari, S., Francis, J., Hashem, Y. and Morgan, D. (2024). *Generative AI is already widespread in the public sector*. Available at: https://www.turing.ac.uk/news/publications/generative-ai-already-widespread-public-sector . Date Accessed: 10.06.2025

4.2. Do you use AI in your working role?

Respondents were asked if they used AI in their working role. Figure 3 suggests that whilst the majority of employees are *not* using AI in their current roles, 31.1% are.

It is interesting to see that this figure is higher than the level of awareness of the availability of AI in specific roles, as previously stated in Figure 2. This suggests a greater usage in practice (with or without the knowledge of the organisation) compared to those stating AI is made available to specific roles, and this general position was corroborated in the research interviews.

Figure 3: Proportion of employees using AI in their working role (n=212)

	Percentage	Count
Yes	31.1%	66
No	61.8%	131
Unsure	7.1%	15

4.3. Have you found AI to be beneficial in your working role?

Respondents who stated they were using AI in their working role were then asked about their experiences of AI. Figure 4 illustrates that a very high majority of employees using AI found AI to be beneficial (93.8% stated 'Yes'), compared to 0% ('zero'] who stated 'No' and a further 6.2% who stated they were unsure.

Figure 4: Respondents stating they have found AI to be beneficial in their working role (n=65)

	Percentage	Count
Yes	93.8%	61
No	0.0%	0
Unsure	6.2%	4

4.4. What advantages do you think AI may give?

Respondents using AI in their working role were asked to describe the advantages they feel it brings. This included:

- Summarising tasks: "*Summarising emails, documents and meetings*".
- Ideas generation: "*As a starting point on some aspects of communication or policy writing*".
- Simplifying information: "*It helps me in analysis of complex information and drafting of reports and letters*".
- Providing assistance to employees: "*Assistance to word things better and help me type up meetings and documents*".

4.5. Would you *like* to use AI in your working role?

For those who stated they do *not* use AI in their working roles (Figure 5), 39.0% stated they would like to use it, compared to 9.6% responding 'no'. Additionally, a large number (51.4%) stated they were unsure.

Figure 5: Respondents stating they would like to use AI in their working role (n=146)

	Percentage	Count
Yes	39.0%	57
No	9.6%	14
Unsure	51.4%	75

4.6. Why would you *not* like to use AI in your working role?

For those currently *not* using AI and who stated they would not want to use it, this group were asked 'why not'. Reasons included:

- Trust, for example, "*I don't trust it*".
- Lack of accuracy: "*AI is not accurate*", or, "*When it has offered to help (e.g. in software development) it has been useless. Moreover, it doesn't learn. It trawls available data which may or may not be accurate. This means that misinformation and errors can become amplified*".
- De-skilling employees: "*I do not like the thought of something computerised, taking over everything which I feel would deskill humans as they would not need to think much for themselves".*
- A belief in human interaction: "*Because I do not believe that a computer should take the place of a human!*" or "*I think it takes away the personal aspect of our job role*".

4.7. Knowledge, understanding and confidence of using AI tools

Figure 6 (seen over the page) illustrates that more employees felt that their knowledge and understanding of AI was poor than good (whereby 20.5% of employees felt that their knowledge and understanding of using AI tools was 'good' or 'very good' compared to 31.9% 'poor' or 'very poor'); whilst a majority (45.2%) sat in the middle as 'neither good not poor'. This suggests a gap for developing greater knowledge and understanding of AI technology, and the trade-offs involved in its use.

Figure 6: Employee perceptions of their knowledge and understanding of using AI tools (n=210)

	Percentage	Count
Very good	2.4%	5
Good	18.1%	38
Neither good nor poor	45.2%	95
Poor	16.7%	35
Very poor	15.2%	32
Don't know / unsure	2.4%	5

Furthermore, Figure 7 illustrates that only 24.9% of employees felt that their confidence of using AI tools is 'good' or 'very good' compared to 30.0% 'poor' or 'very poor'; whilst a majority (42.3%) sat in the middle as 'neither good not poor'. This again suggests a gap for developing employee training on AI.

As one interviewee commented, ***"There are a lot of things with AI that we don't know"***.

Figure 7: Employee perceptions of their confidence of using AI tools (n=213)

	Percentage	Count
Very good	2.8%	6
Good	22.1%	47
Neither good nor poor	42.3%	90
Poor	13.1%	28
Very poor	16.9%	36
Don't know / unsure	2.8%	6

SECTION B: SERVICE QUALITY AND PRODUCTIVITY

The second section of the findings considers service quality factors including perceptions of AI benefits for the organisation, personal job roles, and tenants.

4.8. Benefits for the organisation and tenants

Figure 8 identifies that there are relatively high scores for the belief that AI will be beneficial for the organisation (68.2%), help to achieve cost efficiencies (68.2%) and help employees achieve greater productivity in their roles (67.4%). This sentiment was also reflected in the interviews, whereby there was an overwhelming positivity of what may be possible with AI.

Furthermore, Figure 8 shows there are relatively good levels of agreement for the perception that AI will help the organisation improve the overall service quality provided (64.6%), that AI will be beneficial for their roles (63.4%), and arguably most importantly, that AI will ultimately be beneficial for tenants (61.0%).

Figure 8: Employee perceptions of AI benefits for the organisation and tenants

	Agree	Disagree	Count
Adopting AI will ultimately be beneficial for my organisation	68.2%	3.5%	198
AI will help my organisation achieve cost efficiencies	68.2%	4.0%	200
AI will help me achieve greater productivity in my role	67.4%	7.4%	199
AI will help my organisation improve the overall service quality provided	64.6%	7.3%	201
Adopting AI will ultimately be beneficial for my role	63.4%	8.7%	198
Adopting AI will ultimately be beneficial for tenants	61.0%	8.1%	198

4.9. Job recruitment, job satisfaction, and job roles

Figure 9 (seen over the page) illustrates that employee perceptions of AI having a positive influence on job recruitment (36.3%) and having a positive impact on improving job satisfaction (35.1%) are relatively low compared to other measures in 'SECTION B, Service Quality and Productivity'.

Figure 9: Employee perceptions of AI and job recruitment and AI and job satisfaction (n=198; n=199)

	Agree	Disagree
AI will have a positive influence on job recruitment	36.3%	17.9%
AI will improve my job satisfaction	35.1%	17.8%

Linked to this, our interviews found relatively low levels of concern about threats to current job roles in the social housing sector, however, this was likely to be influenced by that fact that interviewees in this study were predominantly drawn from operational or management orientated roles. Where potential threats to job roles were perceived, these were more likely to be associated with back office roles.

Perceptions of AI threats to job roles can also be considered to be very dependent upon the individuals themselves. For instance, some may assume that generative AI may increase threats to communications based roles. However, one interviewee working in such a role stated they did not feel generative AI was a threat at all, and instead had been harnessed for use in adaptive ways to support existing work being undertaken. This was summarised by the interviewee as:

> ***"I perceive generative AI not as a threat to my role, but instead it's the thing which enables me to manage all the other things that I have to do".***

For wider context it is also worth considering the Pissarides Review into the Future of Work and Wellbeing (2025, P.83/P.84[15]). This recognises that:

> ***"Many of the studies which argue for the negative impacts of AI on jobs and work only analyse the potential for disruption. That is, they examine the nature of work and look at the potential of new technologies for automating tasks. However, this potential impact may or may not be realised in practice because of the challenges and costs of technology adoption in practice. In practice, the influence of AI is far from uniform across nations, industries, and organisations, each being shaped by unique cultural, regulatory, and operational contexts".***

[15] Institute for the Future of Work (2025). *The Pissarides Review into the Future of Work and Wellbeing – Final Report*. Available at: https://cdn.prod.website-files.com/64d5f73a7fc5e8a240310c4d/679baff5f45270c64b9bda11_TPR-FinalReport-26-01-25v4.pdf Date Accessed: 25.02.2025

SECTION C: DECISION MAKING, TRUST, RISK, VALUES, AND ETHICS

The third section of the findings considers the impact of AI on factors such as decision making, awareness of risks, and the ability to challenge information.

4.10. AI supporting good decision making

Whilst Figure 9 previously identified relatively good levels of perceived benefits for the organisation through AI adoption, Figure 10 below illustrates much less support for AI enabling good decision making (43.9%).

Figure 10: Employee perceptions of AI supporting good decision making in their roles (n=198)

	Agree	Disagree
AI will support my ability for good decision making in my role	43.9%	16.4%

4.11. The Sat Nav example

Decision making in the context of AI usage formed an important part of the employee interviews. One particularly striking finding held by several interviewees was the belief that humans should *always* have the final say on decision making when AI was used. When interviewees were challenged about how this could work in practice, little evidence was given and practical examples seemed few and far between, yet the employee view was maintained.

To challenge to this during the interviews, the lead researcher often described a real life example of his early days as a new housing officer in the late 1990's.

- In this example, driving to geographically dispersed estates required an amount of pre-planning: general route noted on paper, a paper map on the passenger seat, and then setting off in the general direction hoping for the best. Inevitably, stopping to map check a few times was initially required, but you would arrive safely. Importantly, the route would become memorised through multiple future visits so that maps and stopping were no longer required.

- With the advent of sat nav in the early 2000's, the experience became much easier: altogether quicker, more effective, and much less hassle.

- The example described the modern day experience of arriving at destinations by simply adding the postcode into the Sat Nav and setting off. When arriving, a staff member may typically say, "*Oh, and how was the A421 [or whichever road applied*]", but in practice, there would be little recollection of the precise route taken because the process of route finding had been automated without the need for human navigation. The risk is the driver blindly follows the route prescribed without question or verification.

Whilst this sat nav example illustrates technology attributes such as reliability and replicability, which lead to user trust and ultimately, benefits of ease and effectiveness whilst fulfilling a required task, the required level of user awareness (or the minimal lack of awareness required) by the driver towards for using the technology, alongside the willingness to accept future usage of the technology, is interesting, despite the potential risk of every now and again arriving at a completely incorrect destination due to a postcode inputting error.

This dynamic is explored further in Section 4.12 below.

4.12. Critical thinking and the passive willingness to accept information

During one of the interviews, a discussion was held around the changing nature of skills as a result of AI. Within this context, the interviewee suggested that there might be a reorientation of the skills required, and that in 10 years' time, employees may be more effective in their roles simply by being more skilled at asking the right questions in ChatGPT to derive the right information to get the right answers, but how this in itself may lead to a reduction in critical thinking.

> ***"I grew up*** **[researching in]** ***libraries, going through files and finding things through browsing. So much of my research experience meant you had to be really disciplined about where you found things because you wouldn't ever go back and see it. There was something about an in-built discipline because the process was hard. I can still remember papers I read decades ago because of that process.***
>
> ***I then went through the process of information going online. It was really easy going through search engines which helped you find loads of stuff… I had to learn a whole new skills set of how to do a keyword search properly.***
>
> ***The difficultly comes when Google has ignored it. I'm sure that finding things by chance can be good, but it's the difference between the fact I could have taken the information at the top of the search engine, when I know there may be better or more thoughtful information lower down.***
>
> ***There's all this 'stuff' - how do you really learn and support that questioning of things, particularly when we're busy? For example, we had a huge number of people in our housing database with the same highly unlikely age: the data says we have data in there, but it was stupid [and incorrect]!***
>
> ***If AI becomes more engrained, to what extent will employees passively accept the answer which pops up? For example, it generates some text, a policy or some sort of performance stats, or whatever - to what extent will they willingly, passively accept and trust that what is being provided to them is what they need, is accurate, and useful? I think it will be accepted until it goes wrong".***

From this, it can be recommended that with the increased adoption of AI, attention may need to be paid to critical thinking skills amongst employees using AI and leaders in the sector.

4.13. Awareness of risks and ability to challenge information

Figure 11 illustrates that employees feel they have relatively high levels of awareness of the potential risks of using AI (75.7%) and also feel empowered to challenge data / information.

Figure 11: Awareness of potential AI risks and empowerment to challenge information (n=197; n=197)

	Agree	Disagree
I am aware of potential risks of using AI in service delivery	75.7%	6.4%
I feel empowered to be able to challenge data / information	73.1%	4.1%

4.14. Autonomy of use

Figure 12 identifies that employees feel reasonable levels of autonomy of use towards AI, i.e. being able to decide whether or not they use AI tools in their working role (58.6%).

Figure 12: Employee levels of agreement with whether they can decide to use AI (n=198)

	Agree	Disagree
I can decide whether or not I use AI tools in my working role	58.6%	19.5%

From the interviews, it was particularly interesting to hear views of employees actively *not* wanting to use AI. These responses were in line with those previously described in Section 4.6 of this report, covering factors such as:

- Concerns about accuracy
- Concerns about lack of trust
- Concerns about de-skilling employees
- A strongly held belief that 'humans' should be valued and prioritised over 'machines'.

As AI becomes more tightly integrated into core systems and infrastructure, this may raise operational dilemmas for such staff about how they could opt out of practices where AI technologies are substantially built in.

4.15. Trusting AI to provide consistently accurate Information

When considering employee perceptions of whether they trust AI to provide consistently accurate information (20.2%), levels of agreement are generally lower than other measures in the survey (Figure 13 seen over the page).

Figure 13: Levels of agreement for trusting AI to provide consistently accurate information (n=197)

	Agree	Disagree
I trust AI tools to provide consistently accurate information	20.2%	31.5%

Some interviewees linked this back to data quality (see Section E of this report), whereby concerns about AI accuracy stemmed directly back to concerns about data quality.

4.16. The Data (Use and Access) Act 2025 (DUAA)

Whilst not directly arising during our research data collection process, it is nonetheless important to note the new Act of Parliament, The Data (Use and Access) Act 2025, which received Royal Assent on 19th June 2025.

The Information Commissioner's Office (2025[16]) state that the DUAA "*amends, but does not replace, the UK General Data Protection Regulation (UK GDPR), the Data Protection Act 2018 and the Privacy and Electronic Communications Regulations*". However they do recognise that the DUAA can support innovation in various ways. For example, the DUAA may help organisations innovate in contexts of automated decision making by opening up a full range of reasons that can be relied upon when using people's personal information to make significant automated decisions about them.

SECTION D: EQUALITY, DIVERSITY AND INCLUSION

The fourth section of the findings seeks to identify the extent to which factors such as equality, diversity and inclusion may be being considered as part of AI adoption.

4.17. Is AI being built with the value and ethics of the sector?

Somewhat worryingly, Figure 14 (seen over the page) identifies that only 41.7% of respondents agreed AI is being implemented in line with the values and ethics of their organisation. This may be of concern in the longer term if AI becomes a factor in the divergence of social housing organisations from their core organisational or charitable aims.

[16] Information Commissioner's Office (2025) *The Data Use and Access Act 2025 (DUAA) - what does it mean for organisations?* Available at: https://ico.org.uk/about-the-ico/what-we-do/legislation-we-cover/data-use-and-access-act-2025/the-data-use-and-access-act-2025-what-does-it-mean-for-organisations/#innovate Date Accessed: 03.08.2025.

Figure 14: Employee perceptions of AI deployment aligning with organisational values (n=197)

	Agree	Disagree
AI use at my organisation is being built with the values and ethics of the organisation	41.7%	6.8%

A quote from Strine (2024)[17] summarises this well:

> ***"Precisely because AI has transformational potential at a time when transformative technologies can scale faster and cause irreversible impact faster than ever, society needs correspondingly smart and fast thinking to make sure AI is developed and implemented only in a safe, responsible, and ethical way".***

4.18. Confidence in identifying bias

Figure 15 illustrates that only 36.7% of employees agreed they felt confident in their ability to identify bias in AI created outputs. At the very least, this suggests a requirement for skills and awareness training, and protection of critical thinking capabilities (see Section 4.12). If ignored, this could lay foundations for significant future problems in the social housing sector.

Figure 15: Employee confidence in identifying bias in AI created outputs (n=191)

	Agree	Disagree
I am confident that I would be able to identify bias in AI created outputs	36.7%	19.7%

4.19. Providing a fair service for all

Figure 16 shows that only 40.8% of employees agreed that AI would help their organisation provide a fairer service. This is lower than might be expected, and suggests more could be done to consider how this could be improved as AI technologies are adopted.

Figure 16: Employee perceptions of AI helping a fair service for all (n=191)

	Agree	Disagree
Adopting AI will help ensure that our organisation provides a fair service for all	40.8%	10.5%

[17] Stine Jr, L.E. (2024) *Using Experience Smartly to Ensure a Better Future: How the Hard-Earned Lessons of History Should Shape The External and Internal Governance of Corporate Use of Artificial Intelligence.* Available at: https://papers.ssrn.com/sol3/papers.cfm?abstract_id=4819611. Date Accessed: 1st August 2025

4.20. AI supporting social value / making a positive impact for communities

Figure 17 identifies that only 44.7% of employees believed that AI will help their organisation support social value or have a positive impact for communities. As community-based organisations, social housing providers may need to consider how AI can be used for greater beneficial impact at community levels.

Figure 17: Employee perceptions of AI supporting social value / having a positive impact for communities (n=191)

	Agree	Disagree
AI will help our organisation support social value / positive impact for communities	44.7%	8.7%

4.21. AI and awareness of tenant vulnerabilities and marginalised groups

Figures 18 and 19 show that 49.3% of employees agreed that AI will help their organisation be more aware of vulnerable tenants, whilst 48.6% of employees agreed that AI will help with awareness of marginalised groups. These are questions of significant contemporary importance to the social housing sector. Relative to some of the scores found in this research associated with potential benefits of AI on operational measures, the scores in Figure 18 and 19 seem surprisingly low.

Figure 18: Employee perceptions of AI raising awareness of vulnerabilities (n=192)

	Agree	Disagree
Adopting AI will help our organisation be more aware of tenants with a range of vulnerabilities (e.g. disability, poor mental health; trauma, digital exclusion, poverty, etc)	49.3%	10.7%

Figure 19: Employee perceptions of AI raising awareness of marginalised groups (n=191)

	Agree	Disagree
Adopting AI will help our organisation be more aware of tenants belonging to marginalised groups (e.g. protected characteristics or otherwise).	48.6%	9.7%

4.22. Customising service delivery and delivering more personalised services

Figures 20 and 21 highlight the extent to which employees agree AI will help organisations customise service delivery appropriate for different ethnic and cultural groups (54.2%), and to provide more personalised services for different EDI groups (48.7%). Again, the point can be made that, relative to some of the scores found in this research associated with potential benefits of AI on operational measures, the scores in Figure 20 and 21 seem surprisingly low.

Figure 20: Employee perceptions of AI helping to customise service delivery for different groups (n=190)

	Agree	Disagree
AI will help our organisation customise service delivery in ways that are appropriate for different ethnic and cultural groups	54.2%	6.5%

Figure 21: Employee perceptions of AI helping to personalise services for different groups (n=190)

	Agree	Disagree
Adopting AI will help our organisation provide more personalised services for different EDI groups	48.7%	9.2%

Overall, the general trend of lower scores being associated with EDI measures was generally also reflected in our research interviews – instead of having a focus upon issues of equality, diversity and inclusion, AI was contextualised much more through a lens of process benefits, such as time and efficiency savings.

The nub of the issue may have been suitably captured by one interviewee who illustrated that the focus is what is done with AI, rather than the tool itself, and maybe there simply needs to be a shift in priorities when social housing providers consider and implement AI tools:

> ***"AI has the potential to be a really useful tool, and it should be a tool that we use to reduce inequality. In itself, it's not the thing which solves inequality, but it might be the 'thing' which helps us maybe understand inequality".***

4.23. Environmental Impacts of AI

Finally, another risk was identified as the environmental impact of AI. For this, Figure 22 illustrates that fewer employees are aware of the environmental impact of AI usage (29.7%). For those organisations who actively value environmental concerns, this will be an important consideration in years to come.

Figure 22: Levels of awareness of the link between AI and environmental impact (n=197)

	Agree	Disagree
I am aware of the link between the use of AI and its environmental impact	29.7%	23.8%

Interestingly in the qualitative interviews, awareness levels of the environmental impact of AI was very low, being recognised by only a few interviewees. One interviewee who was aware of this issue, said:

> ***"We have to make the best use of tools we have. Moving far into the future when climate change may be having more impacts, I wouldn't be surprised if we have to say to ourselves, 'we loved all this AI stuff, but we have other more important things we need to put this AI to'. Saving a little bit of time with tenants may become less important. And you know what, a lot of tenants actually feel that it's quite nice talking to someone on the telephone. Society will have to balance that out - AI might be the right thing now, but will it be in 25 years' time?".***

As social housing providers begin to scale up their AI usage, they need to be increasingly aware of the environmental impact that AI brings. Not only will social housing providers have to balance their AI usage alongside their environmental commitments, but the long-term future may dictate a need for restraint in using AI for specific, more business-critical tasks only instead of day to day integration.

SECTION E: DATA QUALITY

The fifth section of the findings considers the role of data quality to set a context for the successful adoption of AI technologies.

Service Insights Ltd had previously researched 'Data Challenges in Social Housing' (2024[18], copies available from Service Insights Ltd) which extended research undertaken by the Housing Ombudsman (May 2023[19]). The Ombudsman report had found poor knowledge and information management was a recurrent theme contributing to explaining why landlords failed to provide adequate services. Our 'Data Challenges in Social Housing' (2024) research identified that the impacts of poor data quality are far reaching across *multiple* service areas (not just complaints, as identified by the Housing Ombudsman) and that current applications of technology may actually be acting as barriers to delivering good service. We therefore felt it was important to repeat elements of this to set an updated context for AI adoption. These are seen below.

4.24. Data quality and achieving strategic and operational aims

In keeping with our previous 'Data Challenges in Social Housing' (2024) study, Figures 23 and 24 illustrate the disparity between employees understanding that data quality is essential for achieving strategic and operational aims, compared to the ease of accessing the data they need and being able to trust that data is accurate.

This suggests that the sector may at the very least limit the potential benefits of future AI adoption, but more importantly suggests an urgent need for data quality improvements.

Figure 23: Employee perceptions of data quality in achieving strategic and operational aims (n=191; n=190)

	Agree	Disagree
Data quality is essential for achieving my organisation's long-term strategic aims	93.1%	1.1%
Data quality is essential for achieving my day to day operational aims	92.0%	0.0%

Figure 24: Employee perceptions of ease of data access and trusting the accuracy of data (n=189; n=189)

	Agree	Disagree
I find it easy to access all the data sources I need	43.2%	37.8%
I am able to trust that the data I access is accurate	42.2%	31.4%

[18] Williams, S. (2024) *Data Challenges in Social Housing*. Service Insights Ltd. Copies available upon request by contacting info@serviceinsights.co.uk

[19] Housing Ombudsman (2023) *Spotlight on: Knowledge and Information Management (KIM)*. Available at: https://www.housing-ombudsman.org.uk/reports/spotlight-on-knowledge-and-information-management/ Date Accessed: 25.01.2024

In the interviews, there was a strong level of recognition between the importance of data quality and the success and growth of AI. One interviewee succinctly summarised the risk as:

"Crap in is crap out".

4.25. Big data and open data

The desire to harmonise data and make it more accessible across the sector has increasingly become a focus over the last decade. This also arose as a sub-theme in our research interviews, with the recognition that data harmonisation is essential to enabling 'big data', which may better suit AI-based analytics. One interviewee noted:

> ***"We currently have different views of our properties, different views of our customers, and we need to bring it together into one form***".

These objectives are being advanced through various initiatives (e.g. HACT's UK Housing Data standards[20]; ODX / Open Data Exchange[21]) although there is currently no regulatory or other official guidance on the matter. In the longer term, such endeavours may take on a new momentum in order to leverage the most benefit from AI.

4.26. Data maturity models

Another factor mentioned by only a *very small* number of interviewees, was the importance of data maturity models.

Although not cited directly in the interview process, the HM Government *Data Maturity Assessment for Government* (2023[22]), suggests that "*an organisation's data maturity - its capability, effectiveness, and readiness to use data – is fundamental to achieving its strategic, operational, and corporate priorities*" (2023, P.2).

If the social housing sector more broadly adopted a data maturity model approach, greater progress could be made more quickly to improve data quality in a systematic and harmonised way.

[20] HACT (2025) *UK Housing Data Standards*. Available at: https://hact.org.uk/tools-and-services/uk-housing-data-standards/ Date Accessed: 01.08.2025
[21] Open Data Exchange (2025) *Transforming social housing through the use of open, shared, and collaborative data*. Date Accessed 15.08.2025.
[22] HM Government (2023) *Data Maturity Assessment for Government*. Available at: https://assets.publishing.service.gov.uk/media/64184bccd3bf7f79d9675dbd/Data_Maturity_Assessment_for_Government_-_FINAL_PDF.pdf Date Accessed: 20.07.2025.

ADDITIONAL OBSERVATIONS AND REFLECTIONS

The section of the findings considers additional observations and reflections on the evidence gathered.

4.27. Innovation, Failure, and Success

During our research we became aware of a housing provider who experimented with the use of an AI model to assess and score housing applications. In theory, this would have provided an objective means of prioritising those applications using rule-based scoring criteria and large language model based semantic matching.

In practice, however, the AI solution was found to treat the same input data in significantly different ways on different occasions, and the reasons for this were not fully clear. Consequently, the organisation suspended this functionality, feeling that they were unable to suitably assess and manage the risk of deploying it.

According to Ryseff et al (2024[23]), ***"by some estimates, more than 80 percent of AI projects fail — twice the rate of failure for information technology projects that do not involve AI"***.

It is important to recognise that experimentation, and therefore a certain level of failure, is essential to the innovation and learning process. It is crucial that organisations recognise this as an inevitable part of shaping and deploying novel technologies, and that they maintain conditions which support rather than deter experimentation and enquiry.

4.28. Is tech dictating what social housing providers do, or are can they dictate what technology can do for them?

During the interviews, there were several discussions held around this topic. An example considering use included:

> ***"Putting up thousands of homes every year, but to understand through AI what some of the most effective designs are, the most efficient designs for certain areas. Understanding data around the creation of place and the local infrastructure and what's important, what's been designed in. So I think that's something which we will tap into a lot more as well".***

In terms of technology adoption, none of the interviewees felt that AI could be avoided in practice, and all felt AI adoption in some form or another was inevitable. For example, when software is updated (e.g. Microsoft 365), AI increasingly becomes an embedded part of the technology. This revealed a sense that there was no feasible way back – the idea of

[23] Ryseff, J. Dr Bruhl, B.F., Newberry, S.J. (2024) *The Root Causes of Failure for Artificial Intelligence Projects and How They Can Succeed - Avoiding the Anti-Patterns of AI.* Available at: https://www.rand.org/pubs/research_reports/RRA2680-1.html Date Accessed: 17.08.2025.

technological determinism – and that adoption, in whatever format, was therefore unavoidable.

> ***"There is a concern that the technological expertise to be able to manage it and control it could erode over a generational lifetime. Whether that's a typical human generation of 30 years or whether or not it's a fast moving tech generation that's gone through five cycles in three years, and then suddenly nobody's got any idea what this thing's doing. And I think that that is a genuine concern".***

4.29. FOMO ('Fear of Missing Out')

Further to the point above in Section 4.28, interviewees cited a sense of corporate urgency for 'doing something', and 'doing something quick' – a general fear of missing out, or being perceived as behind the times if AI was not at least being considered. One interviewee noted that long-term patterns could be seen in 'the latest big thing', whether it be cloud computing, big data, or similar, and AI needs to be understood in that context. Furthermore, other interviewees recognised the sector could be at risk of trying to 'solutionise' before having a deeper understanding of the problems needing to be fixed, alluding to an imbalance between the plethora of available technologies and the relative parcity of strategy and governance in this arena.

Finally in terms of AI adoption, some interviewees were aware of a changing dynamic between the roles of data governance, IT departments, and senior teams. Within this, there was some expectation that IT should 'solve the problem' (of what and how to adopt AI), with IT typically saying it's not a problem to be solved by them, rather, it is a problem to be solved by the organisation as a whole. To address this dynamic, a change of mindset is needed.

4.30. Small housing providers

Some of the smaller housing providers participating in our study reported that their motivation for adopting AI was as a means to match some of the economies of scale that larger housing providers may be able to achieve in their day-to-day service delivery.

This general sense of gaining increased productivity from the adoption of AI is reflected in wider research. For example, The Productivity Institute (2024[24]) identify that adopting digital technologies can enhance productivity, with generative AI and large language models enhancing labour productivity with estimates of between 10% to 56%.

[24] The Productivity Institute (2024). *AI Catalyst: Cracking the code for MSME productivity*. Available at: https://www.productivity.ac.uk/wp-content/uploads/2024/11/AI-Catalyst-Report-291124.pdf . Date Accessed: 01.06.2025.

4.31. Tenants and staff using AI: Complaints correspondence

During the interviews, interviewees were asked to what extent they felt tenants were using AI to help them correspond with their housing provider. A hypothetical scenario of the complaints service was given as a prompt - could AI enable tenants to more easily access and cite knowledge such as legal information and rights, thereby making it easier to hold organisations to account?

Only a small number of interviewees were aware of tenants using AI in this way, but it was anticipated this could make dealing with complaints more difficult over time, requiring new employee skills and knowledge to deal with them, and potentially increasing the time taken for dealing with complaints. However, as this was a relative new concept, as far as these interviewees were aware, it was not so much a problem at this stage.

What was surprising in the complaints scenario above was an equivalent use of staff using AI (ChatGPT or Co Pilot) for outbound complaints letters back to tenants. The reason given for this was "*to remove any bias*" from complaints letters written by staff to tenants, and in effect seeking to take the 'heat' out of the situation.

4.32. Designing services with the user first

Some interviewees felt that the sector had a history of introducing technology simply to replicate or optimise processes, without including the crucial step of reviewing whether the processes are effective or beneficial in the first place.

This introduces the risk of AI digitising ineffective processes. From a technology adoption perspective, one interviewee recognised that departments could chase the target (of getting new technology in place) but miss the point (of thinking of what users actually need).

Consideration firstly needs to be given to service design thinking and redesigning processes from a user-centric position. As one interviewee stated,

> ***"it's about maintaining compliance and ambitions for growth, but delivering the best possible services to our tenants".***

5. Conclusions

This research study has explored the relatively new phenomenon of Artificial Intelligence (AI) in the English social housing sector with the aim of better understanding how providers are *applying* AI in practice and how they *aspire* to use it in future. We set two overarching research aims for this study:

> **Aim 1: To gain a better understanding of current AI technology adoption and future aspirations for AI usage to support service improvements.**
>
> **Aim 2: To gain a better understanding of whether the values of social housing, such as equality, diversity, and inclusion, and being considered as part of AI adoption.**

Three research questions were identified:

> **Research Question 1: How are social housing providers adopting AI?**
>
> **Research Question 2: How would social housing providers like to use AI in future?**
>
> **Research Question 3: To what extent are the values of social housing as seen through EDI being considered as part of the technology adoption process?**

In answering how this research has met and answered these questions, firstly in relation to **Research Aim 1** and **Research Question 1**, whilst we initially envisaged gaining a better understanding of current AI technology adoption through examples of AI usage in core service areas, it quickly became apparent that at the time of data gathering (late 2024 to early 2025), many organisations were still very much at the early stages of AI technology adoption and AI had not become tightly embedded and woven into in service delivery.

We found that AI adoption was very much 'ground up' (through unstructured explorative and innovative adoption by front-line and middle management staff) rather than 'top down' (being led by leadership teams and Boards through traditional structures of policy and strategy). Specifically, ***applications*** of AI were very much focussed on generative AI (use of ChatGPT and / or other large language model technology).

In relation to the 'future aspirations' element of **Research Aim 1** and the question posed in **Research Question 2** about how social housing providers would like to use AI in future, the ***aspirations*** of AI were very much focussed upon predictive AI. At the time of data collection, there were few examples of this in practice, and the desire for this was more hypothetical rather than seen in practice. Through the interviews however, a sense was gained that some organisations were on the cusp of this stage, possibly in terms of 6 months to a year away.

Finally in relation to **Research Question 3**, it was surprising to find that considerations for EDI issues generally appeared to reflect *lower* levels of employee agreement in the quantitative employee survey (compared to operational factors), and it was surprising to see how this was also reflected in the interviews, whereby EDI issues and the 'values' of social housing seemed less of a current concern in AI adoption in social housing. Instead, the current 'excitement' about AI seemed to be focussed upon operational benefits, such as gaining efficiencies in time and cost. Whether this will come at a price to the sector in future - such as by overlooking how issues of bias may become engrained in technological systems - will only become apparent over time.

5.1. Summary of conclusions

Aspirations and Applications of AI in Social Housing:

- **Aspirations** for future AI predominantly focus upon predictive models for core services.

- **Applications** of current AI are focussed upon the use and adoption of Large Language Models (LLM's) such as Open AI's ChatGPT.

Technology Adoption:

- **Whilst 22% have AI software made available for staff in specific roles, more (around 31% of staff) are actually using it in practice**: Levels of awareness are generally in line with the UK public sector whereby, for example, 22% are cited as actively using generative AI systems AI (Bright et al, 2024). The fact that more staff are using AI than organisations are perhaps aware of may be good for innovation, but less so for managing risk. Nonetheless, in our findings, those that are using AI are overwhelmingly positive of the benefits AI brings (93.8%), and cite time savings by summarising tasks, simplifying complex information, and ideas generation.

- **AI technology adoption in social housing is happening organically with limited direction.** This is very much a 'ground up' approach through mainly front-line and middle management employees rather than more traditional 'top down' approaches led through leadership teams and Boards through policy and strategy frameworks.

- **Despite the relatively fast pace of change in the world of AI, for many social housing providers it remains 'early days' in the thinking and application of AI - many social housing providers seem to be grappling with understanding what it is and what it can do. In this sense, aspirations are currently being formed:** It was felt by many social housing providers that a significant challenge was understanding what AI means to them and how operational value can be extracted from it. However, it was also felt that this would be addressed over time.

- **AI presents a chance for the social housing sector to keep pace with the private sector.** There are some who perceive the social housing sector as lagging behind the private sector on technology adoption. Whilst it must be recognised that the commercial and social drivers are different, AI presents a unique opportunity to keep pace - now is the time to assess the benefits and adopt along with everyone else, or even to get ahead.

- **AI adoption is happening whether we like it or not.** Digital technologies will increasingly integrate AI as they upgrade. Social housing providers (as with other sectors) will adopt this by default. There is an element of technology irreversibility associated with AI adoption, with little (if any) options to opt out.

Policy and Strategic Contexts:

- **Policy and strategy are not keeping pace with practice:** Our study indicates that the use of AI is not always being treated as an explicit strategic question or choice, meaning that organisations may lack a clear policy and governance framework for AI adoption. We suggest that this position of 'policy catch up' will become a persistent theme over the next decade, as social housing tries to adapt to newly created technologies in various forms.

Experimentation and Innovation:

- **Organisations need to facilitate safe experimentation and innovation:** The pace of change in AI is much more rapid than previous technologies – as soon as organisations adapt to one type of technology, new variations become available. We argue that social housing providers need to become much better at experimenting with new AI technologies by testing, investing (or disinvesting) more quickly than before, and ultimately evolve and adapt to see what best helps their organisation. A safe and ethical environment is required to enable the innovation and experimentation crucial to the beneficial adoption of AI in social housing. Furthermore, it is critical that tenant needs, expectations, and experience are kept at the centre of service design.

Maintaining 'Core Values' in Social Housing:

- **AI is not always being implemented with the values of social housing providers in mind:** Our study suggests that core sector values and strategic priorities such as equality, diversity, and inclusion may risk being overlooked. The excitement associated with this new technology could divert attention away from the fulfilment of social housing providers' core aims and purpose.

Decision Making and Critical Thinking:

- **The impact of AI on decision making could be profound**: One of the starkest findings from the research interviews was the view that decision making processes will always require human oversight. However, other findings from literature and desk top research bring this into question – when technology speeds up processes and AI capabilities become embedded in applications, this can lead to reduced scrutiny of automated decisions, and the reality is that it is often difficult to spot nuanced changes in large volumes of information. We argue that there is an urgent need for debate around this topic.

- **The use of AI may compromise critical thinking:** Our research suggests that the use of AI may act to reduce or limit critical thinking within service operations. How this impacts service experience for tenants will emerge over time. We surface concerns about the 'black box' nature of some AI deployments where the reasoning behind a decision or process outcome cannot easily be scrutinised at the point of use or in retrospect. This suggests that the use of AI is likely to have unexpected and potentially challenging consequences.

Employee Skills, Knowledge, and Understanding:

- **Employees need greater AI knowledge and understanding:** Only 20.5% of employees felt their knowledge and understanding of using AI tools was good, whilst only 24.9% of employees considered their confidence of using AI tools to be good.

Data Quality:

- **Quality of data will influence the quality of AI:** In keeping with our 2024 research study exploring 'Data Challenges in English Social Housing', our 2025 research on AI finds a strong link between perceptions of data quality and the anticipated efficacy of AI deployment. A significant gap remains for social housing in ensuring that the quality and consistency of data is sufficient to enable accurate and reliable outputs from AI, and that the full capability and value of these technologies can be harnessed. Consideration needs to be given to the adoption of a sector-wide data maturity model.

Benefits to Social Housing Organisations:

- **It is expected that AI will be generally beneficial for organisations**: A majority of employees (68.2%) felt that AI will be beneficial for their organisations, helping them achieve cost efficiencies (68.2%) and helping employees achieve greater productivity in their roles (67.4%). Overall, it will be interesting to see this translate into practice over coming years.

5.1. Questions for future debate and research

This study raises some important questions for future debate and areas of research. We suggest these include:

- ***How can AI be implemented with the values and ethics of social housing?***
- ***How can the social housing sector adopt AI with a greater emphasis upon addressing issues of equality, diversity, and inclusion?***
- ***What will be the impact of organisations adopting AI who may not be considered to be 'data ready'? (i.e. organisations without a 'single version of truth', holding siloed data, inaccurate, out of date, and irrelevant data).***
- ***How can the social housing sector keep pace with the invention and re-invention of AI technologies?***
- ***How can the social housing sector ensure that tenants are kept at the centre of AI technology adoption in future service design?***