

Consumer regulation in social housing

Investors seminar

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Campbell Tickell – *who are we?*

- Multidisciplinary management and recruitment consultancy operating across UK, Ireland and beyond; 25 year track record; client list of over 1,200 organisations and businesses
- Primary fields: housing and regeneration; social care; health; sports and leisure; public sector; charity sector
- Clients include: housing regulators for all UK jurisdictions and Republic of Ireland; central and local government; public and trade bodies and other regulators; housing associations; health and care providers; developers, housebuilders, funds and investors; and around 40% of the For-Profit Registered Providers sector
- Specialist service areas include: governance and strategy; finance and business planning; regulation and troubleshooting; exec/non-exec recruitment; HR; M&As and growth; business transformation
- Authors of the National Housing Federation Code of Governance and the British Property Federation (now RE:UK) Code of Governance for For-Profit RPs

The Consumer Standards



Social housing regulation: what?

Regulator of Social Housing (RSH) sets regulatory standards, holds landlords to account for compliance

Three Economic Standards -

- Governance and Viability; Rent; Value for Money
- Proactively regulated since set in 2015

Four Consumer Standards -

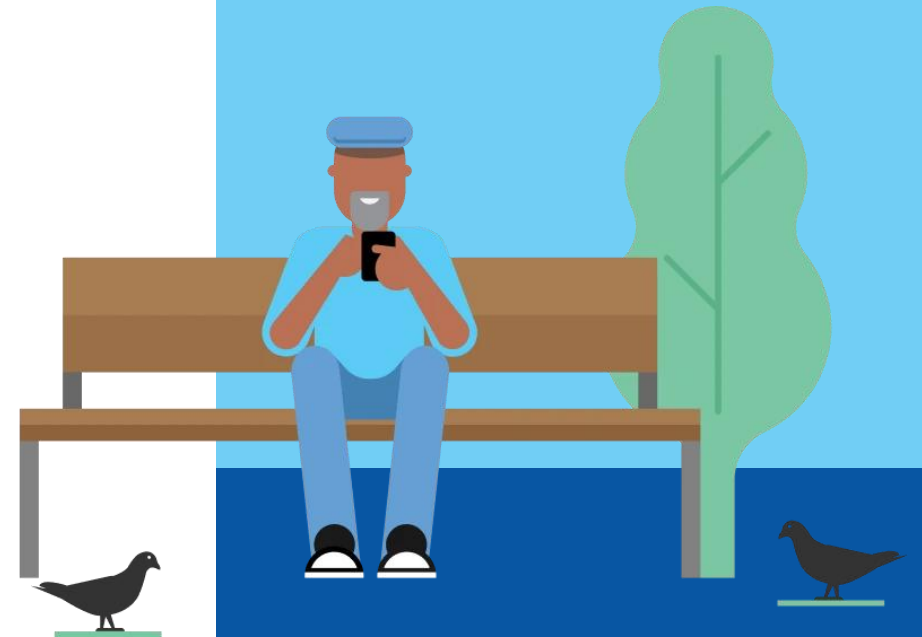
- Safety and Quality; Neighbourhood and Community; Tenancy; Transparency, Influence and Accountability
- Proactively regulated since revised in 2024
- With another coming this month - Competence and Conduct



Social housing regulation: what?

Other developments:

- Awaab's Law
- Competence and Conduct Standard
- Social Tenant Access to Information Requirements ('STAIRs')
- Strengthened Decent Homes Standard
- Minimum Energy Efficiency Standard
- Tenancy Standard – Renters' Rights Act



Social housing regulation: how?

- Co-regulation
- *“Boards of landlords are responsible for ensuring their organisations are managed effectively and that they deliver the outcomes of our standards.” **
- *“Landlords are responsible for providing evidence to us, when we ask for it, that they are delivering the outcomes of our standards.” **

* RSH: Our role and approach to regulating landlords



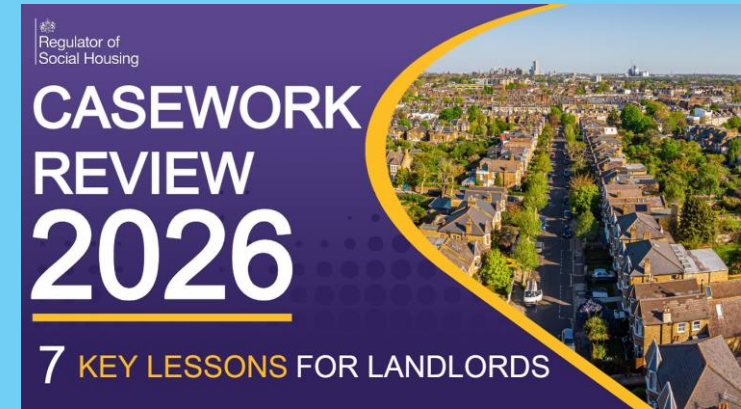
Social housing regulation: how?

RSH monitors and assesses compliance:

- Data returns (including Tenant Satisfaction Measures)
- Housing Ombudsman landlord data
- Regulatory intelligence and self-reporting; reactive engagement

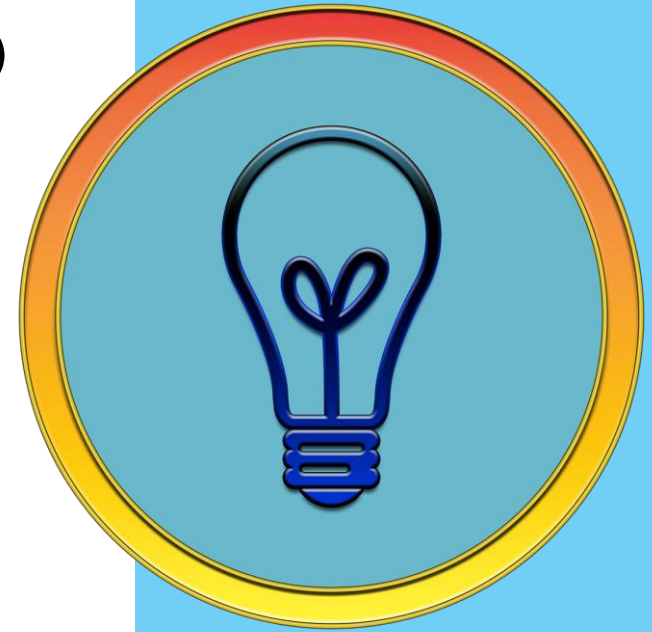
Proactive engagement:

- Inspections, assessing regulatory compliance
- Intervention and enforcement

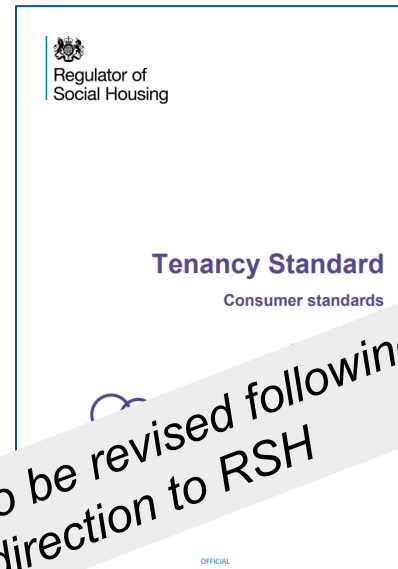
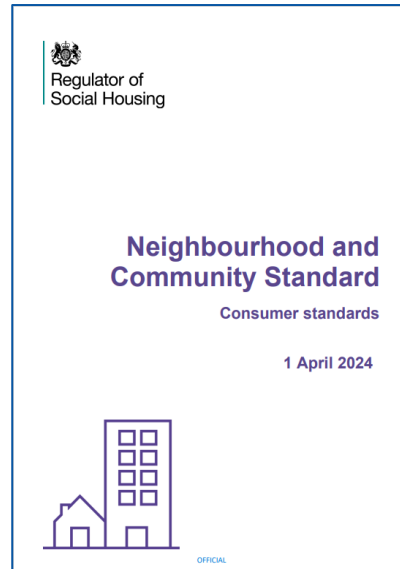
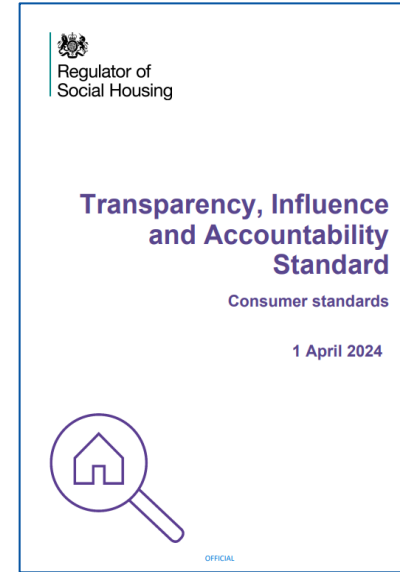


Social housing regulation: how?

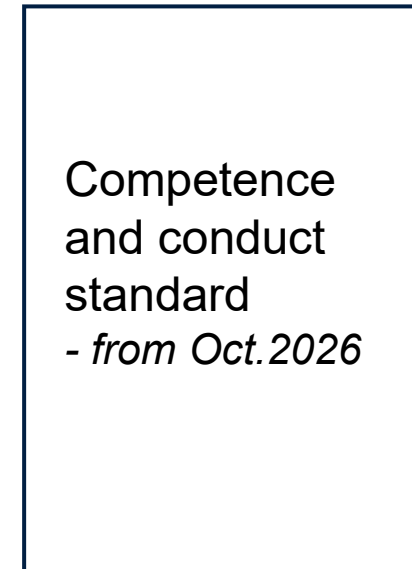
- Regulatory judgement for each large RP (>1,000 homes)
- Governance (G), Financial Viability (V), Consumer (C), each graded 1 – 4
- C1 = meeting standards (or overall delivering the outcomes of the consumer standards)
- C4 = serious regulatory concern leading to regulatory intervention or enforcement action
- *“All landlords should aim for a C1 grade”*



Consumer standards: outcome focused



To be revised following
direction to RSH



The Consumer Standards

Safety and Quality Standard	Provide safe and good quality homes and landlord services to tenants – covers stock condition data, landlord health and safety, repairs
Transparency, Influence and Accountability Standard	Treat tenants with fairness and respect so they can access services, raise complaints, when necessary, influence decision making and hold their landlord to account – covers tenant involvement and use of tenant data. <i>From October 2026 includes STAIRs.</i>
Neighbourhood and Community Standard	Engage with other relevant parties so that tenants can live in safe and well-maintained neighbourhoods and feel safe in their homes – covers ASB, hate crime, domestic abuse
Tenancy Standard (social rented homes only)	Requirements for the fair allocation and letting of homes and for how those tenancies are managed and ended by landlords
Competence and Conduct standard	(from October 2026) 'Relevant staff' have skills, knowledge, behaviours - and those of service providers do too. Professional qualifications requirements for some staff, plus policy and staff code of conduct

Complaints – The Housing Ombudsman

- Housing Ombudsman is not a regulator
- But Complaint Handling Code is on statutory footing; and RPs must be members of Housing Ombudsman Service
- Prescriptive and specific about complaints handling expectations, including:
 - *Definition of complaint*
 - *Timescales for resolution*
 - *Policy requirements*
 - *Requires annual self-assessment and Board response to be submitted*
- MOU in place with RSH



Regulatory inspection

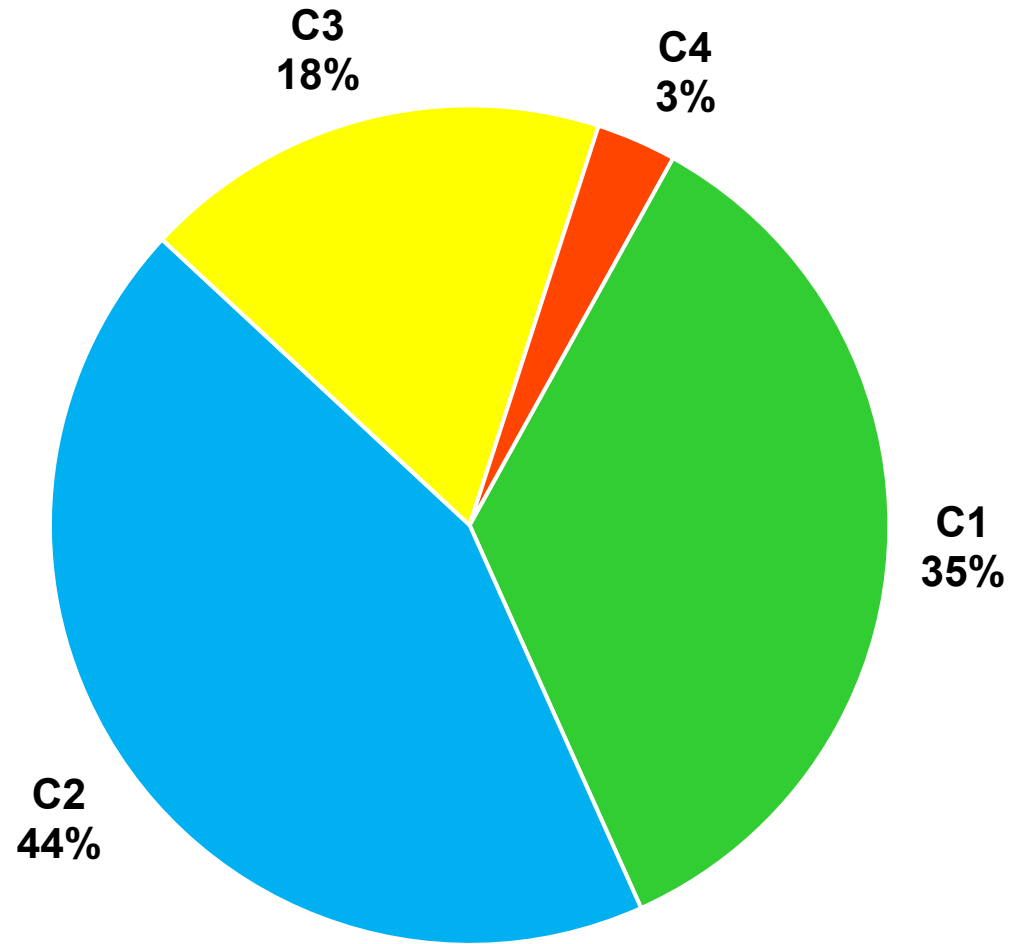


Inspection - structured around themes

1. Strategy and structure
2. Financial resilience/governance/risk
3. Service outcomes
 - Safety and Quality
 - Neighbourhood and Community
 - Tenancy
4. Transparency and accountability
5. Competence and conduct

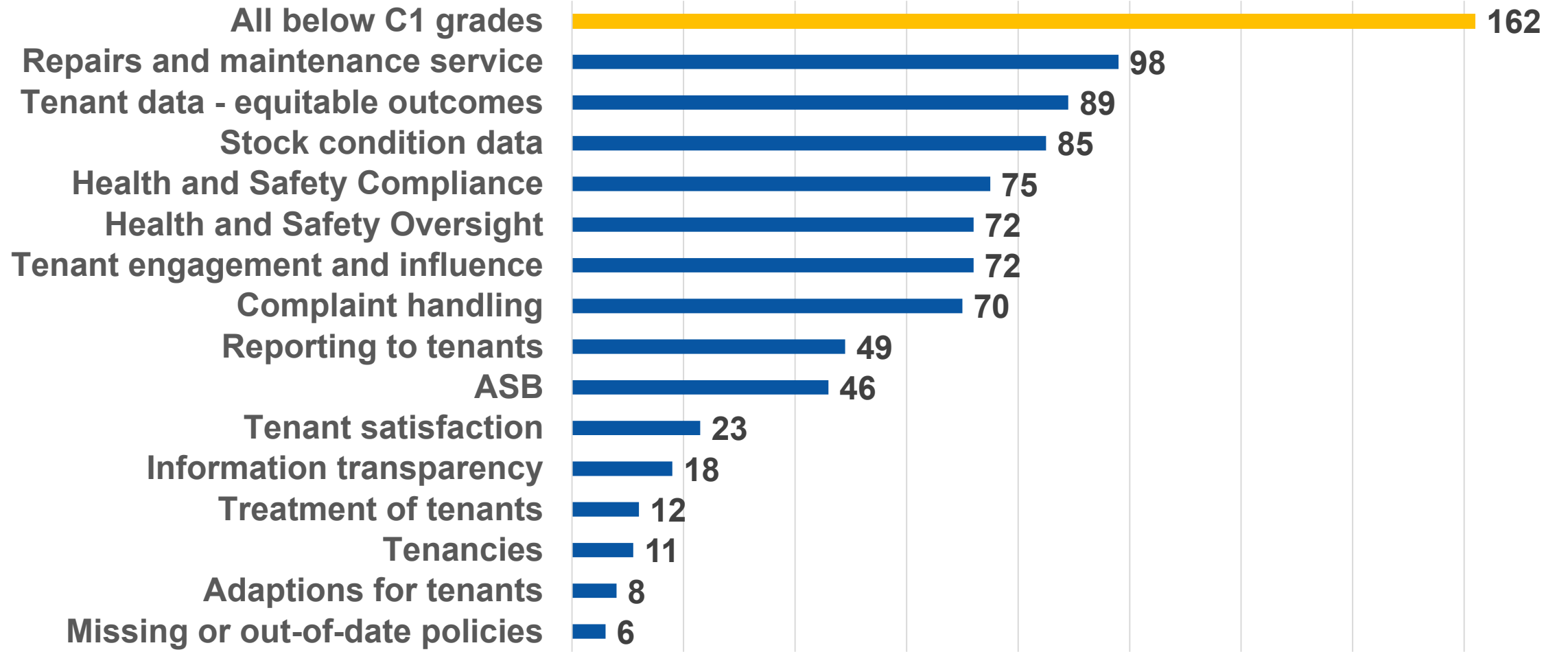


227 Consumer grades awarded to August 2026



Source: August 2026 data = RSH, analysis = Campbell Tickell
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Reason for 162 Non-C1 grades to August 2026



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In summary

- Consumer Regulation of English social and affordable housing sits alongside Economic Regulation (governance, financial viability, value for money)
- Regulation brings challenges, but is accepted as a reasonable price to pay for its contribution in promoting assurance, reduced risk profile, and cheaper borrowing
- The regulatory environment provides reasonable assurance to funders and their investment committees



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