

Social Housing Regulation: two years on – lessons and what comes next

28 April 2026

Guidelines

- Seminar will be **recorded** and shared afterwards
- You can enable **captions** at the bottom of your screen
- Use the **Q&A box** to ask questions in the main room and **chat box** in the breakout rooms
- Use the chat box if you have **technical issues**
- Participants should be on **mute** for attendees throughout.
- Please complete our feedback survey!

Outline

- **Welcome** - Catherine Little, Director, Campbell Tickell, Mushtaq Khan, CEO, HDN
- **Two years on** - Kate Dodsworth, Chief of Regulatory Engagement, RSH
- **Governance and consumer standards** - Ceri Victory-Rowe, Director, Campbell Tickell
- **EDI and Consumer Standards** - Mushtaq Khan, CEO, HDN
- **High-level tenant perspective** - Pamela Newman, Founding Member and Vice Chair, G15 Resident Group and Executive Director of Customer Services, ARHAG Housing Association
- **Q&A**
- **Breakout Rooms:**
 - **Room 1: Regulatory Recovery** – Jon Slade, Director Campbell Tickell, Naomi Morris Director of Strategy, Estate Regeneration & Regulatory Compliance, Birmingham City Council, and Amanda Newton, Chief Executive, Rochdale Boroughwide Housing
 - **Room 2: Future Gazing** - Aisha Lalloo, Senior Consultant, Campbell Tickell, Ben Pumphrey, Head of Data Governance, Anthony Collins – STAIRs, Chloe Fletcher CIHCM, Head of policy and external affairs, CIH - Competence and Conduct, and Claire Bridges, Director of Governance, Risk & Assurance, Yorkshire Housing - transformation and inspection
- **Feedback from breakout room discussions**
- **Closing thoughts** - Catherine Little, Director, Campbell Tickell, and Mushtaq Khan, CEO, HDN

Welcome

Catherine Little

Director, Campbell Tickell

Mushtaq Khan

CEO, HDN



Two years on

Kate Dodsworth

Chief of Regulatory Engagement, RSH

Governance and consumer standards

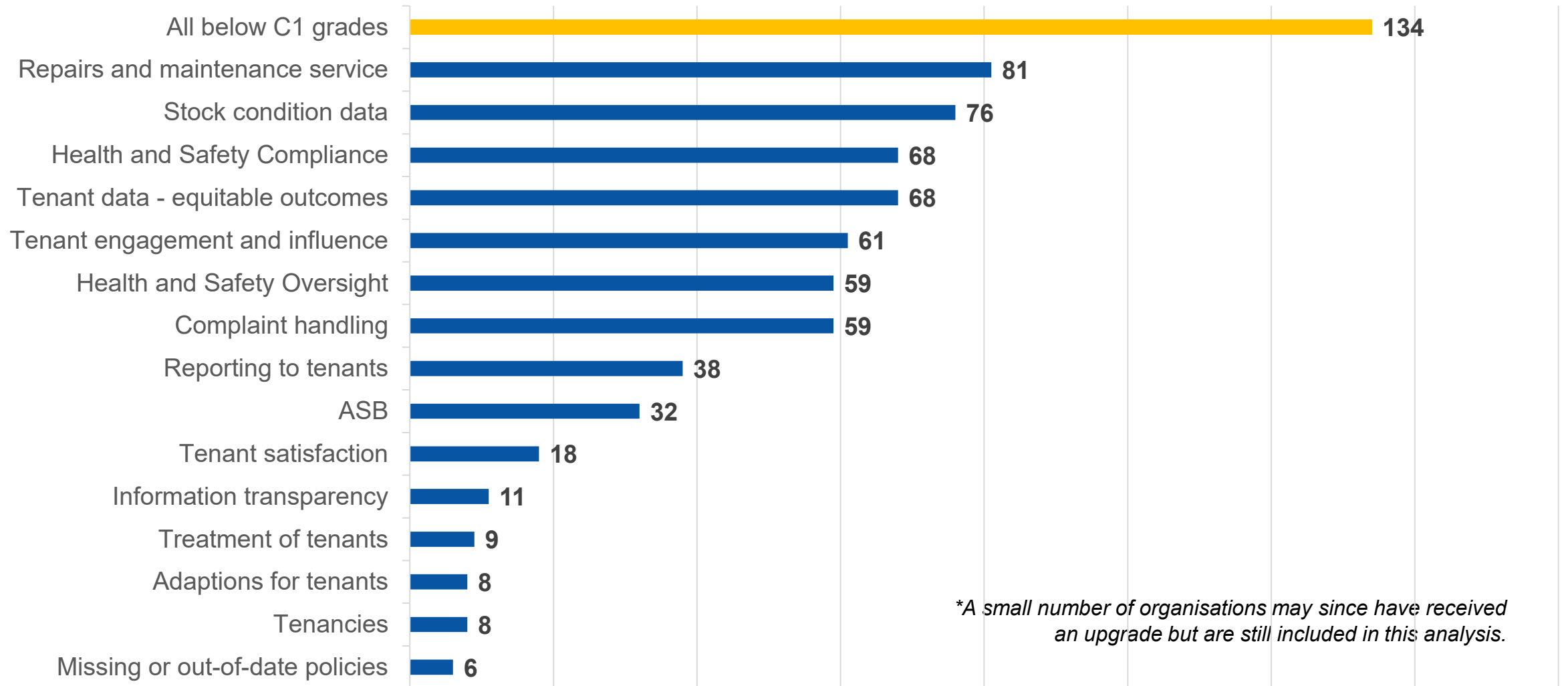
Ceri Victory-Rowe

Director, Campbell Tickell

Joining the dots

- The Consumer Standards connect directly to the purpose of social landlords, their *raison d'être*
- Providing good quality homes and services to people with typically limited choice in the housing market, and enabling them to influence how this happens
- At heart of good governance is ensuring that organisational purpose is achieved
- Success indicated by the outcomes you achieve (sound familiar?)
- Tugging on a 'Consumer' thread often reveals governance challenges or failures

Reason for 134 Non-C1 grades to Mar 2026



**A small number of organisations may since have received an upgrade but are still included in this analysis.*

*Source: March 2026 data = RSH, analysis = Campbell Tickell
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But really...

Factors that we often find to be at root cause of such issues include:

- Poor risk identification and mitigation
- Lack of robust oversight and assurance frameworks
- Failure to ensure data integrity and accuracy
- Failure to act on insight (e.g. listen to tenants)
- Insufficient skills (to understand requirements, identify risk, challenge...)
- Weak or unhelpful organisational culture
- Ineffectual leadership
- Ineffective resource management / planning
- Focus on the wrong things / distraction

But
really...

Factors that we sometimes see at roots of such issues include:

- Poor risk identification and mitigation
- Lack of robust oversight and assurance frameworks
- Failure to ensure data integrity and accuracy
- Failure to act on insight
- Insufficient skills to understand requirements or manage compliance effectively
- Weak or unhelpful organisational culture
- Ineffective resource management / planning
- Focus on the wrong things / distraction

GOVERNANCE

Factors influencing boundaries C1→C2 & C2→C3?

Importance of Board's / Council's....

- Self-awareness, understanding of areas requiring improvement
- Ownership of improvement plans
- Monitoring of progress
- Willingness to take difficult decisions to steer back on course

Factors influencing boundaries C1→C2 & C2→C3

Importance of Board's / Council's....

- Self-awareness, understanding of areas requiring improvement = **culture**
- Ownership of improvement plans = **accountability**
- Monitoring of progress = **oversight**
- Willingness to take difficult decisions to steer back on course = **leadership**

C grade can impact on HA G grade

Category	Number	%
All HA non-C1 grades at March 2026	57	100%
Of those G unchanged or first grade	44	77%
G grade changed	13	23%
Of those G upgrade	3	5%
G downgrade*	10	16%

**Note: Change in G grade may be unrelated to C grade*

*Source: March 2026 data = RSH, analysis = Campbell Tickell
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Recent examples

Governance – G2 – March 2026 [in context of C3]

The reliability, accuracy and completeness of the information held by [the RP], and the governance around it, needs strengthening. This was particularly evident in relation to the serious failings around [the RP's] understanding of the condition of its homes and of tenants' diverse needs.

Governance – G2 – March 2026 [in context of C2]

There are weaknesses in [the RP's] internal control environment that require strengthening, including those around landlord health and safety reporting. [The RP] cannot yet... demonstrate that it is using the information it holds on its homes to inform its decision making.



Consumer regulation: two years on Evidence, outcomes and inspections

**Mushtaq Khan
Housing Diversity Network**

Consumer regulation: two years on Evidence, outcomes and inspections

Mushtaq Khan
Housing Diversity Network



About us

Board Diversity & Excellence Programmes

Draws on leading practice to make a real and lasting impact at board level – diversifying candidate pools and helping new/potential board members to develop their expertise & strategic thinking.

Sector-specific EDI assessment

With option for joint quality mark with the RACE Equality Code – combining robust governance framework guidance with holistic review of wider EDI and customer / community impact.

Training & Consultancy

Offers highly skilled and specialist Associates who can provide customised and comprehensive support for your organisation and its workforce.

Staff Mentoring Programme

Award-winning initiative that can contribute to a wide range of organisational strategies and objectives around learning & development, inclusion, and talent management.

Coaching

Unique coaching experiences that recognise there are differences in the lived experience of the people we work with and that they may have experienced inequalities or continue to face them.





KING'S College LONDON Study Student Services Research & Innovation Our faculties

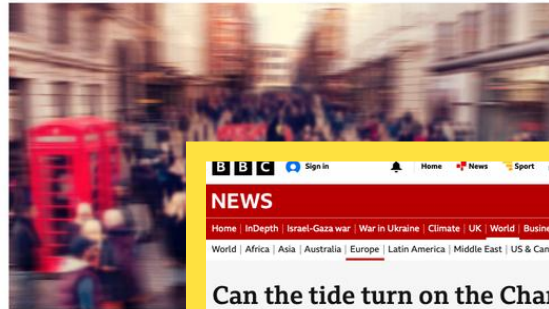
News Centre

Headlines | All news | Spotlight on impact | This week at King's | Our Divided Planet

26 January 2025

Wealth inequality risks triggering 'societal collapse' within next decade, report finds

The warning comes from an expert roundtable led by researchers from King's and the Fairness Foundation



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Diversity backlash: Is 'masculine energy' coming to the UK?



Shanaz Musaffer and Lucy Acheson
Business reporters

3 March 2025

"Dangerous, demeaning, and immoral." That's how Donald Trump has described diversity, equity, and inclusion (DEI) programmes which aim to boost workers from diverse backgrounds.

Upon returning to the White House, he ordered the shutdown of all federal DEI initiatives, urging the private sector to follow suit.

And many have, with the likes of Walmart, McDonald's, Meta and Amazon ditching or scaling back their diversity policies.

Corporations, according to Meta boss Mark Zuckerberg, have been "neutered" and need more "masculine energy".

Some UK employees fear Trump's rhetoric could normalise intolerant attitudes in the workplace, even if DEI policies remain intact.

"Someone that is at the top saying things like that sets a precedent that it's okay to do so," says Chloe, who works at a London-based finance company.

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Can the tide turn on the Channel migrant boat crossings?



Dominic Casciani >
Home and Legal Correspondent
@BBCDomC

1 March 2025

On France's northern coast, they call the people smuggling and dangerous dinghies phenomenon, La Crise Migratoire.

But do the UK and France now have a chance of consigning the small boats to history?

BIG ISSUE News Advice Culture Opinion Life Vendors Get Involved Big Issue Group

Cuts, universal credit and PIP: Everything you need to know about Labour's benefits overhaul

Explains what is in the government's plans for welfare reform, and what exactly the changes to disability benefits mean for claimants

18 Mar 2025



Liz Kendall, work and pensions secretary. Image: Flickr/ House of Commons

Labour has announced its plans to slash the welfare bill and push more people claiming disability benefits into work.

The Department for Work and Pensions (DWP) green paper on welfare sets out reforms which have been criticised as the "biggest cuts to disability benefits on record". They include £5bn of cuts which will see the eligibility criteria for personal independence payment (PIP) tightened, and the health element of universal credit reduced for new claimants.

Liz Kendall, the work and pensions secretary, said in parliament "millions who could work are trapped on benefits – denied the income, hope, dignity and respect that we know good work brings".

News > Cost Of Living > Disability Benefits

'Disabled people can't afford to be disabled,' Labour's welfare reform slammed

The welfare reforms could do more harm and rack up more costs in the long run than many may realise



Comments

NEWS By Samantha Leathers


15:00, 20 Mar 2025



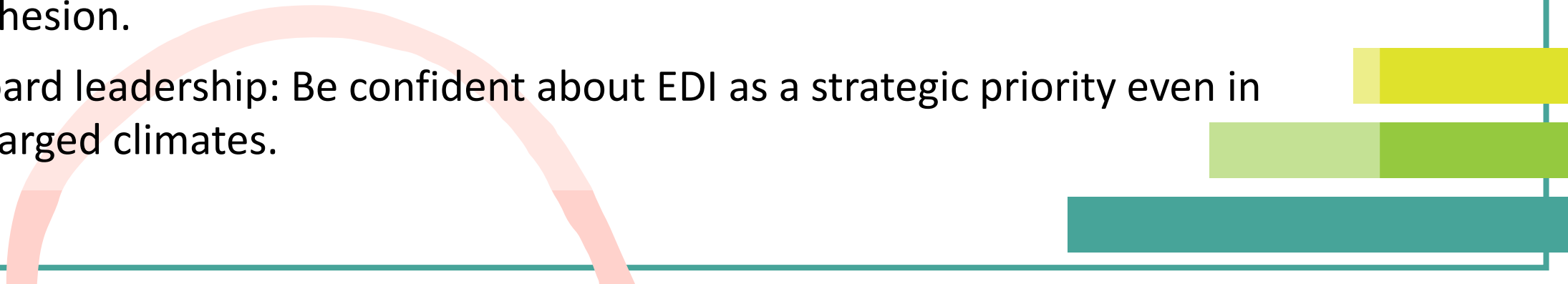
Dr Shani Dhanda is noted as one of the UK's most influential disabled people (Image: Courtesy)

Labour's welfare reform plan announced this week will be changing the eligibility criteria with the aim of encouraging people back into the workforce and saving money. Secretary of State for Work and Pensions, Liz Kendall, explained this change will help disability benefits "focus support on those in greatest need and to ensure the social security system lasts for the long-term, into the future."

The current landscape

- Rising tensions: Increased anti-migrant rhetoric, protests, and hate incidents impacting tenants and staff.
 - Allocations and new-build mistrust.
 - Fear among diverse communities; risks to tenant confidence in providers.
 - Political pressure - far right councillors influencing housing debates and priorities.
 - Safety concerns: Higher risk of hate crime, harassment, and intimidation in neighbourhoods
- 

What housing providers should be thinking about

- Know your communities: Strengthen engagement and understand tenant concerns.
 - Zero tolerance on hate: Clear policies and consistent action against discrimination.
 - Support staff and tenants: Training, wellbeing support, and safeguarding.
 - Partnership working: Collaborate with councils, police, and community groups especially around youth work and inclusion.
 - Positive narrative: Promote diversity, inclusion, and housing's role in cohesion.
 - Board leadership: Be confident about EDI as a strategic priority even in charged climates.
- 

Our Research



Key findings

Dignity & Respect and Feeling Welcome

- People with disabilities, those from minoritised ethnic groups, and transgender people were less likely to agree that their organisation is committed to treating them with dignity and respect.
- These groups were also less likely to report feeling welcome in their organisations than the majority.

Confidence in EDI performance and The Inclusion Illusion

- General feedback on organisational EDI performance, and commitment to improvement, had fewer positive responses than other indicators - suggesting more work needs to be done as a sector to both improve, and assure our workforces that EDI is a genuine priority.
- Groups with certain protected characteristics - again particularly people with disabilities, from minoritised ethnic groups, and transgender people - often reported lower levels of confidence in recruitment inclusivity and fairness in career progression, indicating that policy intentions may not always translate into equitable outcomes.

Regulatory Shift

- Proactive consumer regulation
- Routine inspections
- From assurance to evidence
- Tenant experience as a regulatory test



What Inspectors Expect to See

- Know your tenants and risks
- Use data and insight
- Demonstrate learning
- Address systemic issues
- Visible board accountability
- Evidence equitable outcomes



Why Outcomes Matter

- Unequal outcomes expose regulatory risk
- Patterns in disrepair and complaints matter
- Trust and confidence are inspection signals
- Outcomes must be explainable and improvable



Where Organisations Get Exposed

- Missing or weak tenant data
- Underserved groups
- Voice without influence
- Disproportionate safety/quality issues
- Policy without ownership



What Inspectors Respond Positively To

- Targeted improvement informed by evidence
- Co-designed engagement that changes services
- Reasonable adjustments as default
- Visible board learning and follow-through



What 'Good' Looks Like Now

- Clear understanding of needs
- Insight-led service design
- Fair outcomes
- Respectful culture
- Evidence-driven decisions

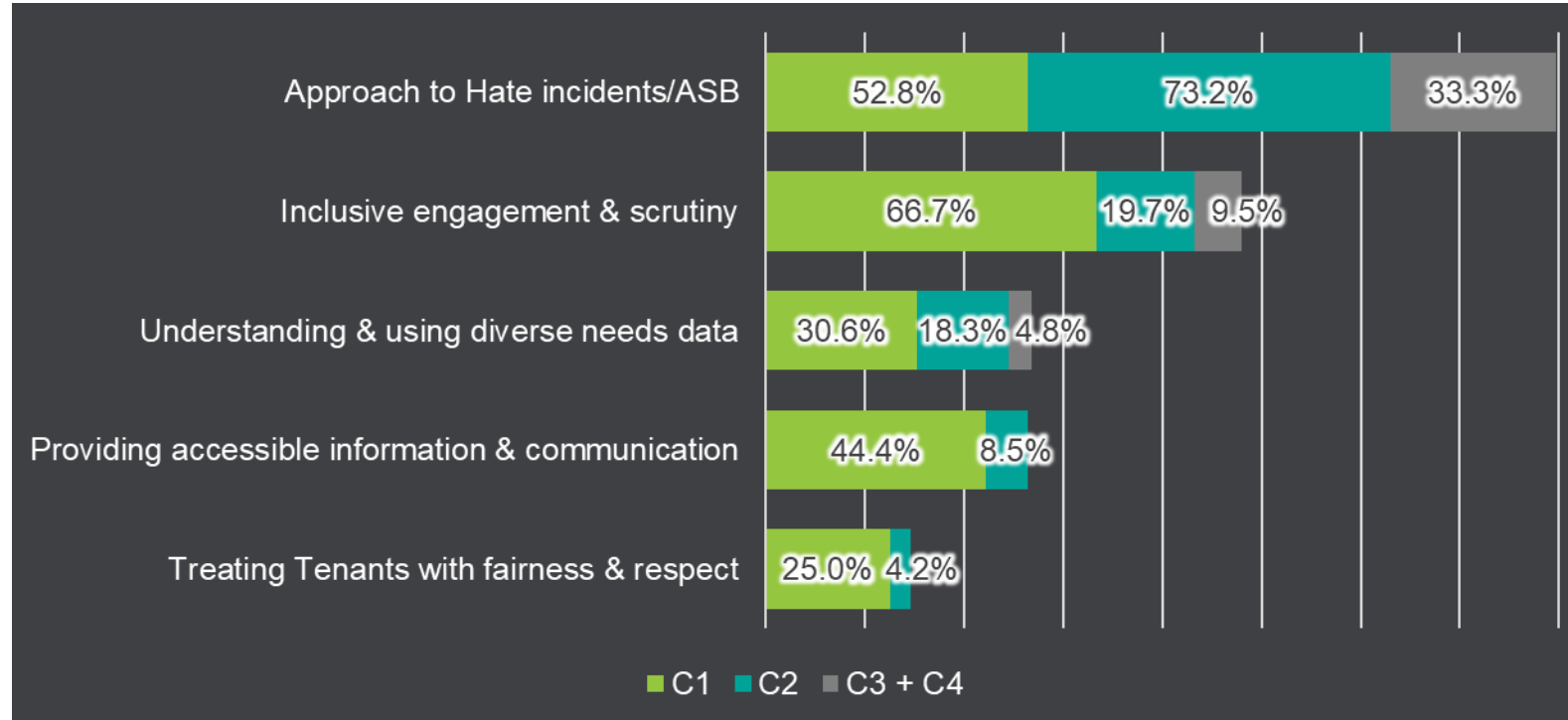


Bottom Line

- Outcomes are the test
- Unequal outcomes = regulatory risk
- Knowing tenants is a statutory expectation
- Evidence beats narrative



By grade (Positive)

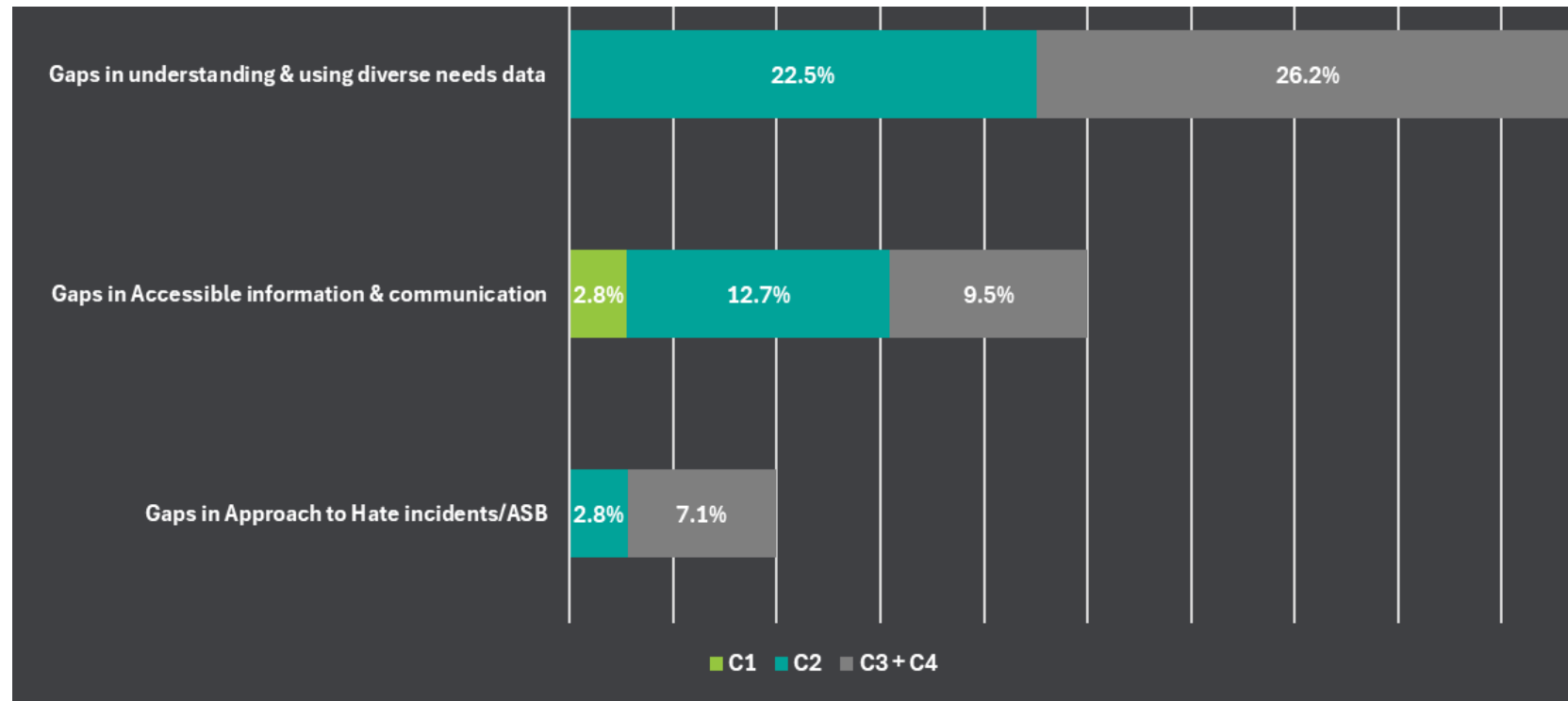


By grade (Positive)

- + Our analysis indicates that **5 common themes** were referenced in a **positive light** across consumer grading narratives.
- + Segmentation of positive EDI references by grade shows that across the judgements, **significant proportions of organisations awarded C1** grades were recognised for their approach to/performance around EDI related issues, followed by (in all but one case, where the percentage was in fact higher) slightly lower proportions of organisations awarded **C2 gradings**.
- + Unsurprisingly, across the organisations which failed to attain a satisfactory consumer grades (i.e. **C3 and C4**), there were **much fewer positive indicators** relating to EDI.
- + The occurrence of some positive references to EDI in a small portion of C3/C4 grading narratives however (particularly relating to Hate Crime and ASB) may imply that in such cases poor gradings may have stemmed from **underperformance in other areas** of the standards - including those that are non-EDI related.



By grade (Negative)



By grade (Negative)

While generally less common than positive references, identification of gaps in performance relating to EDI (**grouped into 3 general areas**) were present across grading narratives.

Significant proportions of **both C2 and C3+C4** grading narratives identified gaps/areas for improvement relating to EDI (particularly in relation to **understanding and utilising data**). Only a **single C1** narrative contained a suggestion that improvement could be made, relating in this case to accessible communication (it is worth noting that this analysis has not measured the severity of criticism found within narratives).

Critical references to organisations' approaches to EDI (or a lack thereof) across C2/3/4 judgements is indicative that these are areas among those where **progress is required for organisations to improve their consumer grading**.



What have we been doing?

- Health checks
- Diversity Accreditation
- Sessions with boards and leadership teams
- EDI strategy and action plans
- Developing a tool on assessing progress on standards



In summary

- Access to services
- Fairness in outcomes
- Satisfaction and trust
- Complaints patterns and escalation
- Inspectors look for recognition, explanation and action



Thank you!

Keep in touch

 mushtaq@housingdiversitynetwork.co.uk

 www.housingdiversitynetwork.co.uk

 Housing Diversity Network

High-level tenant perspective

Pamela Newman

Founding Member and Vice Chair, G15 Resident Group
and Executive Director of Customer Services, ARHAG
Housing Association

Two Years On: A Tenant Perspective

Consumer regulation has shifted expectations across the sector

Tenant voice now central to accountability

Key question: do residents feel the difference?

Perspective from tenant leadership and housing provider experience



What Has Worked Well

Stronger focus on tenant voice and engagement

Greater transparency through performance measures

Boards and leadership more focused on lived experience

Growing recognition of equality, diversity and inclusion



Key Learning So Far

Engagement must be meaningful, not performative

Trust takes time and consistent behaviour

The regulatory system can still feel complex to residents



What Should Be Considered Next

Stronger resident influence in governance and scrutiny

Investment in tenant capability and support

Focus on outcomes that matter most to residents

Success = tenants feeling heard, respected and confident



Q&A



CAMPBELL
TICKELL



Regulatory Recovery

Breakout room

28 April 2026

Supporting **Excellence**
Delivering **Social Purpose**

Regulatory Recovery

Naomi Morris

Director of Strategy, Estate Regeneration &
Regulatory Compliance, Birmingham City Council

Regulatory Recovery: our journey at RBH



Amanda Newton
Chief Executive, Rochdale Boroughwide
Housing

When regulation becomes real



In September 2023:

- The culture of our organisation was fundamentally broken
- Colleagues were frightened to be associated with RBH
- Customers felt unsafe in their homes
- Partner and stakeholder relationships were fractured
- Reputation was damaged and needed to be rebuilt
- Governance had been shaken – disempowered Representative Body and brand-new Board needed to navigate our recovery

There was a lot to do to empower our colleagues, restore trust and rebuild.

Ownership before recovery



- We made a conscious decision to own our past completely— not to reframe it, soften it, or distance ourselves from it
- Systemic failure is still failure, even when no single individual intended harm.
- Scrutiny, anger, and mistrust were not obstacles to overcome—but consequences to live with.
- Recovery didn't begin with a plan... it began with humility.

Resetting our purpose

- Re-framing our strategy – back to our core business of being a great landlord
- Ceasing all development and focusing on investment in existing homes
- A new set of organisational values to underpin our target culture
- Engaging with our customers and stakeholders openly and honestly
- Keeping our promises
- Fixing governance before fixing performance



Building trust and belonging



Trust doesn't start with policy, it starts with presence

- Offices were reopened into communities.
- Colleagues were put back on estates.
- Damp and mould was treated systemically, not defensively
- Customers were seen, heard, and responded to—often face-to-face.
- Proud to be "Rochdale's finest"

Leading through recovery



- Holding the organisation steady while it confronted uncomfortable truths—and doing so visibly, consistently, and without retreat.
- Colleagues needed to know they were heard.
- Customers needed to feel change before believing it.
- The regulator needed evidence—not intent.
- **Recovery demanded pace without panic and compassion without compromise.**

Where are we now?



RBH today is:

- Back in regulatory compliance, as of March 2025
- Significantly stronger in governance, leadership, and assurance
- Trusted again by funders—evidenced by securing £55m of new bank funding, including new entrants to the sector
- Focused on existing homes, safety, and long-term regeneration
- Clear-eyed about the work still to do
- Most importantly, RBH is an organisation that now understands that **reputation follows performance**—never the other way round.



Thank you



Future Gazing

Breakout room

28 April 2026

Supporting **Excellence**
Delivering **Social Purpose**

Future Gazing

Ben Pumphrey

Legal Director, Anthony Collins

STAIRs – Policy Statement and Operational Guidance



 Ministry of Housing,
Communities &
Local Government

 Department for Levelling Up,
Housing & Communities

Consultation outcome

Social Tenant Access to Information Requirements: policy statement

Updated 30 September 2025

Contents

Implementation

Chapter 1: Publication scheme

Chapter 2: Information requests

Appendix 1: Oversight and complaints

Appendix 2: Glossary

Social Tenant Access to Information Requirements

Operational guidance for
registered providers



Anthony
Collins

NATIONAL
HOUSING
FEDERATION

Chapter 1 – publication scheme

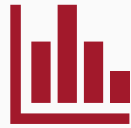
7 classes of information

- Governance and decision making
- Spending
- Housing stock management
- Performance
- Housing services
- Lists and registers
- Social housing management

Appendix 1: Model publication scheme template

CLASS OF INFORMATION	INFORMATION TYPICALLY INCLUDED
<p>Governance and decision making</p> <p>Information in this class is published as at the current date.</p> <p>Information relating to tenant consultations and meetings published for the current and previous two financial years</p>	<p>Types of information your organisation should include here may include links on your website to:</p> <ul style="list-style-type: none">• About us [Documents setting out information relating to: Mission statement; vision and values; corporate objectives]• Our Group Structure [Documents containing your organisational structure charts identifying senior members of the organisation and key individuals – e.g. fire safety principal accountable person]• Our board [Documents listing your board members (including executive and non-executive members)]• Our committees [Documents listing your key decision-making committees and their executive functions]• Our Executive Team [Your senior management team with biographies]• Our decision-making processes [Documents setting out your constitution and articles of association / standing orders / other organisational governing documents]

Chapter 1 – Six practical steps to implementation



Know your data



Communication
with tenants



Organise your
webpage



Appoint a STAIRs
“champion”



Review your
processes



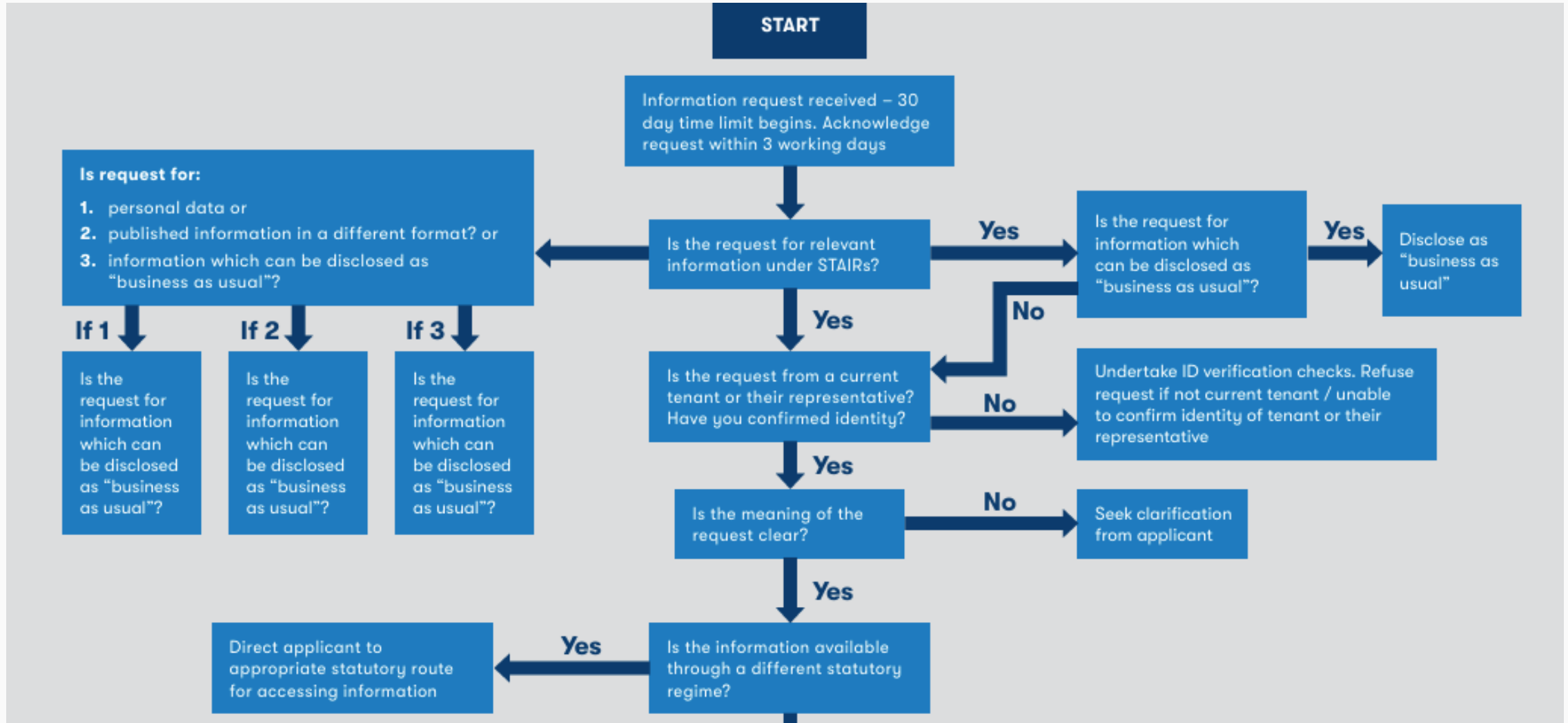
Ensure tenants
can seek a review

Chapter 2 – information requests

Four key questions:

- How do we effectively triage requests?
- What does accessibility mean?
- What duty is there on us to seek information from 3rd party providers?
- How should RPs assess reasonableness when refusing requests?

STAIRs flowchart





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Housing

Competence and Conduct requirements

Chloe Fletcher

Head of policy and external affairs

Competence and conduct



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Housing

- Competence and conduct requirements added to consumer standards for social housing
- RSH consulted on including them in the Transparency, Influence and Accountability Standard
- Although not a separate standard at the moment – nothing has changed
- Requirements include anyone working in customer facing roles including managing agents (ALMOs/TMOs etc) and contractors
- Coming into force in **October 2026**
- CIH has more information [here](#).

Competence and conduct



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Institute of
Housing

- Outcomes focused standard – applies to **all staff** involved in the provision of housing management services
- **Private registered providers and local authority registered providers** to have regularly updated written policy including:
 - Approach to managing and developing the skills, knowledge, experience and conduct of their staff - **tailored** to the relevant different roles within the organisation
 - Steps taken to secure that their **service providers' relevant staff** have the necessary skills, knowledge, experience and behaviours
 - Approach to **learning and development, reviewing staff performance** and **managing poor performance**
- Registered providers must also adopt and embed an appropriate **code of conduct** within the organisation

Who needs to be qualified?



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Housing

- **Senior housing managers** and **senior executives** of both **registered providers** and **service providers**, who have a **substantive role** in managing delivery of housing management services to the registered provider's social housing tenants

NOT in scope:

- those who solely manage delivery of care and support
- those who manage back-office functions which do not involve managing the direct delivery of services to tenants
- unpaid volunteers

What kind of qualifications?



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- **Level 4 qualification regulated by Ofqual** for senior housing managers
- **Level 5 qualification regulated by Ofqual** for senior housing executives -
- Must be focused on **housing management** within social housing
- **Course content** to include – general housing management functions, technical housing management functions or cross tenure functions

General housing management



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- To include:
 - Customer service
 - Complaints management
 - Tenant involvement
 - Allocations and lettings
 - Tenancies and licenses
 - Income management
 - Anti social behaviour
 - National housing policy
 - **Delivering professional and respectful housing management services**
 - **Equality, Diversity and Inclusion and awareness of a range of needs and vulnerabilities**
 - **Customer service in housing**

Technical housing management



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- To cover one or more of the following areas and is relevant to the role:
 - Quantity or building surveying
 - Building management/maintenance or building studies
 - Construction
 - Building or fire safety
 - Estate management
 - Facilities management
 - Property management
- To include:
 - Customer service in housing
 - Tenant engagement
 - Delivering professional and respectful housing management services
 - Equality, Diversity and Inclusion and awareness of a range of needs and vulnerabilities

Cross tenure/cross cutting roles



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Housing

- Can have general housing management qualification or one that covers:
 - Leasehold management
 - Residential property management
- To include:
 - **Customer service in housing**
 - **Tenant engagement**
 - **Delivering professional and respectful housing management services**
 - **Equality, Diversity and Inclusion and awareness of a range of needs and vulnerabilities**
- For cross cutting roles it should be the one most suitable for the role

Alternatives



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- Qualifications or apprenticeships can be equivalent to or higher than the required ones
- From predecessor or equivalent bodies e.g. Quals Wales, CCEA, SQA
- Or, in the case of senior housing executives, can be:
 - Diploma of higher education
 - A higher national diploma
 - A CIH Professional Qualification
 - For more - see page 8 of policy statement
- But course content should be mapped to see if top-up modules are required.

Transition period



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To give time to enable eligible managers to become qualified, maintain services to tenants and for qualifications providers to increase capacity:

- There is a **3-year transition period**, by the end of which all relevant staff must either hold or be working towards a relevant qualification
- **Small Registered Providers (under 1,000)** the **transition period is 4 years**

Partially compliant and top ups



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- Those who have a qualification in housing management, but the course content only partially meets the requirements
- Those who have completed a technical or construction related qualification such as RICS, building studies etc.
- Can complete top up modules to ensure all the required course content is covered
- CIH has developed [top up modules](#) to help professionals meet the requirements.

Next steps



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- Review existing learning and development culture and strategy
- Map C&C requirements for each role and tailor learning and development across the organisation
- Map who needs qualifications or top up modules and plan the training requirements over the transition period
- Agree your written policy for managing and developing skills, knowledge, experience and behaviours for all relevant roles and your approach to learning and development to ensure everyone is kept up to date
- Adopt an appropriate code of conduct
- Review performance management to ensure it is fit for purpose
- **Ensure tenants are given a meaningful opportunity to influence and scrutinise the written policy and code of conduct.**



Future Gazing

Claire Bridges

Director of Governance, Risk & Assurance

Our vision...to be the UK's best housing provider

Our strategic priorities...



1. Customer obsessed

Improving our customers' and colleagues' experience.



2. Homes and places to be proud of

Creating places people are proud to call home.



3. Pre-emptive

Our game-changing shift to dealing with issues before they happen.

Take your Board (and the RSH) with you....



Clear vision

Tell the story



Board engagement



The Future...



Pre-emptive



Culture



Service



**Yorkshire
Housing**

Thanks!

Any questions?

Feedback and closing thoughts



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