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Regulator of Social Housing

Regulatory Casework Review 2026

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Foreword

Social housing plays a vital role in providing safe, secure and affordable homes, supporting people's health and wellbeing, and contributing to wider economic and social outcomes. The sector is operating in an increasingly challenging environment, with rising costs, significant investment needs in existing homes, and the continued demand for new supply. Delivering more and better homes will require landlords to be financially resilient, focused on managing risk effectively and committed to achieving positive outcomes for tenants over the long term.

This report sets out key lessons from our regulatory engagement with social landlords over the past year, drawing on our inspections and responsive casework across governance, financial viability, value for money, and the consumer standards. It highlights the key features that underpin effective organisations, as well as the common areas where some landlords fall short of delivering the outcomes of our standards.

The lessons in this report reinforce that strong governance, a proactive approach to risk management, the effective use of data, and a clear focus on tenant outcomes are essential to delivering a great landlord service and delivering sustainable improvements. Crucially, these elements must be embedded in practice. Landlords that are most effective are those that know their homes and tenants well, understand their risks, act early to address issues, and maintain a culture of openness, accountability and continuous improvement.

As the sector evolves, these fundamentals will be increasingly important. Landlords must be able to demonstrate that they are using their resources effectively, managing financial pressures, and maintaining safe, good-quality homes, while also contributing to the delivery of new supply. Boards and councillors play a critical role in providing oversight and assurance that these objectives are being achieved.

This review also highlights the importance of constructive engagement with us as regulator. Early identification of issues, including through self-referral, allows problems to be addressed more quickly and reduces the impact on tenants. A co-

regulatory approach depends on transparency, honesty and a shared commitment to improvement.

We encourage all landlords to reflect on these findings, consider how they apply to their own organisations, and take action where improvements are needed. By learning from our casework and embedding these lessons, the sector can strengthen its performance and continue to deliver more and better homes for current and future tenants.

Key lessons for landlords

Know that tenants are safe in their homes

Tenant safety remains a fundamental requirement. Landlords must be able to demonstrate that they know their homes are safe and that they are meeting all statutory and regulatory requirements. Knowing and understanding tenant needs is an essential part of making sure homes are safe for tenants.

Landlords must:

- carry out all relevant health and safety checks and have effective systems in place to complete and track completion of remedial actions
- report on complete and accurate compliance data
- ensure that the people delivering landlord services have access to relevant information, including on property condition and tenants' diverse needs

We continue to see cases where landlords carry out required health and safety checks but fail to follow through on actions to respond to risks, or where assurance is not sufficiently robust to demonstrate compliance.

Tenant safety must be supported by strong governance, effective data and clear accountability at all levels of the organisation.

Have an effective risk management culture

Effective risk management remains fundamental to meeting our standards. While most landlords have risk frameworks in place, our casework shows that these are not always sufficiently embedded or not always working well in practice.

A strong risk management culture:

- has clear board or councillor oversight and challenge, supported by high-quality assurance
- uses effective internal controls, particularly in areas such as procurement, contract management, and service delivery

- understands that managing risks well means better outcomes for tenants.

Weaknesses in controls which have been left undetected and have led to inadequate levels of assurance are common factors in regulatory downgrades. When landlords identify risks, they do not always escalate or mitigate them appropriately.

Landlords must ensure that risk management is not treated as a compliance exercise, but as an integral part of decision-making and organisational culture.

Use data and insight to drive continuous improvement

Good quality, accurate and timely data underpins effective governance and service delivery. Without it, landlords cannot fully understand their performance, manage risks including safety, or tailor services to meet tenants' needs.

It is important that landlords:

- maintain and use relevant information about tenants and tenant homes
- have robust and accurate assets and liabilities records to inform decision making and proactively manage risks
- use insights from data to properly understand issues and drive improvement at pace

Failures in data quality and usage have been a consistent feature in cases where landlords have not met our standards.

Landlords that have good quality data, and use their data effectively are better able to identify emerging issues, target interventions, provide good quality landlord services, and deliver improvements across both economic and consumer standards.

Demonstrate you deliver strategic value for money

Delivering value for money continues to be a key expectation and an indicator of quality of governance. This is even more important now, given ongoing financial pressures on landlords and the need to invest in existing homes while supporting new supply.

There should be a strong link between value for money and strategic decision-making, including:

- making informed trade-offs between investment in existing stock and new development
- using robust data to assess efficiency and effectiveness
- aligning resources to organisational priorities and risk appetite

Those landlords that explicitly link decisions about their resources – in the widest sense – with meeting their organisational purposes and objectives (including any charitable objectives) are more likely to be able to demonstrate effective governance. This means optimising resources to deliver outcomes for current tenants and homes, contribute appropriately to the delivery of new homes, and maintain financial resilience.

Ensure strong governance of financial risks and performance

In a challenging economic environment, strong governance is essential to maintaining viability and delivering services.

Landlords must have:

- clear oversight of financial performance and risks
- robust stress testing and effective mitigation plans and assets and liabilities records
- strong alignment between financial planning, risk management, and strategy

Our casework shows that weak governance of financial risk and performance can mean that a landlord has reduced capacity to respond to shocks and ultimately fail to deliver expected outcomes for tenants. Boards must have good quality information and understand current and emerging risks, including by using stress testing and mitigation planning, so they can effectively challenge and intervene in a timely way.

Work with us to make improvements

Landlords that achieve the most effective and sustained improvements are those that engage openly and constructively with us. This includes:

- self-referring issues at an early stage
- demonstrating a clear understanding of the root cause of issues
- putting in place credible recovery plans with appropriate oversight to ensure timely action

Our casework shows that early engagement means issues are resolved more quickly and the impact on tenants is reduced. Landlords that delay raising issues or do not fully understand the underlying causes often experience more significant and prolonged regulatory engagement.

We have seen positive examples of landlords improving their performance through strong leadership, clear plans, and effective delivery. These cases underline the importance of organisational openness and a culture that prioritises learning and improvement.

We work closely with landlords to monitor that improvement is being delivered at the pace needed and crucially that robust mitigations are in place to make sure homes are safe for tenants.

Listen to tenants' views to shape services and inform decision making

Listening to tenants and taking their views into account in decision-making is essential to delivering effective services and meeting our standards.

Landlords should:

- provide meaningful opportunities for tenants to influence services.
- use tenant feedback to inform strategic and operational decisions and tell tenants how their views have been taken into account.
- ensure that engagement is inclusive and reflects the diversity of tenants.

- use a wide range of sources to understand tenants' views, priorities and needs including local and central engagement forums, themes from complaints, and service feedback.

While many landlords have well-developed engagement approaches, others continue to face challenges in generating tangible improvements from tenant feedback.

Landlords that are most effective demonstrate how tenant insight directly shapes priorities, improves services, and strengthens accountability.

Lesson 1: Know that tenants are safe in their homes

Ensuring the safety of tenants is a fundamental responsibility of all social landlords and central to delivering better homes. Safe, decent homes underpin tenants' health, wellbeing and quality of life, and failures in this area can have serious and lasting consequences.

Our Safety and Quality Standard sets clear expectations for landlords including the need to meet all legal requirements for health and safety checks and ensuring all remedial actions are completed in a timely way. We expect boards and councillors to have oversight and assurance over the delivery of these requirements, and to facilitate appropriate challenge.

Landlords need to ensure they have robust arrangements in place to demonstrate that they know their homes are safe and that they are meeting all statutory and regulatory requirements. This includes having:

- complete and accurate data to support oversight, and robust arrangements to gain assurance over the quality and accuracy of health and safety data.
- effective systems in place to monitor and track performance including over remedial actions with sufficient reporting to board and councillors.
- comprehensive data on stock condition and tenant vulnerabilities.

Through our inspections and responsive work, we continue to see cases where landlords have failed to carry out checks in relation to one or more of fire, gas, water, electrical, asbestos, smoke and carbon monoxide, and lift safety, and cases where landlords have failed to follow through on actions following these checks. This means that whilst risks have been identified these have not been acted on.

We have also seen cases where the where assurance over compliance or data quality is not sufficiently robust to demonstrate that landlords are meeting all of the relevant requirements.

Tenant safety must be supported by strong governance, effective data, and clear accountability at all levels of the organisation. We have often found that where landlords were not meeting all their legal health and safety responsibilities, boards and councillors have not been receiving complete, accurate and up-to-date information about the completion of checks.

We have also seen how important the role of tenant engagement is in ensuring landlords meet their health and safety requirements and in ensuring building safety. Landlords who have relevant and up to date information about tenants, seek and make use of feedback from tenants are able to make changes to service delivery, keeping homes safe for tenants and evidencing delivery of our standards.

Case studies

In The Guinness Partnership case summary the landlord evidenced that it has robust data to inform its approach to making sure tenants are safe in their homes. In the Tandridge District Council case summary the landlord needs to make improvements to ensure tenants feel safe in their homes.

The Guinness Partnership

The Guinness Partnership (Guinness) is a housing association with nearly 65,000 homes across England.

Guinness underwent a planned inspection in April 2026 which resulted in C1, G1, and V2 gradings. Guinness provided assurance that it had appropriate systems in to ensure the health and safety of its tenants in their homes. It had also sought assurance over these processes and the information it holds as part of its commitment to take all reasonable steps to ensure the health and safety of tenants.

The inspection saw evidence that Guinness kept an accurate record of the condition of its homes and had a process of keeping this up to date. Guinness used its data on the safety and quality of tenants' homes to inform future investment in maintenance and improvement works.

Guinness understand the risks related to the different types of homes that it owns and manages and we saw evidence that it seeks expert advice where needed and puts in place effective mitigations while programmed works are underway.

Guinness is providing an effective and efficient repairs service, and we saw evidence through our inspection how Guinness uses the data it holds on its tenants diverse needs to tailor services and monitor the fairness of the repairs service it provides.

Tandridge District Council

Tandridge District Council (Tanridge DC), is located in East Surrey and owns around 2,600 homes.

Tandridge DC underwent an inspection in September 2025 which found very serious failings in its delivery of the Safety and Quality Standard. This has a significant impact on service outcomes for tenants and resulted in a C4 grade.

Tandridge DC was not able to provide evidence it was meeting legal health and safety requirements for tenants homes, including completing all necessary checks and remedial actions. We did not have sufficient assurance on the integrity and accuracy of Tandridge DC 's information across all areas of health and safety.

In addition, at the time of the inspection, Tandridge DC did not have an up to date and accurate understanding of its homes and had not been assessing its homes for potential hazards. It had last carried out a programme of surveys of its homes in 2016, although it did not hold records from this programme, and there had been no ongoing work to update information on the condition of tenants' homes since.

We also found significant issues in the quality and accuracy of repairs performance information. An internal audit had found that repairs management information was not sufficiently reliable to enable monitoring and reporting on delivery and performance. Tandridge DC had itself identified weaknesses in the way information on repairs was provided and managed by repairs contractors.

We continue to monitor Tandridge DC to ensure that any relevant risks to tenants are effectively managed and mitigated as a priority and engage with it on the timely delivery of the improvements required.

Lesson 2: Have an effective risk management culture

Landlords face a complex and evolving risk environment, including financial pressures, safety requirements, and increasing expectations from tenants and stakeholders.

A strong risk management culture enables landlords to anticipate and manage these pressures, protect tenants, and maintain the capacity to invest in existing and new homes. Without it, risks can crystallise, leading to poor outcomes for tenants and undermining organisational resilience. While most landlords have risk frameworks in place, our casework shows that these do not always work effectively in practice.

Landlords need a strong risk management culture driving high quality and improving outcomes for tenants. This includes having assurance that risks are being managed and controls are effective.

Assessing how well a landlord is managing its risks is often focused on the landlord's ability to deliver the outcomes of the Governance and Financial Viability Standard. However, it will also inform our view of how well the landlord is delivering the outcomes of the consumer standards, and so, although we do not have a remit in relation to the Governance and Financial Viability Standard for local authorities, the lessons in this section apply to both private registered providers and local authorities.

Through our regulation of private registered providers, as part of our assessment of the quality of governance, we seek assurance on the extent to which a landlord's understands the main risks it faces and how effectively it is managing them within its Board's stated risk appetite.

We have found instances where key risks were not appropriately identified, where controls were ineffective in managing risks within appetite, and where the scope and quality of assurance were insufficient, limiting board oversight and, in some cases, contributing to risks materialising.

Through our casework we have examples where poor approaches to risk management have resulted in risks crystalising in areas such as procurement and

contract management as well as examples where the quality of assurance provided over controls is not sufficient to effectively manage key risks areas. This often results in poor outcomes for tenants.

Case studies

In the Worthing Homes case summary, we found the landlord needed to strengthen oversight and management of risk. In the North London Muslim Housing Association case summary, we found that the landlord's poor approach to risk management was resulting in poor outcomes for tenants. In the Christian Action (Enfield) Housing Association case summary, failure to manage the risk around contract management led to a downgrade.

Worthing Homes

Worthing Homes is a housing association with over 4,000 homes in the South East of England.

In April 2026 we issued a regulatory judgement following an inspection of Worthing, which resulted in C2, G2, and V2 gradings. The judgement found that Worthing is meeting our governance requirements but needs to improve some aspects of its governance arrangements to support compliance.

The inspection found there were weaknesses in oversight of data quality, in procurement and contract management of its repairs service, highlighted by recent repairs overspends, and the need to strengthen board effectiveness in managing key risks.

The inspection found that Worthing Homes had taken steps to strengthen assurance across data quality, procurement, and governance. A data strategy is in place, data quality is recognised as an organisational risk, and the board now has visibility of ongoing weaknesses. In procurement, long standing issues, particularly around repairs, are being addressed through a new service model and improved oversight.

Whilst data quality issues are being addressed it had taken time for the position to be fully understood and acted upon, with internal audit recommendations progressing relatively slowly.

We will continue to work with Worthing Homes as it makes the intended improvements to its governance arrangements.

North London Muslim Housing Association

London Muslim Housing Association (NLM) is a charitable community benefit society with just over 1,000 homes across five boroughs in London.

In August 2025 we issued a regulatory judgement following an inspection of NLM, which resulted in C3, G3 and V2 gradings. The judgement found that NLM needed to make significant improvements to its delivery of the consumer standards, particularly in relation to the Safety and Quality Standard, as well as to its governance and risk management arrangements.

We found that NLM did not meet our governance requirements. There were significant weaknesses in its risk management and control framework. The board had no clearly defined risk appetite; nor did it ensure risks were effectively identified and monitored. This limited the board's ability to oversee strategic risk and performance.

NLM's weaknesses in its risk management approach meant board did not have sufficient assurance over the risks associated with building safety and we found NLM was failing to meet requirements under the Building Safety Act (2022). There was also limited assurance with regards to fire safety risk management, and an ineffective approach to asbestos compliance, with no credible survey programme in place or up to date records.

We will continue to actively engage with NLM as it delivers the improvements needed to deliver the outcomes of our standards.

Christian Action (Enfield) Housing Association

Christian Action (Enfield) Housing Association's (CAHA) has over 1,000 social housing homes across four London boroughs.

In December 2022 RSH downgraded CAHA's governance grade from G1 to G3. Following a self-referral by the landlord, an investigation found that CAHA did not have a robust and prudent business planning, risk and control framework, and that its board had not been managing its affairs with an appropriate degree of skill, diligence, prudence and foresight.

In particular, CAHA needed to address weaknesses in its financial governance, including inadequacies in financial monitoring and board reporting, which coupled with a lack of effective board oversight and scrutiny, meant that the board had been unable to identify a potential serious risk in sufficient time to effectively manage it. As a result, CAHA nearly breached the terms of its loan and had to rely on approval and support from third parties to avoid being in breach at year end.

CAHA has undertaken governance improvement work to address these weaknesses, and in February 2026 was upgraded to G2, including carrying out skills-based board recruitment and simplifying its committee structure. It now has an effective risk management framework and we have observed this operating as intended including board oversight and scrutiny of financial performance. CAHA continues to deliver further improvements to its governance arrangements, including enhancements to its performance management framework and approach to contract management, to further strengthen its governance arrangement and we will continue to engage with CAHA as it implements its action plan.

Lesson 3: Use data and insight to drive continuous improvement

Good quality, accurate and timely data is fundamental to delivering more and better social homes; without it, landlords cannot fully understand their performance, manage risks effectively, or ensure that tenants receive safe and responsive services.

There is a breadth of information landlords need to collect, use, and keep up to date. This includes data on tenants' homes, tenant characteristics and diverse needs, assets and liabilities, performance data, contractual information, financial and legal information. Landlords should be using insight from all the data they hold to ensure service delivery, to tailor services to meet tenants' needs, and to inform strategic decision-making, investment priorities and improvements to service delivery.

Through our casework we have seen that poor quality data, as well as the poor use of data, has been a key factor in landlords not meeting our standards. We have also seen that where landlords have good quality data and use the insights from this effectively, this can be an area where we are able to gain assurance on landlords ability to deliver service outcomes to tenants as well as meet our economic standards.

Landlords that have robust data, underpinned with appropriate assurance over the accuracy and quality of this information, and can show that they then use their data effectively are often better able to identify emerging issues, target interventions, and deliver improvements across both economic and consumer standards.

Case studies

In the Leeds City Council case summary, the landlord evidenced effective use of tenant data to influence strategic service delivery and tailor services to tenants' needs, although there were improvements needed to the data held on the quality of its homes. In the Mosscare St. Vincent's Housing Group case summary the landlord made improvements to the data held on stock to help deliver improvements in meeting health and safety requirements.

In the Legal and General Affordable Homes Limited case summary the landlord evidenced it had robust data on all the homes it manages, and it uses this data to ensure tenants are safe in their homes. In the Connexus case summary we found a weakness in the landlord's understanding of tenants' diverse needs, which limited its ability to deliver fair and equitable services.

Leeds City Council

Leeds City Council (Leeds CC) is a unitary authority with around 52,000 homes in West Yorkshire.

In March 2025, we inspected Leeds CC. This resulted in a C2 grading. Leeds CC provided evidence that it understands the diverse needs of its tenants, and that it uses this information to inform service provision and to adapt services to take individual needs into account.

Leeds CC also provided evidence that its tenants have a wide range of opportunities to influence and scrutinise service delivery.

Leeds CC was able to evidence it had up to date information on the quality of some of its homes, but we had assurance there were plans in place to improve this and we continue to work with Leeds CC as it delivers on its plans.

Mosscare St. Vincent's Housing Group

Mosscare St Vincent's Housing Group (MSV) is a housing association with more than 8,00 homes in the Northwest of England.

In November 2025 we issued a regulatory judgement for MSV following a stability check, confirming G1 and V2 gradings, with a C1 consumer grade based on earlier responsive engagement.

We found that MSV has improved its understanding of the conditions of its homes, enabling MSV to better identify required investments and ensure tenants live in safe, well-maintained homes. A key area of improvement was increasing access to homes

for stock condition surveys, supported through more effective communication with tenants.

We also saw evidence that MSV had strengthened how it captures and uses information to monitor compliance and remedial actions arising from landlord health and safety checks. This supported clearer oversight and assurance that required works are completed in a timely way; further improving tenant safety.

MSV demonstrated that robust data, effective monitoring, using insight and meaningful tenant engagement are critical to ensuring tenant safety.

Legal and General Affordable Homes Limited (5062)

Legal & General Affordable Homes Limited (L&GAH) is a for-profit registered landlord with more than 3,000 homes across England. It is part of the Legal & General Affordable Homes business, whose ultimate parent is Legal & General Group plc, a multinational financial services company.

In March 2026, we inspected L&GAH. This resulted in G1*, C1*, V1* gradings. L&GAH provided clear evidence that it maintained an accurate and up-to-date understanding of the condition of its homes, supported by individual physical surveys and robust processes to ensure information remained current. We found that LGAH actively used this data on property condition and safety to guide future investment decisions aimed at maintaining and improving its homes.

We found that L&GAH demonstrated strong oversight of the third-party management providers who deliver its repairs service. Performance was closely monitored, and when standards fell below expectations, L&GAH used the data to take prompt, targeted action to secure better outcomes for tenants. The organisation showed a proactive approach to recognising and responding to tenants' diverse needs in both service design and delivery. Tenants have multiple opportunities to influence and scrutinise landlord services, with clear evidence of meaningful engagement, planned improvements and committed board-level support.

Connexus

Connexus is a housing association with nearly 11,000 homes in the West Midlands.

In March 2026 we carried out a planned inspection of Connexus and identified serious failings in delivering the Transparency Influence and Accountability Standard as well as the Safety & Quality Standard. This resulted in Connexus receiving a C3 grade along with a downgraded G2 Governance grading.

Connexus had limited understanding of the diverse needs of tenants and held limited data on the personal characteristics or vulnerabilities of tenants. This lack of data limited its ability to assess whether it is delivering fair and equitable outcomes for tenants and represents a serious failing when taken in conjunction with gaps in understanding the condition of its homes.

Its tenant engagement arrangements primarily focus on a small group of highly involved individuals. This group reviews a broad range of topics, and we had assurance their work resulted in meaningful changes. However, improvement is needed to ensure a wide range of opportunities for tenants to influence. Connexus made some steps to broaden opportunities as part of recent strategy development, with plans to build on this in the next year.

Connexus needs to improve its complaints handling to ensure it is addressing complaints fairly, effectively and promptly. Improvements to processes, resourcing and oversight had been put in place but were yet to translate to significant improvement in outcomes.

Lesson 4: Demonstrate delivery of strategic value for money

The Value for Money Standard, with accompanying code of practice, is based around economy, efficiency and effectiveness and its intention is to drive landlords to optimise the use of resources in the delivery of their strategic objectives. Landlords operate in a constrained financial environment, with increasing costs and significant demands to invest in existing homes with supporting new supply. It is important that boards set appropriate targets and can be held accountable for delivering against them.

A strong approach to value for money enables landlords to make the best use of their resources, balance competing priorities and maintain financial resilience. This is essential for ensuring that current tenants benefit from high quality homes and services and future tenants benefit from new supply.

Through our inspections we seek to understand how a landlord is delivering value for money. We will look for evidence of landlords' consideration of the ways in which resources are optimised to deliver outcome for both existing and future tenants. Our value for money metrics help us identify landlords who have higher costs than expected, or other potential performance issues, supporting targeted engagement.

There are strong links between the quality of a landlord's governance, value for money and strategic decision making as evidenced through the approach to the management of resources and assets. Landlords must be able to evidence robustness in their decision making which has the organisation's purpose and objectives foremost in their minds when making decisions.

The competing pressures on business plans mean landlords must make difficult decisions on trade-offs to support the new supply of social housing as part of their strategic priorities. Decisions must be based on good data, efficiency and effectiveness. Boards and executives should be able to demonstrate a strong understanding of costs and how these change over time. They also need to ensure they take a wide view of investments, have an up-to-date understanding of the

condition of their homes and use insight from this to inform strategic investment decisions as well as look at opportunity costs.

Through our inspections we look for evidence that landlords can demonstrate that they are using their financial capacity in the best way to achieve their purpose and strategic objectives; and regularly consider whether they are making the best use of their assets and resources. Boards need to explicitly consider what can be achieved for current and future tenants as an independent organisation alongside other options. There should be clear criteria in place to evaluate potential mergers and other partnerships. If landlords are considering merger as the best way to achieve their objectives, then decisions should be made with enough time to consult tenants and other stakeholders as necessary.

Case studies

In the Arhag Housing Association Limited case summary the landlord decided to merge to enable greater investment in homes and deliver efficiencies. In the Yorkshire Housing Limited case summary the landlord demonstrated a clear approach to value for money enabling it to make the best use of its resources.

Arhag Housing Association Limited

Arhag Housing Association Limited (Arhag) was a housing association with just over 900 homes mainly in London.

In November 2025, Arhag self-referred to RSH as it was experiencing financial difficulty. Following an investigation, we published a regulatory judgement for Arhag, highlighting serious governance and financial viability failings. As Arhag owns fewer than 1,000 social homes, we did not apply a formal grading.

We found that Arhag was facing immediate liquidity issues due to multiple failures to manage its resources effectively in recent years, resulting in breaches of loan covenants and limited access to funding. In particular, Arhag had mismanaged its budget planning and risk control, its financial reporting was ineffective and there had been a lack of challenge by the board. Ultimately, Arhag's board recognised that its

objectives would be best met, and tenants best served, through merger with a larger landlord.

This resulted in Arhag merging with Hyde Housing Association (Hyde) on 1 April 2026 with integration completed at the beginning of July. Due diligence carried out pre-merger identified that benefits for both organisations could be achieved. Hyde has expanded its specialist service and support provision to Arhag's tenants and is seeking to deliver a range of value for money efficiencies including through its digital offerings.

Hyde has extended its inhouse repairs service to Arhag's tenants which has resulted in improved performance and an increase in homes meeting the decent homes standard.

Yorkshire Housing Limited

Yorkshire Housing Limited is a housing association with around 19,000 homes across Yorkshire.

In February 2026 Yorkshire Housing underwent a planned inspection which resulted in gradings of C1, G1 and V2. The inspection found that YHL has an established approach to achieving value for money and arrangements in place to ensure it makes the most of its available resources.

Yorkshire Housing has defined its own value for money measures and targets, linked to customer outcomes and these are reported regularly to its board meeting along with our value for money metrics. We saw evidence that this facilitates value for money being explicitly considered by board as part of its strategic decision-making

Yorkshire Housing's asset strategy commits it to using an improved asset information position to inform decision-making and this was evident when looking at specific decisions and actions.

Yorkshire Housing's board has approved a revised growth strategy reflecting updated development capacity, demographic insights and strategic priorities. There

is also an agreed strategy in place for partnerships including merger with a clear set of first principles to act as a gateway to any potential discussions.

Lesson 5: Ensure strong governance of financial risk and performance

The sector continues to face a growing range of competing internal and external pressures including wider economic challenges such as rising costs, increased investment requirements in existing homes and the need to support new supply.

Effective governance enables landlords to manage these pressures, maintain financial resilience and ensure they continue to invest in current and future development.

Through our inspections we will look to ensure that landlords have clear oversight of financial performance and risks underpinned by robust data. We will want to see evidence that there is robust stress testing and mitigation planning so that boards understand the impacts on business plans and make informed decisions.

There needs to be strong alignment between financial planning, risk management and strategy, and landlords with strong governance will be able to evidence the links between these clearly.

Weak governance can limit a landlord's ability to respond to emerging financial risks and invest in improvements. Boards must have the information and capability to provide effective scrutiny and assurance.

Case studies

In the Unity Housing Association and Islington and Shoreditch Housing Association case summaries, the landlords demonstrated strong governance protecting social housing assets. The Phoenix Community Housing Association case summary illustrated the need to make improvements to governance to prevent further deterioration in financial position and regulatory downgrades.

Unity Housing Association

Unity Housing Association (Unity) has nearly 1,400 homes in Yorkshire and Humberside.

In March 2026 we inspected Unity. This resulted in gradings of C2, G2 and V1. We found that Unity met our governance requirements but needs to improve some aspects of its governance to support continued compliance.

We found that Unity exercises effective financial and operational control over its subsidiaries and that the protection of social housing assets is considered within decision making and financial arrangements. Unity has a strong financial profile, and it has the capacity to deal with a wide range of adverse scenarios.

We also found that value for money objectives are clearly articulated and embedded but further improvements could be made to demonstrate the value for money benefits of some of its non-core activities.

We gained assurance that Unity's stress testing framework covers a wide range of scenarios and is aligned to the business' key risks. However, Unity's mitigation strategies need strengthening to incorporate a wider range of options, including greater linkages to the Assets & Liabilities records, and ensuring they are timebound and quantified.

Unity has a well-defined risk management strategy with board appetite for key risks clearly defined and aligned to the strategic plan. However, we identified gaps in Unity's internal controls which led to a backlog of internal audit actions and improvements are needed to strengthen internal audit controls.

Islington and Shoreditch Housing Association

Islington and Shoreditch Housing Association (ISHA) has around 1,800 homes in London.

In July 2026 Islington and Shoreditch Housing Association (ISHA) underwent an inspection which resulted in G1, C2 and V2 gradings. We found that ISHA's board had been overseeing the management of a challenging financial position whilst continuing to deliver its development programme and the ongoing fire safety remediation of its higher risk buildings.

ISHA demonstrated appropriate financial governance with evidence of robust stress testing owned and scrutinised by board as well as an established approach to delivering value for money with arrangements in place to ensure it makes the best use of its available resources.

The board was able to evidence a clear understanding of ISHA's financial position and associated risks, with appropriate oversight of covenant compliance. ISHA had stabilised its financial position following the impact of elevated building safety costs through actions such as securing additional liquidity, revising covenant arrangements and implementing a programme of selective void disposals.

Phoenix Community Housing Association (Bellingham and Downham)

Phoenix Community Housing Association (Bellingham and Downham) Limited (Phoenix) has more than 7,000 homes in Lewisham.

In August 2024 Phoenix was issued with C1/G2/V2 gradings. Phoenix needed to improve some aspects of its governance arrangements to support continued compliance, specifically in relation to board effectiveness and to increase the effectiveness of internal controls across several areas and to strengthen strategic oversight of risk.

Following a self-referral for a covenant breach in June 2025, the regulator investigated and concluded that Phoenix did not meet our governance requirements and required significant improvement. Phoenix lacked a robust risk and control framework, had failed to address skills gaps and had not made material decisions relating to board changes in a timely manner.

At the time of self-referral, through our existing landlord improvement engagement with Phoenix we had identified that overdue fire remedial actions had increased. Whilst we gained assurance that there were no high-risk actions outstanding, we concluded that there were weaknesses in delivering the outcomes of the Safety and Quality Standard and improvement was needed.

On 29 October 2025, we published a regulatory judgement, downgrading Phoenix to C2/G3/V2. Phoenix is working positively with the regulator following the Regulatory Notice and is working to implement changes to rectify the identified failings.

Lesson 6: Work with us to make improvements

A strong and effective regulatory relationship is essential to delivering more and better social homes. Our co-regulatory approach relies on landlords taking responsibility for identifying issues, managing risks, and driving improvement.

Early and constructive engagement with us helps landlords resolve issues more quickly, reduce the impact on tenants, and maintain confidence in the sector. Openness and transparency are critical to ensuring that problems are addressed before they escalate and to supporting sustained improvement over time.

Landlords need to tell us if they are aware of material issues that impacts on the delivery of our standards.

When we find that landlords are not delivering the outcomes of our standards or where there are weaknesses, we engage with landlords as they make improvements. We will tailor our approach to working with landlords depending on the actions needed, for example our engagement may be more intensive is significant action is required to drive swift improvement. We find that landlords that successfully resolve issues have done so because they have understood the root causes and fully understood the underlying issues.

Both our Governance and Financial Viability Standard, and our Transparency, Influence and Accountability Standard set requirements for landlords to be open and transparent with us, and to tell us of a failure (or potential failure) to deliver the outcomes in our standards. In last years' regulatory casework review we highlighted the importance of landlords making self-referrals. This year we have seen a decline in the number of self-referrals made to the regulator. In 2024/25 we received almost 250 self-referrals from landlords and in 2025/26 this number has fallen to under 200. Self-referrals are a fundamental principle of our co-regulatory approach and a requirement of our standards, and we have published a number of judgements where we concluded that landlords failing to tell us of an issue was a factor in the resulting grading decision.

All landlords, boards/councillors and executive teams, should ask themselves whether they need to make a self-referral if they identify a failure (or potential failure) to deliver the outcomes of the standards. If they are unsure, they should engage with their regulatory contact.

Our work with landlords as they make improvements has shown that those who engage positively with us, including through early self-referrals, have positive engagement from their senior leaders, including chief executives, councillors and board members. This provides us with assurance that there is recognition of issues and senior oversight and scrutiny of the work.

Case studies

In the Housing 21 case summary the landlord worked with us positively to deliver improved outcomes for tenants. In the Guildford Borough Council case summary the local authority self-referred to us and worked proactively with us to deliver improvements. In the Basildon Borough Council case summary the landlord failed to self-refer and this was a factor in the outcome of the inspection.

Housing 21

Housing 21 is a housing association with more than 20,000 homes across England.

In May 2026 we issued a regulatory judgement for Housing 21 following responsive engagement resulted in a C1 upgrade (G1 and V1 gradings were unchanged). The judgement found that since being inspected in May 2025, Housing 21 had delivered sustained improvements to its landlord services and was meeting the outcomes of the consumer standards.

We found that Housing 21 had strengthened its activity in relation to health and safety and repairs. H21 had enhanced the quality and timeliness of information used to monitor remedial actions which now provides clear assurance to its board on the completion of safety related works. Improvements to reporting systems had also strengthened the oversight of the conditions of homes and the effectiveness of its repairs service.

We found that Housing 21 had made progress in using insights from complaints to drive service improvements. It could better demonstrate how themes from complaints were identified, reported, and acted on to improve outcomes for tenants. Housing 21 had also improved how it communicates performance to tenants and was able to demonstrate increased transparency.

Housing 21 worked positively to embed these improvements to successfully achieve a C2 to C1 upgrade.

Guildford Borough Council

Guildford Borough Council (Guildford BC) is a district council with more than 5,000 homes in Surrey.

Following engagement with Guildford BC which identified weaknesses in repairs, health and safety compliance, and tenant engagement we published a consumer grade of C3 in July 2024.

Guildford BC needed to make significant improvements and the landlord responded positively by implementing a comprehensive improvement plan to address the issues identified. Through this work, the landlord strengthened its approach to managing its repairs service, improved assurance that health and safety requirements were being met and developed a more reliable understanding of the condition of its homes through improved data and systems. These improvements provided a stronger basis for identifying and managing risks, delivering more effective services to tenants.

In March 2026, following an inspection, we published a further regulatory judgement confirming that Guildford BC had achieved a consumer grade of C1. Based on the evidence and assurance provided, we concluded that the landlord had made substantial and sustained improvements in delivering the outcomes of the consumer standards. There was clear evidence of improved service delivery, increased assurance on the safety and quality of tenants' homes, and more effective arrangements for engaging with tenants and acting on their feedback.

Basildon Borough Council

Basildon Borough Council (Basildon BC) is a district council with nearly 11,000 homes in Essex.

Following a planned inspection of Basildon BC we published a C4 consumer grading. We considered there were very serious failings in Basildon BC delivering the outcomes of the consumer standards, across several areas of the Safety & Quality Standard. We found Basildon BC had not been assessing hazards as part of its stock condition survey or requirements for meeting the decent homes standard and was not able to evidence its properties were free from hazards. We found that health and safety data assurance was poor, reporting on compliance performance was insufficient and we did not have assurance that remedial actions arising from health and safety inspections were accurately recorded or actioned in a timely way.

We also identified a very serious failing in respect of Basildon BC's communication with us regarding its performance against the consumer standards. Evidence gathered during the inspection demonstrated that Basildon BC was aware that it was not delivering a range of outcomes in the consumer standards for a significant period of time. Due to the scale and breadth of the serious issues we identified during the inspection, we considered the lack of self-referral to be a very serious failing and a key driver of the C4 grade.

We continue to engage intensively with Basildon BC. Our priority through our landlord engagement work is for Basildon BC to ensure the risks to tenants are being managed and mitigated.

Lesson 7: Listen to tenants' views to shape services and inform decision making

Landlords who understand and respond to tenant feedback are better able to identify issues early, target improvements and build trust with their tenants. Embedding tenant insight in governance and service delivery arrangements is central to achieving positive outcomes and maintaining confidence in the sector.

Through our inspections and responsive engagement, we have seen landlords using a range of methods to provide meaningful opportunities to influences services and scrutinise strategies, policies, and services. Demonstrating how tenants' views inform decision making impacts landlords delivery of all our standards.

We are not prescriptive in the way in which landlords engage with their tenants, and we have seen landlords taking a variety of approaches; some have structured meetings used to scrutinise areas of delivery; others have one-off opportunities for tenants to feedback and scrutinise. Whichever approach, it is clear that landlords are most effective when they can demonstrate how tenant insight directly influences service delivery.

While many landlords have well-developed engagement approaches, we have seen that others continue to face challenges in translating feedback into tangible improvements. Most landlords have some evidence of this but there is a variety to the extent and meaningfulness of this, and some landlords need to make improvements and build up the levels of engagement to meet our standards.

Case studies

In the case summaries below we saw evidence of a landlords using tenant engagement to deliver positive outcomes for tenants.

Golding Homes

Golding Homes (Golding) is a community benefit society with around 7,800 homes in Kent.

In March 2025 following an inspection of Golding Homes (Golding) we issued gradings of G1, C1 and V2.

Golding provided assurance that tenant input was represented at all levels of the organisation. There is an established tenant engagement framework with clear links to, and oversight by, the board with evidence of influence in decision-making.

Golding uses tenant data and feedback to understand and respond to their needs. It holds EDI data for over 80% of its customers and uses unique descriptor codes to alert colleagues to the needs of a tenant.

Golding provides a range of information to tenants on its website including performance reports, financial statements, annual reviews, and complaints annual report. It also produces a monthly newsletter in digital format; a printed version is produced twice per year and is posted out to those who have requested a non-digital version.

We have assurance Golding closely monitors performance, takes appropriate action accordingly, and can demonstrate that performance is improving.

We also observed a meeting that offered a meaningful opportunity for tenants to engage and influence service improvements.

Stockport Metropolitan Borough Council

Stockport Metropolitan Borough Council (Stockport MBC) owns 10,832 homes, the management and maintenance of its homes is provided by its arms-length management organisation, Stockport Homes.

In May 2026 Stockport MBC underwent an inspection which resulted in a C1 grading. Stockport MBC gathers insight from its tenants in a range of ways and provides meaningful opportunities for tenants to influence and scrutinise policies and services. Tenants have shaped a new Customer Experience Strategy which focusses on providing excellent customer services.

Through the inspection we saw evidence of c1300 tenants engaging in regular consultations on strategies, policies and service changes through a customer voice membership group and we saw evidence of how tenant feedback has impacted positively on communication with tenants, and on repairs and complaints services.



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The Regulator of Social Housing regulates for a viable, efficient, and well governed social housing sector able to deliver quality homes and services for current and future tenants.