

Use of Pivigo Rent Arrears Prediction AI service (Artificial Intelligence)

The Council's Landlord Services use data to help us deal with rent payment issues at an early stage to help prevent our tenants from falling into rent arrears. A third party supplier, Pivigo, applies Artificial Intelligence to identify tenants most likely to fall into rent arrears. This enables Landlords Services to make contact and provide support to help avoid rent arrears building up. There is no automatic decision making as the data provided is simply used as an aid to enable our housing staff to identify tenants who may benefit from advice and support .

At a technical level, we are only sharing pseudonymised data about the tenancy with Pivigo (pseudonymisation is where your name or identifying details are replaced with a key e.g., instead of sending Pivigo "*Mrs Smith – Tenancy Ref -12345*" we would send a value like "*2j4sjj3k*". Only Camden Council holds the list linking this scrambled value back to Mrs Smith's record).

The data is processed by an algorithm developed by Pivigo which looks for patterns in the data indicating a likelihood of arrears appearing in the next 3 or 6 months and whether these arrears are likely to be short or long term. The reason we use this technology is because the algorithm helps spot patterns, such as in the rent transactional history, which may not be immediately obvious to an officer looking at the rent account. This reduces delay and costs and identifies tenants who may need our help more quickly.

These predictions are made available securely to Camden Council. We unscramble the key and link this back to the tenancy record and the predictions form part of the information the neighbourhood housing officer receives in the Landlords Work Portal case management system.