



Regulator of
Social Housing

Focus report: Understanding the condition of tenants' homes

July 2025

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Introduction

Ensuring the quality of tenants' homes is one of the fundamental roles of a social housing landlord and is a strong focus in the Regulator of Social Housing's (RSH) regulation of registered providers¹. Many landlords are making significant efforts and increasing financial investment to improve the quality of their homes, but there continue to be examples where tenants' homes are not in good enough condition.

In order to provide a safe, secure home to tenants, landlords must understand the condition of their tenants' homes, including whether they meet the Decent Homes Standard². This report outlines our view on landlords' understanding of their stock condition from the first year of our new regulatory approach and from data gathered from returns to the regulator, including the Tenant Satisfaction Measures and the Statistical Data Return.

Where landlords have poor or incomplete knowledge of their homes, tenants are at greater risk from unsafe conditions, and it is harder for landlords to plan the necessary investments in their homes. Effective investment in homes through planned major works, rather than needing to undertake responsive repairs reactively, also helps landlords be more efficient and provide better value for money. There is a range of practice in the sector, and many landlords are taking positive steps to improve their understanding of stock condition. However, for some, there is still significant progress to be made. No landlord can afford to be complacent in understanding its stock condition and resolving issues quickly.

¹ Registered providers of social housing include local authority landlords and private registered providers (such as not-for-profit housing associations, co-operatives, and for-profit organisations).

² On 2 July 2025, the Government launched consultations on a revised Decent Homes Standard and Minimum Energy Efficiency Standards for the social housing sector. We expect the new requirements will be reflected in the RSH's consumer standards in due course, following a direction being issued to the regulator by MHCLG.

Our approach to regulating landlords' knowledge of the condition of their homes

We regulate for a viable, efficient, and well governed social housing sector able to deliver quality homes and services for current and future tenants.

In April 2024, we introduced new consumer standards and a programme of inspections for large landlords registered with the RSH. Considering issues of stock condition is a fundamental part of our regulation and is part of all programmed inspections.

We use a variety of approaches to form a view about how well landlords are delivering the outcomes of our standards that apply to them:

- We carry out a programme of planned inspections of landlords with 1,000 or more social homes. We can bring landlords forward in the inspection programme if appropriate. This could be, for example, if we become aware of an issue that we assess to be material to a landlord's delivery of the outcome of our standards where an inspection is the appropriate way to investigate.
- We gather a range of information from landlords between programmed inspections, which helps us review any risks they may face in delivery of the outcomes in our standards. This includes the annual Statistical Data Return of private registered providers, which asks questions on stock condition survey coverage and the number of homes which do not meet the Decent Homes Standard. We also ask landlords to produce and publish Tenant Satisfaction Measures which, among other things, report on tenant satisfaction that a landlord provides a home that is well maintained, and the number of homes which do not meet the Decent Homes Standard.
- We receive information about landlords from a range of sources, including from tenants, stakeholders (such as the Housing Ombudsman Service, MPs, local councillors, contractors or whistleblowers) and self-referrals from landlords. This provides intelligence for our planned engagement and, where necessary, we undertake responsive engagement with a landlord following an assessment of this information.

Following an inspection, or where weaknesses are identified through responsive engagement, we publish a regulatory judgment about the landlord. Where we judge that there are failings in a landlord delivering the outcomes of our standards, we publish a regulatory judgement and hold them to account by engaging with them on landlord improvement work. We work with landlords so that they make self-improvements and address relevant failures. However, we also have a range of powers available to us to use if appropriate.

Further detail on our regulatory principles and how we regulate our standards is set out on our [website](#).

Our expectations of landlords' knowledge of their homes

All private registered providers and local authority landlords registered with the RSH are expected to deliver the requirements in the Safety and Quality Standard. This includes the following required outcomes:

- 1.1.1 Registered providers must have an accurate, up to date and evidenced understanding of the condition of their homes that reliably informs their provision of good quality, well maintained and safe homes for tenants.*
- 1.2.1 Registered providers must ensure that tenants' homes meet the standard set out in section five of the Government's Decent Homes Guidance and continue to maintain their homes to at least this standard unless exempted by the regulator.*

Specific expectations are set out for the delivery of an effective, efficient and timely repairs, maintenance and planned improvements service, and how landlords understand the condition of their homes:

- 2.1.1 Registered providers must have an accurate record at an individual property level of the condition of their homes, based on a physical assessment of all homes and keep this up to date.*

We have also issued a consumer standards [Code of Practice](#) to help tenants and landlords understand what is expected under the consumer standards and how landlords might deliver the outcomes of the standards.

Landlords having an accurate and up to date understanding the condition of their assets is fundamental to robust business planning, asset and liability records and effective risk management, as required by our Governance and Financial Viability standard, which apply to private registered providers.

The role of boards and councillors

Landlords should ensure there is effective governance of the quality of homes underpinned by accurate and up-to-date information about stock condition. Boards and councillors should ensure the landlord has an accurate, up-to-date and evidenced understanding of the condition of their homes that enables the provision of good quality homes to tenants and supports planning of major repairs programmes. They should have oversight of how many of their homes have failed the Decent Homes Standard and evidenced assurance that issues are resolved quickly where required. They should have assurance the landlord delivers the requirements in the Safety and Quality Standard, including the requirement to hold accurate stock condition information at an individual property level that is underpinned by a physical assessment.

There should be clear reporting to boards and councillors on how assurance over the condition of stock is gained, and on how cost implications of the latest information have been built into financial planning. This underpins good governance and effective financial decision making, helping to deliver value for money. Investment plans should be informed by a robust understanding of the condition of the housing stock, and landlords should ensure that planned expenditure is sufficient to ensure that stock reach and remain at the required standards. If new information from stock condition surveys materially changes a landlord's understanding of their homes, that also needs to be reflected in their investment plans.

Stock condition surveys

Stock condition surveys are the most effective way for landlords to have a comprehensive understanding of stock condition, including its compliance with the Decent Homes Standard. We expect a stock condition survey to include a physical inspection of homes sufficient to assess all criteria of the Decent Homes Standard, including an assessment of the hazards identified under the Housing Health and Safety Rating System³ (HHSRS), as well as other areas commissioned by the landlord. We expect landlords to gain assurance over the quality of stock condition surveys. This might mean relying on the quality assurance process of an external supplier completing the work, internal review of externally procured surveys, or procuring a third party to review surveying work completed internally.

A standard approach to programming stock condition surveys is to physically inspect approximately 20% of homes per annum. This means that each home is typically subject to a stock condition survey every five years. For some landlords, or for some homes, more frequent assessments might be needed, for example where there are high levels of responsive repair requests or recurring problems which might be indicative of wider issues. Given the periodic nature of these inspections, for most landlords it is highly likely that some non-decent homes will be identified through each stock condition survey. We expect landlords to have a timely and robust approach to remediating non-decent homes found through each survey. We also expect landlords to understand and accurately record the outcomes from recent stock condition surveys, including the proportion of inspected units that did not meet the Decent Homes Standard at the time of assessment.

It may be appropriate for landlords to gain other forms of assurance on stock condition in addition to stock condition surveys, such as through using information from other sources, for example repairs, complaints, health and safety assessments or undertaking other property inspections. However, this is not a substitute for regular physical assessments of the inside and the outside of homes.

³ The Housing Health and Safety Rating System is a risk-based evaluation tool to help landlords identify and protect against potential risks and hazards to health and safety from any deficiencies identified in dwellings.

Findings from our regulatory activity on landlords' understanding of the condition of their homes

During our regulatory activity, we have found that landlords who demonstrated a stronger knowledge of their homes had some or all of the following features:

- Up to date stock condition survey coverage of their homes.
- Validation of a proportion of surveys including, where appropriate, validation by external experts.
- Surveys scoped and delivered to cover all elements of the Decent Homes Standard, including assessments of hazards under HHSRS.
- Use of stock condition data to build a strategic approach to stock investment, leading to an ability to proactively address potential issues through planned major repairs rather than fixing issues through responsive repairs once they have already fallen into disrepair, reflecting a focus on efficiency and providing value for money.
- Effective data management processes in place, using data from a range of sources, such as integrating stock condition data with repairs data and other property inspections to ensure a more rounded view of stock condition.
- Effective governance processes and oversight, with clear reporting to boards or councillors.
- Employed suitably skilled and accredited surveyors to carry out the work.
- Responded quickly to findings from stock condition surveys, rectifying hazards and Decent Homes Standard failures.
- Triangulation of data with the asset and liabilities register.

Conversely, from April 2024 to the end of June 2025, almost all the regulatory judgements of C3 and C4 consumer gradings related at least in part to the landlord failing to deliver the outcomes of the Safety and Quality Standard. In almost three quarters of those cases, the regulatory judgement referred to low stock condition survey coverage or landlords being unable to demonstrate they understood the condition of their tenants' homes as part of the reason for the decision. Several of those regulatory judgements also referred to stock condition surveys not covering compliance with the Decent Homes Standard including not assessing hazards under HHSRS. Several regulatory judgements of a C2 grading were also made, at least in part, as a result of gaps in stock condition survey coverage. Weaknesses in data

quality have also led to private registered providers being found to be not delivering the outcomes of the Governance and Financial Viability Standard.

Improving coverage

Generally, we are seeing that landlords continue to improve stock condition survey coverage. Through our annual surveys across all large private registered providers, the median landlord reported surveying 75% of homes in the last five years by 31 March 2024, compared with 68% reported as of March 2023⁴. A significant majority of private registered providers (87%) reported that they had undertaken substantive stock condition survey activity within 2023/24. These landlords reported physically inspecting over half a million homes in their most recent survey – equivalent to 20% of the total homes owned by private registered providers. They reported that 4.2% of homes inspected were found not to meet Decent Homes Standard at point of inspection during the latest survey. They reported that most of these failures were rectified before year end reporting.

Impact of changing survey cycles on coverage

Although many landlords are putting plans in place to increase their stock condition survey coverage, there may be a period where there is still not an up-to-date knowledge of their stock condition until all surveys are completed. Where landlords are moving to a 5-year cycle of stock condition surveys, particularly those starting from a position of low survey coverage, it may take up to five years to assess all their homes. During this period, if landlords do not know the condition of all their homes, then tenants will continue to be exposed to the risk of poor quality housing and the landlord may be unable to assess the future liabilities and investment needs of their homes.

The approach landlords take to improve their survey coverage can be dependent on factors including the number of homes they manage and how geographically concentrated their stock is. Some landlords are moving from a 100% survey every 5 years, to a 20% rolling survey, meaning coverage may actually fall initially before gradually recovering, depending on when the previous survey was completed.

Where individual landlords have low survey coverage and potentially high non-decency at the point of survey, there is the risk that there are high numbers of non-decent homes still waiting to be identified in their stock. As these landlords increase their surveying, the identification of non-decent homes may limit their capacity to remediate within appropriate timelines, though we expect landlords to act promptly to develop plans to resolve issues and to mitigate any risks to tenants in the meantime.

⁴ This is the proportion of homes that have been physically inspected to enable an assessment of compliance against all four DHS criteria. Further information on the stock profile of private registered providers in England, including stock survey coverage and reported failures of the Decent Homes Standard is reported in [Private registered provider social housing stock in England - stock profile](#)

Quality of surveys

We have found that the quality of surveys sometimes varies, or that landlords have insufficient survey coverage to give sufficient understanding and assurance of their tenants' homes. Through our engagement with landlords, we have found that not all boards and councillors had assurance that all aspects of the Decent Homes Standard were being assessed as part of the stock condition survey, with hazards under the HHSRS being the most common omission.

Effective data management

Effective management of data and information is crucial. Complexities in systems and data, including in some cases legacy systems following mergers, can cause landlords difficulties in obtaining and consistently using accurate information. For example, during the inspection process, we have seen examples of landlords who did not have clear knowledge of the number of their homes which were failing the Decent Homes Standard. However, we have also seen examples of landlords putting increasing efforts into obtaining accurate data.

Data sources

Using different sources of data to supplement information gathered through stock condition surveys can give a richer and more up to date understanding of the condition of homes. We have seen examples of landlords undertaking separate assessments following a disrepair case or undertaking a stock condition survey following a report of significant damp and mould in a home. Property data could be linked to wider housing management data, for example to be able to take into account potential tenant vulnerabilities in homes found not to meet the Decent Homes Standard. Being proactive is important – for example one landlord reported using data from stock condition surveys to identify homes which are prone to damp and mould, supporting further specific work in these properties.

Management by third parties

Landlords should have assurance that where homes are managed by a third party they are still maintained to required standards including meeting the Decent Homes Standard and health and safety requirements. Where landlords had managing agents or third parties involved, we have found examples where a lack of clarity on responsibilities led to gaps in knowledge around stock quality and health and safety compliance, as well as poor outcomes for tenants facing a frustrating lack of clarity over where responsibility lies. Landlords need to be able to report on the condition of this stock to the RSH, including through the TSMs. We have also seen in some cases that complex management arrangements for individual buildings can lead to additional costs and a lack of clarity around responsibilities.

Securing access to homes to complete surveys

Obtaining access to homes to be able to complete surveys continues to be an issue for some landlords. There can be a range of reasons for difficulties in obtaining access to a home, but it is important for landlords to continue efforts to do so through effective and regular

communication with tenants. One landlord reported a significant improvement in access rates following working with their tenants' group to improve the wording of letters to tenants on stock condition surveys, for example. We are also aware of reports of "no win, no fee" legal firms allegedly advising tenants to restrict access to their homes required to undertake surveys and complete work. Such delays will not benefit tenants and landlords should continue to seek tenants' agreement to access, to undertake surveys and complete works as required.

Investment in homes

We know that landlords are continuing to invest significant amounts into improving the quality of tenants' homes. Having good quality information on stock condition is essential for planning this investment and for the quality of the business plan as a whole. A good understanding of the quality of homes permits a strategic approach to planning investment, allowing landlords to plan major repairs and address problems at an early stage, potentially reducing the need for addressing them after they arise via responsive repairs. This enables landlords to be more efficient and deliver better value for money and supports good governance.

Our latest [Quarterly Survey](#), based on the financial returns of the 203 private registered providers who own or manage over 1,000 homes, indicates that landlords continue to invest record amounts in existing stock. In the financial year 2024/25, landlords reported spending £9.0 billion on repairs and maintenance, a 13% increase on the previous year, with forecast spend for the next 12 months also increasing to a record £9.9 billion – a 9% increase from the March 2024 forecast.

As highlighted in the 2024 [Sector Risk Profile](#), the increased investment in stock has been a factor in local authority and private registered provider financial performance. This results in boards and councillors facing difficult decisions and trade-offs as they manage a range of competing demands while being consistent with their strategic objectives.

Conclusion

Having a detailed and up to date knowledge of stock condition is the starting point in ensuring that tenants' homes are safe and well maintained. Where this is lacking, tenants are at greater risk of living in unsafe conditions and landlords are at greater risk of increased costs through not having a strategic approach to planned investment in their homes.

This report has highlighted the importance of landlords having a clear, robust approach to assessing the condition of their homes, including compliance with the Decent Homes Standard, to enable the provision of good quality homes to tenants. Stock condition surveys are the most effective way of landlords understanding the condition of their homes. Boards and councillors should have oversight of, and assurance in, the landlord's approach to stock condition and the results of recent stock condition surveys.

We have seen the impact both on tenants and on the wider reputation of the sector that homes in poor condition can have. Tenants' views on the condition of their home drives reported tenant satisfaction. Qualitative and statistical evidence suggests that experiences of the responsive repairs service and views on home maintenance are the most important factors in overall tenant satisfaction⁵. Through our inspections and other regulatory engagement, we can see progress is being made towards meeting the new requirements in our standards. However, there is still a way to go for some landlords to be able to demonstrate an effective understanding of the condition of their homes.

We see many landlords delivering the outcomes of our standards but also continue to find landlords who are not providing the services which we, and their tenants, expect. Where we find issues of regulatory concern, we ensure that landlords act to address them.

⁵ <https://www.gov.uk/government/publications/national-tenant-survey-findings-report>



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The Regulator of Social Housing regulates registered providers of social housing to promote a viable, efficient and well-governed social housing sector able to deliver and maintain homes of appropriate quality that meet a range of needs.