

G15 Residents' Group Response to the National Audit Office Study

Quality of Existing Social Housing in England

Submitted by: G15 Residents' Group (G15RG)

Introduction

The G15 Residents' Group (G15RG) welcomes the opportunity to contribute evidence to the National Audit Office's study into the quality of existing social housing in England.

The G15RG represents residents from London's largest housing associations, providing a strategic resident voice on national housing policy. Our members collectively represent hundreds of thousands of social housing residents across London (1 in 10 Londoners) and have worked extensively with government, the Housing Ombudsman, the Regulator of Social Housing, MHCLG, Homes England and housing associations to improve resident influence, governance and service delivery.

Our evidence draws upon:

- the lived experience of residents across G15 organisations;
- engagement with resident groups nationwide through our Social Housing Innovation Fund programme;
- our work with regulators and government departments;
- findings from the National Audit Office's recent *Investigation into Shared Ownership* (March 2026); and
- ongoing engagement with housing providers on consumer regulation and service improvement.

Whilst this response focuses on the quality of existing social housing, it is impossible to separate housing quality from the wider issues of governance, regulation, resident influence, funding and organisational culture.

Executive Summary

The G15RG believes the reforms introduced since Grenfell represent the most significant shift in social housing regulation for decades. However, regulation alone will not deliver lasting improvements.

Our experience suggests that improvements in housing quality will only be sustained where housing providers:

- place residents at the centre of strategic decision making;
- invest in preventative rather than reactive asset management;

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- are transparent about performance;
- have sufficient long-term financial capacity to invest in existing homes; and
- develop cultures where resident feedback genuinely drives service improvement.

Whilst stronger regulation is welcome, significant challenges remain around financial sustainability, ageing housing stock, building safety, workforce capacity and increasing costs associated with maintaining existing homes.

1. MHCLG's understanding of housing quality and vision for reform

The NAO asks whether Government has sufficient understanding of the quality of England's social housing.

Our view is that understanding has improved significantly but remains incomplete.

The introduction of Tenant Satisfaction Measures (TSMs), proactive consumer regulation and strengthened inspection regimes has greatly increased the amount of information available to regulators.

However, residents continue to report considerable differences between organisational performance data and lived experience.

Many landlords remain heavily reliant on compliance reporting and satisfaction metrics which do not always identify:

- recurring repair failures;
- communication failures;
- inconsistent contractor performance;
- neighbourhood quality;
- cumulative impacts of repeated service failures;
- resident confidence and trust.

The NAO's Shared Ownership Investigation identified similar weaknesses regarding government's understanding of customer journeys, highlighting that incomplete and inconsistent data limits MHCLG's understanding of customer experience.

This lesson extends beyond shared ownership.

Government should invest in developing measures that better capture residents' lived experience alongside traditional compliance metrics.

2. The effectiveness of regulation

The strengthened consumer regulation regime represents a major improvement.

Residents now have:

- stronger inspection regimes;
- clearer consumer standards;
- greater Housing Ombudsman powers;
- more proactive regulatory intervention.

However, regulation is only effective when organisations possess both the capacity and financial resilience to respond.

Inspection identifies problems.

Investment resolves them.

Without sustainable funding, Registered providers may increasingly find themselves balancing:

- fire safety
- decarbonisation
- Awaab's Law compliance
- building safety
- stock investment
- development commitments

These competing priorities create difficult financial choices.

Residents should never experience reduced investment in existing homes because development ambitions take precedence.

3. Financial sustainability

This is perhaps the greatest risk facing the sector.

Housing associations are now expected simultaneously to:

- improve existing homes;
- remediate building safety defects;
- meet Net Zero targets;

- implement Awaab's Law;
- deliver new Decent Homes Standards;
- improve customer services;
- continue building affordable homes.

Whilst these objectives are all necessary, they place unprecedented pressure on business plans.

The NAO's investigation into shared ownership highlights how policy changes can have unintended financial consequences for providers and affect their long-term financial sustainability. For example, reforms designed to improve affordability for purchasers also reduced providers' upfront capital receipts, increasing borrowing requirements until subsequent programme adjustments were made.

This demonstrates the importance of testing future housing policy against both customer outcomes and provider sustainability.

Government should ensure future reforms are fully costed and adequately funded.

4. Resident voice and accountability

The single greatest improvement since Grenfell has been the growing recognition that residents must be partners rather than recipients.

However, resident engagement remains inconsistent across the sector.

Too often engagement still focuses on consultation after decisions have been made.

Residents should instead be involved in:

- strategy development;
- service design;
- procurement;
- performance scrutiny;
- policy development;
- regulatory inspections.

Housing quality improves where residents help shape decisions from the outset.

Government should continue encouraging co-production as a standard approach rather than good practice.

5. Housing quality and organisational culture

Residents consistently tell us that poor housing quality is rarely caused by a single repair failure.

Instead, problems emerge through repeated organisational failures, including:

- poor communication;
- lack of ownership;
- fragmented services;
- weak complaint handling;
- contractors working in isolation;
- failure to learn from complaints.

These cultural issues often cause greater frustration than the physical repair itself.

The Housing Ombudsman's emphasis on learning from complaints is therefore particularly important.

Housing quality should be viewed not simply as an asset management issue but as an organisational culture issue.

6. Shared ownership

Although this study focuses primarily on rented housing, shared ownership should remain within the scope of Government's wider quality agenda.

The NAO's investigation identified several issues directly relevant to housing quality, including:

- affordability pressures created by increasing service charges;
- complexity of service charge information;
- barriers to redress;
- varying lease terms;
- incomplete government data on customer experiences;
- complexity where multiple parties are responsible for buildings.

These issues demonstrate that improving housing quality requires both physical investment and improvements in transparency, customer information and accountability.

7. Pace of change

Residents recognise the scale of reform currently underway.

Positive progress has been made through:

- Consumer Regulation;
- Building Safety reforms;
- Awaab's Law;
- strengthened Housing Ombudsman powers;
- improved transparency;
- revised Decent Homes Standard proposals.

However, implementation remains uneven.

Some landlords have embraced reform.

Others remain in transition.

The pace of improvement depends heavily upon leadership, governance and organisational culture.

Government should continue monitoring implementation rather than assuming legislative change automatically results in better resident outcomes.

Recommendations

The G15 Residents' Group recommends that Government:

1. Place resident experience alongside compliance as a core measure of housing quality.
2. Develop a national resident experience framework that complements Tenant Satisfaction Measures.
3. Ensure all major housing reforms are fully funded and assessed for long-term financial sustainability.
4. Strengthen expectations around resident co-production across all strategic decisions.
5. Improve data collection on customer outcomes, complaints and housing quality to provide a fuller understanding of resident experience, reflecting the NAO's findings on gaps in customer journey data.
6. Require greater transparency around investment decisions affecting existing homes.
7. Ensure providers publish clear long-term asset investment plans accessible to residents.
8. Continue strengthening learning from complaints across the sector.
9. Improve integration between regulation, inspection, resident feedback and organisational learning.
10. Recognise that safe, decent homes depend not only upon regulation but upon sustainable investment, strong governance and meaningful resident influence.

Conclusion

The reforms introduced following Grenfell have fundamentally reshaped the regulatory landscape and created a stronger framework for protecting residents. These changes are welcome and necessary.

However, regulation alone cannot deliver better homes. The long-term success of the Government's programme will depend on whether housing providers have the financial capacity, organisational culture and governance arrangements to translate regulatory expectations into consistently high-quality homes and services.

From the perspective of residents, success will not be measured by the number of inspections undertaken or standards introduced, but by whether every resident lives in a safe, warm, well-maintained home, receives responsive and respectful services, and has confidence that their voice genuinely influences decisions. The G15 Residents' Group believes that achieving this requires government, regulators, landlords and residents to work in genuine partnership, with resident experience recognised as a central measure of success alongside compliance and financial performance.