



G15 Residents' Group
A STRATEGIC VOICE IN SOCIAL HOUSING

NHF Inclusive Leadership Challenge Submission

G15 Residents' Group Response

16 July 2026

The G15 Residents' Group welcomes the NHF's Inclusive Leadership Challenge and its ambition to improve diversity, inclusion and representation across housing association leadership. We recognise the commitment many housing associations have already made in this area and support the principle that inclusive leadership must be led from boards, chairs, chief executives and executive teams. However, we believe the challenge presents an opportunity to go further and address a significant gap within current discussions about diversity and inclusion: the representation of residents and lived experience within leadership and governance.

Housing associations exist to provide homes and services to residents. Whilst boards increasingly focus on demographic diversity, professional diversity and protected characteristics, lived experience remains one of the least represented forms of diversity within leadership structures. **The absence of residents from leadership discussions risks creating a gap between strategic decision-making and the reality of residents' lives.**

Inclusive Leadership Must Include Lived Experience

The G15 Residents' Group believes that inclusive leadership should explicitly include residents and people with lived experience of social housing. Diversity should not be viewed solely through the lens of protected characteristics or professional backgrounds. Residents bring perspectives shaped by housing need, disability, caring responsibilities, financial pressures, community connections and direct experience of landlord services. These perspectives are invaluable in helping organisations understand the impact of decisions and creating services that genuinely reflect residents' needs.

We therefore believe the Inclusive Leadership Challenge should encourage housing associations to aspire to have a minimum of two resident or lived experience board members. This helps avoid tokenism, ensures lived experience is represented consistently, and creates an environment where resident board members can participate confidently and effectively.

This approach is already accepted in other sectors. Schools routinely include parent governors because parents bring unique insight into the impact of decisions on pupils, families and communities. In the same way, residents bring valuable knowledge and experience which strengthens governance and leadership.

Resident Leadership Strengthens Governance

We have seen clear evidence across the sector that resident board members make a positive contribution to governance, culture and decision-making. They strengthen accountability, improve transparency, enhance understanding of resident priorities and help boards test assumptions that may otherwise go unchallenged. Importantly, resident board members are subject to the same legal duties as all board members and are equally committed to acting in the best interests of their housing association. They bring an additional perspective rather than a competing one, combining lived experience with collective responsibility for the long-term success, sustainability and effectiveness of the organisation.

Inclusive leadership should therefore recognise lived experience as a legitimate form of expertise alongside professional qualifications and sector knowledge.

Leadership Culture and Accountability

The G15 Residents' Group strongly supports the challenge's focus on leadership behaviours and accountability. However, inclusive leadership cannot be measured solely by workforce demographics or recruitment practices. It should also consider how organisations behave towards residents and whether leadership teams are accountable to the people they house.

Our response to the NHF Code of Conduct highlighted the need for a stronger principle of accountability to residents, including:

- recognising lived experience as a valuable form of expertise
- treating residents as partners rather than passive recipients of services
- addressing power imbalances between landlords and residents
- promoting transparency, respect and openness
- ensuring resident challenge is welcomed rather than discouraged.

We believe these principles should sit at the heart of any inclusive leadership framework.

EDI Must Extend Beyond the Workforce

The G15 Residents' Group welcomes the NHF's continued commitment to collecting and analysing leadership and workforce diversity data through its EDI Data Tool. The increasing number of housing associations participating in the exercise is extremely positive and demonstrates a growing commitment across the sector to understanding and improving representation.

However, we believe there is an important gap within the current analysis. Whilst considerable attention is given to whether leadership teams and workforces reflect the diversity of wider society, there is far less focus on whether they reflect the diversity of the residents living in their homes.

Housing associations exist to provide homes and services to residents. It therefore seems reasonable that organisations should not only understand the diversity of their

boards, executives and colleagues, but also consider how well these groups reflect the communities they serve. A workforce that better reflects resident communities can help build trust, improve understanding, strengthen service delivery and ensure decision-making is informed by a wider range of lived experiences.

We have also seen many examples of excellent practice across the sector in supporting colleague inclusion. Housing associations have established colleague networks, focus groups, staff forums, mentoring programmes and executive sponsors for underrepresented groups. In many organisations, leadership teams visibly champion EDI and are held accountable for progress.

However, the same level of focus, resource and accountability is not always applied to residents. Whilst housing associations rightly work hard to meet their duties under the Equality Act in relation to employment, there is often less attention given to how EDI principles are embedded within resident services, policies, systems and everyday interactions.

We would encourage the NHF to support the sector in moving beyond compliance and applying the same depth of EDI thinking to residents as it is increasingly applied to colleagues. This means considering how organisational culture, policies, communications, systems and decision-making affects residents across all protected characteristics, intersectionality and wider dimensions of diversity.

The Competence and Conduct Standard provides an important opportunity to reinforce these expectations. Likewise, initiatives such as the HouseProud Pledge Scheme and other sector commitments demonstrate the positive impact that focused action can have. However, meaningful inclusion requires a cultural shift in how organisations think about residents as well as colleagues.

One example discussed within the G15 Residents' Group is the continued use of "lead/primary tenant" arrangements within some housing management systems and processes. Whilst often unintended, these arrangements can result in only one household member being recognised for correspondence, appointments and decision-making. This can disadvantage same-sex couples, partners, spouses and other household members, particularly women, by restricting their ability to engage directly with their landlord.

In some circumstances, such arrangements can also create additional risks for people experiencing domestic abuse by limiting independent access to information, communication and engagement opportunities. Whilst organisations would not intentionally create such outcomes, they illustrate how systems and processes can perpetuate inequality when they are not reviewed through an EDI lens.

The sector has made significant progress in applying EDI principles to employment practices and leadership structures. The next stage of that journey should be to apply

the same commitment, scrutiny and ambition to the resident experience. Inclusive leadership should not only be measured by how organisations support their colleagues, but also by how effectively they ensure that residents across all protected characteristics are treated fairly, included meaningfully and able to access services, influence decisions and participate fully in the life of their housing association.

Competence, Conduct and Leadership

The NHF has rightly focused on leadership accountability. We believe this can be further strengthened by extending the principles of the Competence and Conduct Standard to board members as well as executives and staff. Boards set the tone for organisational culture, behaviours and decision-making. If the sector is seeking to embed inclusion, accountability, respect and resident focus, these expectations should be demonstrated consistently at the highest levels of governance.

Inclusive leadership is not simply about who sits around the board table. It is also about the behaviours, attitudes and culture that leader's model throughout their organisations.

Widening Access to Resident Leadership

The sector should also recognise that governance and strategic leadership are not areas that many residents have traditionally been exposed to. Unlike professionally recruited board members, residents often develop governance knowledge, strategic thinking and leadership skills whilst undertaking these roles. Appropriate mentoring, development and support are therefore essential.

We also believe there should be greater flexibility regarding resident board member tenure. Resident leaders often become most effective once they have developed confidence and experience within governance structures. Applying rigid limits risks losing experienced resident leaders at precisely the point they can make their strongest contribution. A more flexible approach would support a stronger and more sustainable community of resident leaders across the sector.

Removing Financial Barriers to Inclusion

A significant barrier to inclusive leadership remains participation by residents receiving welfare benefits. Social housing exists to provide homes to people in housing need, and approximately 70% of residents living in G15 homes receive some form of benefit. Without clear national guidance, involvement payments can create uncertainty about the potential impact on benefit entitlement.

The NHF's leadership challenge should recognise that true inclusion requires the removal of financial barriers to participation. The sector would benefit from clearer application of Universal Credit Regulations 60 and 60A, enabling residents to decline involvement payments without that decision being treated as notional income. Such a change would be transformational in widening participation, improving

representation and ensuring leadership opportunities are accessible to all residents, regardless of economic circumstance.

Language Matters

Inclusive leadership should also extend to the language used throughout the sector. Language shapes culture, behaviours and perceptions. Traditional housing terminology is not always accessible or inclusive for residents and other lay participants.

For example, referring to residents as "customers" does not accurately reflect the relationship between housing associations and the people they house. If residents are customers, then housing associations would logically be suppliers or businesses. The reality is that housing associations are landlords with a social purpose, providing homes rather than products. Similarly, terms such as "assets", "stock" and "units" can be impersonal and unclear. Where people live, the term should simply be "homes".

More consistent, resident-focused language would improve understanding, make governance discussions more accessible and support broader participation in leadership and decision-making.

Our Challenge to the NHF

We encourage the NHF to strengthen the Inclusive Leadership Challenge by:

- recognising lived experience as a core dimension of diversity and inclusion
- encouraging boards to include at least two resident or lived experience board members
- ensuring resident leadership is reflected within EDI reporting and accountability measures
- extending competence and conduct expectations to boards
- supporting flexible tenure arrangements for resident board members
- removing financial barriers to resident participation through national clarity on involvement payments and welfare support
- promoting language that is accessible, inclusive and centred on residents and homes
- embedding accountability to residents as a core characteristic of inclusive leadership.

Inclusive leadership will be strongest when residents are not simply consulted but are actively involved in governance, leadership and decision-making. Housing associations cannot fully reflect the communities they serve unless those communities are represented within their leadership structures. The most powerful expression of inclusion is ensuring that people with lived experience have a meaningful place at the table where decisions are made.

The G15 Residents' Group