tiaa.

Social housing sector

Regulatory Judgements

November 2026
Monthly briefing



Better Insight
Better Outcomes

Certified B Corporation

Executive Summary

This briefing covers regulatory downgrades and first consumer gradings for private registered providers, including housing associations, and local authority landlords in England. Three private registered providers received downgrades: three governance and two viability grade changes. No consumer downgrades were identified for either landlord type. There were 16 first consumer gradings: four C1, seven C2, four C3 and one C4. These comprise eight private registered providers and eight local authorities.

Landlord type	Governance downgrades	Viability downgrades	Consumer downgrades	Landlords downgraded	First consumer gradings
Private registered providers	3	2	0	3	8
Local authorities	N/A	N/A	0	0	8
Total	3	2	0	3	16

Key Strategic Findings	
Leadership assurance	Boards and councillors need clear risk reporting, effective challenge and evidence that actions improve tenant outcomes.
Financial resilience	Forecasts and recovery plans need credible assumptions and deliverable mitigations.
Group dependencies	Registered providers need effective control over homes and risks arising from connected entities.

Landlord and publication date	Governance	Viability	Consumer
Heylo Housing Registered Provider Limited 7 October 2026	G3* to G4*	V3* to V4*	Not yet assessed
GreenSquareAccord Limited 7 October 2026	G2 to G3	V2 to V3	C2 carried forward
Home Group Limited 28 October 2026	G1 to G2	V2 unchanged	C2 first grading

Five downgraded grades relate to three landlords. First gradings are excluded from downgrade totals. Home Group appears in both categories. N/A: RSH does not give councils governance or viability grades. * identifies a for-profit registered provider.

Reasons for the Downgrades

Regulatory Judgement Downgrade Information
Heylo Housing Registered Provider Limited RSH judgement published 7 October 2026 **Governance.** RSH found inadequate control over homes and risks arising elsewhere in the group. Weaknesses included intercompany controls, conflicts of interest and escalation of material events. Agreed changes had not been delivered. Two associated investment pods entered administration, leaving decisions about nearly 3,500 homes with administrators. **Viability.** Funding and service delivery depended on related companies, with insufficient assurance over their capacity to provide support. The provider could not demonstrate that it could protect its homes from group risks or maintain long-term viability. RSH retained regulatory intervention; given the complex arrangements, it was not immediately exercising further powers. The judgement relates to the registered provider only.
GreenSquareAccord Limited RSH judgement published 7 October 2026 **Governance.** RSH identified weaknesses in financial governance, risk management, information quality and internal controls. Unintegrated systems and manual workarounds limited the information available for board decisions. Board challenge was insufficiently consistent and effective. Reviews and recovery programmes had not yet demonstrated sustainable improvements. **Viability.** Repeated budget shortfalls, losses, weak interest cover and inaccurate forecasting had reduced financial resilience. The financial plan depended heavily on disposals of social homes, substantial savings and transformation programmes whose delivery was not adequately evidenced. Lender covenants had not been breached, but RSH lacked assurance over resilience to adverse scenarios. The existing C2 consumer grade was not reassessed.
Home Group Limited RSH judgement published 28 October 2026 **Governance.** Board reports did not consistently explain the scale, age and risk of outstanding issues across stock condition, safety, repairs, damp and mould, and tenant accountability. RSH also required stronger board oversight of assurance findings, recurring themes and the effective, timely completion of review recommendations. Governance requirements continued to be met at G2. **Consumer and viability context.** Its first C2 reflected weaknesses including incomplete or outdated stock condition information, overdue repairs, damp and mould response times and tenant information. RSH recognised timely complaints handling and positive tenancy controls, while seeking clearer learning from complaints. V2 was unchanged, with material risks associated with investment in existing homes and development.

First Consumer Gradings C3 and C4

Five local authorities received first C3 or C4 grades. These identify serious or very serious failings, but are not downgrades because no previous consumer grade existed. First C2 and C1 gradings for both landlord types are covered on the following pages.

Landlord	Publication date	First grade	Main reasons identified by RSH
Haringey London Borough Council Local authority	28 October 2026	C4	Almost 4,000 overdue fire remedial actions, including more than 1,400 high-risk actions; persistent repairs and complaints failures; delayed adaptations; and weaknesses in anti-social behaviour oversight and tenant information.
Kirklees Metropolitan Borough Council Local authority	14 October 2026	C3	Up-to-date stock condition information covered around 25% of homes. Approximately 2,500 fire remedial actions remained overdue. RSH also identified serious failings in anti-social behaviour arrangements and weaknesses in tenant scrutiny and complaints.
Royal Borough of Kingston upon Thames Local authority	14 October 2026	C3	Accurate, current condition information was unavailable for most homes; 15% had been surveyed under the new programme. Weaknesses included oversight of remedial actions, communal repairs, complaints and understanding tenants' diverse needs.
Tamworth Borough Council Local authority	28 October 2026	C3	Insufficient assurance that fire remedial actions were completed on time and no Building Safety Resident Engagement Strategy. Weaknesses also affected hazard reporting, anti-social behaviour oversight, tenant scrutiny and complaints learning.
Woking Borough Council Local authority	28 October 2026	C3	Serious failings in anti-social behaviour and hate incident triage, risk assessment and victim support, alongside weak tenancy oversight. RSH also identified weaknesses in remedial action completion and reporting of hazards and communal repairs.

First Consumer Gradings C2

Seven landlords received first C2 grades: five private registered providers and two local authorities. C2 identifies weaknesses requiring improvement. The grades below establish a first assessment and are excluded from downgrade totals.

Landlord and type	Publication date	First grade	Key findings from the RSH judgement
Abri Group Limited Private registered provider	14 October 2026	C2	Weaknesses remained in former Octavia homes, including oversight of third-party safety information, outstanding remedial actions, tenant data and complaint outcomes. RSH recognised substantial safety improvements and removed Octavia's separate C3 judgement. This is Abri's first consumer grade.
Babergh District Council Local authority	14 October 2026	C2	Despite 94% survey coverage, 16% of homes failed the Decent Homes Standard. Fragmented systems and spreadsheets had produced health and safety data errors. RSH recognised improved repairs performance; the council was addressing non-decency and data controls.
Mid Suffolk District Council Local authority	14 October 2026	C2	Survey coverage was 97%, but 13% of homes failed the Decent Homes Standard. Reliance on multiple systems and spreadsheets had resulted in health and safety data errors. Repairs had improved; remediation and system improvements were under way.
Home Group Limited Private registered provider	28 October 2026	C2	Incomplete or outdated stock records, overdue repairs, delayed damp and mould responses and gaps in tenant information limited assurance. RSH recognised timely complaints handling but required stronger learning and reporting. Its separate governance downgrade is explained earlier.
The Housing Plus Group Limited Private registered provider	28 October 2026	C2	Post-merger inconsistencies in repairs, overdue work and a significant level of non-decency required improvement. Legacy websites carried inconsistent information, and tenant scrutiny needed to influence services more clearly. RSH recognised sound safety oversight but would monitor integration and improvement.
ReSI Homes Limited Private registered provider	28 October 2026	C2*	Stronger assurance over property managers' safety reporting, better use of tenant data and clearer evidence of tenant influence were needed. Defects and complaint handling had caused dissatisfaction. Improvements were at an early stage and RSH would monitor delivery.
Trent & Dove Housing Limited Private registered provider	28 October 2026	C2	Repairs backlogs, grounds maintenance concerns, complaint handling and anti-social behaviour weaknesses reduced assurance over tenant outcomes. Data quality and reporting also needed improvement. RSH recognised sound stock and safety information; early service improvements had not yet demonstrated sustained results.

* ReSI Homes is a for-profit registered provider. The judgement relates to that registered entity and does not assess non-registered group companies.

First Consumer Gradings C1

Four landlords received first C1 grades: three private registered providers and one local authority. RSH found that they were delivering consumer outcomes overall. These judgements also provide examples of effective controls and continuing improvement.

Landlord and type	Publication date	First grade	Key findings from the RSH judgement
Irwell Valley Housing Association Limited Private registered provider	28 October 2026	C1	Accurate survey information informed investment, and safety actions and damp and mould were managed effectively. Tenant feedback influenced service redesign, vulnerable tenants were prioritised, and complaints learning improved services. RSH also found effective allocations, tenancy support and anti-social behaviour arrangements.
Onward Group Limited Private registered provider	14 October 2026	C1	RSH recognised up-to-date survey information, comprehensive board reporting and independent safety assurance. The in-house repairs service monitored overdue work, and complaints learning and tenant scrutiny supported improvements. Allocations, tenancy sustainment and fraud controls also supported the C1 assessment.
The Pioneer Housing and Community Group Limited Private registered provider	28 October 2026	C1	Strong safety systems and stock information supported investment and effective repairs, including damp and mould responses. An established tenant engagement framework linked to the board, tenant feedback shaped services, and complaints themes informed improvement. RSH recognised effective partnership working and tenancy support.
Wealden District Council Local authority	14 October 2026	C1	RSH recognised effective tenant scrutiny, responsive repairs, accessible complaints handling and partnership working. Survey coverage was around 79%, with plans for full coverage by March 2027. Electrical safety compliance was 90% at inspection, with a target of 100% by year-end; improvement remained necessary.

Client learning: these judgements show how reliable stock information, evidence of completed safety actions, effective tenant scrutiny and learning from complaints support assurance over actual outcomes. A C1 grade does not mean that every service is free from weaknesses.

Practical Review Actions for Housing Providers

The actions below are our analysis of the published findings. Housing associations, other private registered providers and local authority landlords can use them to test existing controls. Apply each action to the organisation's governance, funding and service arrangements.

Review area	Suggested action and evidence
Leadership assurance	Add the number, age, risk and tenant impact of overdue issues to existing board, cabinet or scrutiny reports. Reconcile totals to operational records. Review minutes for challenge and escalation of deteriorating performance across safety actions, repairs, damp and mould, and stock condition.
Financial resilience	Test housing financial plans against essential investment costs and savings assumptions. For private registered providers, also retest cash flow and covenant headroom for delayed disposals and lower sale proceeds. Identify deliverable mitigations and compare historic forecasts with actual results.
Group and third-party dependencies	Map legal control of homes and dependencies on group companies, funders and managing agents. Review information rights, decision rights, support arrangements and conflicts of interest. Test whether service continuity plans can operate if a key related party fails or withdraws support.
Assurance recommendations	Use the existing action tracker to identify repeated findings, overdue recommendations and common causes across internal audit, external reviews and complaints. Require evidence that completed actions have improved control operation before closing significant issues.
Stock condition and safety	Reconcile property records to physical survey coverage, identified hazards and remedial actions. Identify homes with missing or outdated evidence. Prioritise outstanding work by risk, record interim protection and validate completed actions against supporting evidence.
Tenant service outcomes	Review cases across anti-social behaviour, tenancy decisions, complaints and repairs. Test risk assessment, communication, vulnerability information and actual outcomes. Check that complaint and tenant scrutiny findings lead to service changes, with results reported back to tenants.

Explanatory Information

Coverage and reporting method

This briefing covers judgements published from 1 to 31 October 2026 by England's Regulator of Social Housing (RSH). It includes private registered providers, including housing associations and for-profit registered providers, and local authority landlords. RSH gives councils consumer grades, but not governance or viability grades.

The review screened all 26 October-dated entries in the RSH published table: 25 narrative judgements and one grading-under-review notice. The table was checked against the publication rounds, ad hoc releases and individual judgements. All 16 new first consumer gradings are included: eight private registered providers and eight local authorities. Sources were checked on 4 November 2026.

Publication date determines the reporting period. First grades, upgrades, unchanged grades and investigations without a confirmed grade change are excluded from downgrade totals. An October under-review entry carrying an August 2025 first consumer grade is not counted as a new grading. Home Group appears in both the downgrade and first-grading sections, so those landlord totals must not be added together. Babergh and Mid Suffolk share housing services but remain separate landlords and are counted separately.

Interpreting the ratings

G2 and V2 still meet the respective requirements; G3/V3 indicate non-compliance and serious regulatory concern, and G4/V4 involve intervention or enforcement. C1 means overall delivery of consumer outcomes; C2 identifies weaknesses needing improvement; C3 signals serious failings; C4 signals very serious failings requiring fundamental change. A first C3 or C4 is a serious adverse assessment, but does not demonstrate a fall from a previous consumer grade.

RSH describes movements between V1 and V2 as regrades. A move from V1 to V2 would be reported separately as an adverse viability regrade. None was identified in October. Read the RSH grading guidance

Landlord names in the consumer tables link to the individual RSH judgements; downgrade sources appear in the provider narratives. The asterisk on a grade identifies a for-profit registered provider and limits the judgement to the registered entity. The practical review actions and client-learning observations are our analysis. This report is not a register of every regulatory or enforcement action.

Contact

Contact: Angela Ward

Director - Housing

angela.ward@tiaa.co.uk

www.tiaa.co.uk • 0845 300 3333

Ask us about:

- Advisory • Anti-Crime • Careers • Cyber Security • HR Investigations
- Internal Audit • IT Audit • Security Management

ISO 9001
Certificate No. GB2004097

ISO 14001
Certificate No. EM2001385

ISO / IEC 27001
Certificate No. ISM7799184

tiaa.

Tiaa Limited (a wholly owned subsidiary of Adsure Services PLC) is a limited company registered in England and Wales. Tiaa Ltd • Registered Company Number 04546319 • VAT Number 792 4530 14 • Incorporated and registered in England and Wales under the Companies Act 2006 with registration. Artillery House Fort Fareham Industrial Site, Newgate Lane, Fareham, England, PO14 1AH