

The road to C1

Housing Solutions case study

An interview with Orla Gallagher, Chief Executive at Housing Solutions

How did you approach the inspection process?

We approached the inspection as an opportunity to test whether our governance, services and resident outcomes were genuinely as strong as we believed them to be. Rather than treating it as a compliance exercise, we focused on demonstrating how residents, strategy, risk management and decision-making are connected across the organisation.

Preparation started well before the inspection itself. We reviewed around 300 pieces of evidence covering governance, strategy, resident engagement, asset management, financial resilience, performance, compliance and risk. We revisited key decisions from the previous 12 to 18 months and made sure we could clearly explain not only what decisions had been made, but how they had been made, what evidence had been considered and where residents had influenced the outcome.

One of the most important aspects was ensuring consistency. The regulator wants to see a clear thread running from strategy through to reporting, risk management and outcomes. Our focus was making sure that story was visible throughout the evidence.

At the outset, what grading did you expect to get?

We believed we had strong foundations across governance, financial resilience, compliance, resident services and building safety. However, regulatory inspections are rightly rigorous and involve independent judgement, so I don't think it is helpful to assume an outcome.

Our objective was not to achieve a particular grade. It was to demonstrate that we understood our residents, knew our homes, managed our risks effectively, and had strong governance and assurance arrangements in place. If we could do that successfully, we felt we would be in a strong position.

Were you confident going into the inspection? Explain why you felt this way.

Yes, but it was a confident realism rather than complacency.

We had spent several years investing in governance, risk management, resident engagement, property intelligence, compliance and assurance. We knew our board understood the business well, our reporting was strong, and our approach to building safety and compliance was robust.

Particularly reassuring was the amount of assurance we had around key areas. Our compliance programmes were independently reviewed, stock condition information was externally validated, internal audit provided independent challenge, and our financial resilience was supported by robust stress testing and assurance processes.

What gave us confidence was not that everything was perfect, but that we understood our strengths and weaknesses and were transparent about both.

What areas were you most worried about? How and when did you start to address them?

Perhaps "worried" is the wrong word, but we knew that resident engagement and tenant influence would be a major focus.

One of the challenges in the run-up to inspection is that formal governance can become overwhelmed by the volume of evidence being prepared for the regulator. We were conscious that we couldn't allow resident engagement to simply become a paper exercise.

Alongside our formal structures – board, committees, scrutiny and resident panels – we deliberately maintained a strong programme of informal engagement. That included estate walkabouts, community events, scheme visits, complaint reviews and direct conversations with residents. It was important that board and executive colleagues continued to hear resident voices firsthand.

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We were also clear that we couldn't rely solely on our involved residents. The regulator wants to know how you understand the views of all residents, including those who don't normally engage. The key is demonstrating how you listen, how you act and how you communicate back what's changed as a result.

Most importantly, this isn't something you can start six months before an inspection. The evidence has to build over time.

We were able to demonstrate a clear improvement trend over several years. Overall resident satisfaction increased from 79% to 84% and then 89%, repairs satisfaction increased from 83% to 91%, complaint handling satisfaction improved from 43% to 64%.

We also spent a lot of time segmenting our TSM data, so we understood not just the average results, but which resident groups were less satisfied and where we needed to focus our efforts.

Talk through those areas that were singled out for praise.

The strongest feedback related to governance, risk management, financial resilience, property intelligence, building safety and assurance. The regulator found strong evidence of effective

governance and described a clear golden thread linking strategy, risk, reporting and decision-making.

They were particularly positive about our knowledge of our homes. We had completed stock condition surveys across our portfolio and were using condition-led investment decisions rather than relying solely on component age. That approach was viewed as both mature and strongly linked to value for money.

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Building safety and compliance were also highlighted as strengths. We were able to demonstrate strong compliance performance, extensive board oversight and a culture where safety is central to decision-making. The regulator commented positively on the level of attention the board gave to building safety and the way safety considerations were embedded throughout the organisation.

Another area that received positive feedback was assurance. The regulator spent a significant amount of time testing how we gain confidence in the information presented to the board. We were able to demonstrate multiple sources of assurance through operational controls, management oversight, internal audit, external assurance and resident feedback. That combination helped build confidence that decisions were being made on reliable information.

How are you building on the C1 success? What areas are you focused on currently?

The inspection was not the end of a journey. In many respects, it was the beginning of the next phase.

Our primary focus is strengthening the link between resident engagement, resident insight and decision-making. The regulator's feedback reinforced the importance of demonstrating not just that we engage residents, but that we can clearly evidence the difference that engagement makes.

We're also continuing to invest in data quality, stock intelligence and assurance. We want to deepen our understanding of resident experiences through segmentation of TSM data and resident feedback, particularly among groups whose experiences may differ from the average. This allows us to target improvements more effectively and better understand differing resident needs.

Alongside this, we remain focused on core services: maintaining strong compliance, delivering safe homes, improving repairs, and continuing to strengthen our culture of assurance, transparency and continuous improvement.

We're also investing heavily in technology and AI enablement. We've built very strong foundations in governance, compliance, resident engagement and data, and we're now looking

to accelerate. Our ambition is to use technology and AI to better understand our residents, tailor services more effectively, identify issues earlier and support colleagues to deliver even better outcomes.

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Just as importantly, we're bringing colleagues with us on that journey. We want the organisation to be confident in embracing change, positive about innovation and ready to take advantage of the opportunities new technology creates.

If there's one lesson we took from the inspection, it's that strong regulation isn't really about documents or grades. It's about being able to demonstrate a clear line of sight between resident voice, organisational decisions and improved outcomes.

That remains our focus going forward: listening carefully, using insight intelligently, embracing innovation and continuing to improve outcomes for residents.