



PUBLIC MINUTES
of the Board meeting
on Tuesday 15 July 2025
MS Teams and 2 Marsham Street, London

Present

Bernadette Conroy (BC)	Chair
Fiona MacGregor (FM)	Chief Executive
Jo Boaden (JBo)	
Kalpesh Brahmabhatt (KB)	
Dave Cassidy (DC)	
Deborah Gregory (DG)	
Sukhvinder Kaur-Stubbs (SK-S)	
Robert Light (RL)	
John Liver (JL)	
Geoff Smyth (GS)	

In attendance

Jim Bennett (JB)	Assistant Director, Policy, Strategy and Impact (for WP)
Kate Dodsworth (KD)	Chief of Regulatory Engagement
Karen Doran (KED)	Director of Regulatory Engagement (PRPs)
Angela Holden (AH)	Director of Regulatory Engagement (LARPs)
Robert Holroyd (RH)	Interim Senior Assistant Director, Investigation and Enforcement (for Harold Brown)
John O'Mahony (JOM)	Assistant Director Corporate Services (item 10)
Richard Peden (RP)	Director of Finance and Corporate Services
Jack Smith (JS)	Assistant Director, Assessment and Tenant Engagement (item 12)
Emma Tarran (ERT)	Senior Assistant Director, Head of Legal & Company Secretary
Jonathan Walters (JW)	Deputy Chief Executive
Nicola Wright (NW)	Senior Assessment Manager (item 12)

Minutes

Christine Kitchen	Board Secretary
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1 Welcome and apologies

01/07/25 There were apologies from Harold Brown (HB) and Will Perry (WP). BC welcomed DC to the Board and members and officers introduced themselves and DC made a brief introduction of his background and experience.

2 Declarations of interest

02/07/25 There were no new declarations of interest. Members NOTED the DoI in respect of the Governance paper which pertained to appointments and re-appointments for BC, DG and DC.

3 Minutes of meeting 17 June 2025

03/07/25 The confidential and public minutes from 17 June 2025 were considered and AGREED, subject to minor amendments.

4 Matters arising

04/07/25 The updates against the actions were noted. 24/02/25 – There will be an initial discussion on risk reporting at the July ARAC, followed by a report to ARAC in October and to Board in November.

5 Board forward planner

05/07/25 Members considered and noted the forward planner.

6 Chair's update

06/07/25 *Staff Conference:* BC reported on an excellent conference with a noticeable change in the number of staff. The atmosphere amongst staff was positive, the external speakers were good and overall, it had been a very successful event. In response to a query from JL about opportunities for board members to meet staff, FM advised that the focus of the staff conference had always been on staff but said that Executive would consider future options for members to attend the staff conference.

07/07/25 *Webinars with Chairs of HAS:* BC advised that along with FM, KD, and KED we have held three successful webinars with a general theme being raised at all three about our regulation on growth, development and re-generation.

08/07/25 *Discussions with NatFed:* on-going discussions on the spending review and the various consultations and their interaction with the sector on these.

09/07/25 BC concluded saying that is it likely to be a busy August for us. FM will cover the consultations and select committee in her report.

7 N&RC Chair update

10/07/25 DG reported on the additional N&RC meeting on 30 June to discuss the 2025-26 pay award. The Cabinet office guidance has recommended a flat 3.25% increase with a possible further 0.5% with criteria for this uplift needing to relate to workforce specific issues.

8 CEO update

11/07/25 FM gave members an overview of the key issues for discussion;

12/07/25 **Spending review (SR):** It was noted that the SR review has been followed up with housing policy announcements which have resulted in a number of consultations, details of which were in the slide pack. We are expecting a Direction in due course on the Competence and Conduct Standard and STAIRs.

13/07/25 FM said that our modelling and input to the department on the various SR areas had been well received. More recently, there has been an announcement regarding the ambition to deliver 300,000 social and affordable homes over 10 years which equates to 30,000 homes per year. It was also confirmed that 60% of this would be homes for social rent and the remaining 40% for affordable, shared ownership and other tenures. The sector has welcomed recent

announcements and recognise that Government has listened to the sector's input. BC added that the figure on ambition would also hopefully impact the type of homes built. It was also noted that the DHS consultation currently includes two dates for delivery which the sector have been asked to comment on.

14/07/25	DC asked about planning delays and how that might impact on the delivery of the 300k homes. FM said this was an area that government had recognised required reform and had been putting changes in place which are intended to impact over the ten-year delivery period. Feedback from the sector indicates there are other issues in the construction industry such as skills and capacity which have impacted the delivery of affordable homes and measures to seek to address this are being ramped up. Our role is to reflect back to the Department the issues being surfaced by the sector. The direct impacts of the planning system fall more directly under Homes England's (HE) remit.	
15/07/25	SK-S asked about partnership working between RPs and the private sector and whether HE's role as a bank is a new role for HE. The sector is reporting a more open approach in dealings with HE on partnership working, which is positive. FM responded about the discussions around the National Bank, which speaks to some of the lending that HE does currently. The low cost loans are in early stages of discussion. RL asked about ensuring quality of construction. BC acknowledged that the DHS is not the only standard that will impact, MEES will also play a role. Providers will have to continue to prioritise how they invest, given the range of choices they have and these are the conversations executive regularly have with stakeholders. JB added that the DHS should facilitate providers to deliver through their existing plans, but there may be some challenging areas depending on the outcome of the consultation.	
16/07/25	GS questioned the long timeframe of the competency and conduct standard – three years for large providers and four years for other providers and what impact this would have on the sector. FM responded that we will have to wait for more clarity when we get the Direction from MHCLG in the Autumn. RL added that there should be more on culture in the sector. FM confirmed we will regulate those areas covered by our remit. CIH have fed into consultations in respect of training and the department will need to specify requirements in relation to qualifications. JL asked about the likelihood of there being a recognised accreditation of individuals working in the sector and KB expanded this point querying if checking whether RP staff have appropriate qualifications is something that we might be asked to regulate. FM responded saying that our role is to regulate and gain assurance across the various elements as part of the wider suite of standards, rather than checking qualifications at the individual level. DG asked if we had any concerns on the direction of travel of the forthcoming consultations and the impact they might have on our regulation of the sector. JB advised that we are working with MHCLG. Providers will need to ensure appropriate qualifications for their staff and we would seek assurance on this as part of our regulation of providers. The consultations are due to continue for a while. SK-S asked about IT structures in the sector and as we do not have a role to be market shapers, we need to strike a balance but we could consider how we could use VfM to encourage innovation in the sector. Members NOTED the detail in the slides on the other policy matters.	
17/07/25	Meeting with Baroness Taylor: KD reported on another positive meeting with the Baroness.	
18/07/25	Digital Transition: JW reported that the go-live date is 4 August. We continue to have regular discussion with the MHCLG IT team to address risks.	

- 19/07/25 **Select Committee:** FM reported that there was an announcement of a review of housing in the social and private rented sectors. It is to review condition of properties, damp and mould etc. We will make our submission by the deadline of 15 August 2025.
- 20/07/25 **I&E update:**
- *Easy Housing Association:* RH advised members that we have issued an enforcement notice and appointed statutory appointees to the Board.
- 8 **Governance and Committee membership update**
- 21/07/25 ERT presented the paper which was taken as read. There were two parts of the paper, the results of the ARAC and N&RC self-assessments. These were NOTED. The paper was also seeking approval from the Board on the following governance matters:
- Re-appointment of DG as deputy Chair of the Board and Chair of N&RC
 - Re-appointment of BC as a member of the N&RC
 - Appointment of DC to ARAC
- 22/07/28 DG abstained from the discussion and Board AGREED to:
- a) **APPOINT** Deborah Gregory as Deputy Chair of the Board, with effect from and including 1 September 2025, on terms that such appointment shall come to an end (unless terminated earlier by the Board) at the earliest of the end date of the Extended Appointment or the date on which she ceases to be a member of the Board;
 - b) **APPOINT** Deborah Gregory as a member of NRC, with effect from and including 1 September 2025, on terms that such appointment shall come to an end (unless terminated earlier by the Board) at the earliest of the end date of the Extended Appointment or the date on which she ceases to be a member of the Board;
 - c) **APPOINT** Deborah Gregory as the Chair of NRC, with effect from and including 1 September 2025, on terms that such appointment shall come to an end (unless terminated earlier by the Board) at the earliest of the end date of the Extended Appointment or the date on which she ceases to be a member of the Board;
- DELEGATE** authority to the Chair of the Board to sign a letter of appointment to record the agreed reappointments set out at paragraph (a) to (c) above.
- 23/07/25 BC abstained from the discussion and Board AGREED to:
- a) **APPOINT** Bernadette Conroy to the NRC, with effect from and including 1 April 2025, on terms that such appointment shall come to an end (unless terminated earlier by the Board) at the earliest of 31 March 2028 and the date on which she ceases to be a member of the Board;
- DELEGATE** authority to Deborah Gregory, as Deputy Chair of the Board, to sign a letter of appointment to record the appointment at paragraph (a) above.
- 24/07/25 DC abstained from the discussion and Board AGREED to:

- a) **APPOINT** David Cassidy as a member of ARAC, with effect from and including 1 July 2025, on terms that appointment shall come to an end (unless terminated earlier by the Board) at the earliest of 30 June 2028 and the date on which he ceases to be a member of the Board;

DELEGATE authority to the Chair of the Board to sign a letter of appointment to record the agreed appointment set out at paragraph (a) above.

10 **F&CS update**

25/07/25 JOM joined the meeting and RBP introduced the management accounts. He flagged the variances and explained the reasons for these. Members NOTED the forecast which reflects current staff vacancies and the underspend to date. The key variances related to digital, reactive regulation, L&D and legal costs. There were no queries on the accounts. JOM introduced the Equalities Information Report, which is the annual submission we are required to publish as part of our PSED. The report highlighted the lack of ethnic diversity at senior management level which remains a priority for the organisation. Progress has however been made with the increase of staff from ethnic minority backgrounds at grades G19 and above, and RBP advised that the shift had been from 3% to 9% between 2023 and 2024, with a further increase to 10% in 2025 with the pace of change slowing as recruitment had slowed. We are also updating the EDI Strategy with a review of our demographic and recruitment data and the results of the staff survey, which has just closed, will provide additional information. The results of the staff survey will be presented to the Board in Q3 and will also be taken into account in developing the EDI strategy. The report also provides information on the progress made against our equality objectives. JOM invited comments/questions from Members.

26/07/25 GS noted the low levels of sickness and suggested we highlight that more in the report. RL asked how the data differs since the growth in the organisation over the last three years and JOM advised that the biggest change has been in gender representation – more female to male staff and the team are undertaking a review to understand the reasons for this. SK-S suggested that it would be helpful to get more information on the EDI impact of our work with providers, and perhaps more regular reports on the internal data, including highlights of any gaps. DG advised that these figures are as of March 2025, and that the deep dive into EDI strategy will aim to address these areas and will be reported in the first instance to N&RC. KD advised that in relation to our regulatory impact, we have taken a step forward with the wording of our latest consumer standard. We are seeing changes for the better, within the context of our outcome focussed regulatory remit. Members thanked JOM for the report.

11 **DRAFT Annual Report and Accounts**

27/07/25 Board was being presented with the draft annual report and accounts ahead of the ARAC because of the timing of meetings. RBP advised that the format and style remain the same as in previous years and due to the timeline to get the accounts finalised, there are limited opportunities to make changes. The Chair and CEO forewords are still to be drafted. The next steps are:

- ARAC will review the accounts at their July meeting
- NAO audit will begin in September.
- ARA back to ARAC and Board in the Autumn

Subject to there being no delays with receiving the LGPS valuations, we hope to have the final ARA ready by the end of the calendar year. RBP said that if there

are any delays, we might have to have an additional ARAC and Board meeting in November. Members were invited to give their thoughts on the ARA.

28/07/25 BC said that given the discussions at Board on performance, the ARA provides a strong narrative and suggested the Board uses the information to consider how the organisation reports on performance. She asked what, as a regulator, we would make of this ARA if it was from a provider. DC queried why we do not have more on the evolution of HAS and our role in that success. FM responded saying that the ARA is a factual reporting document for the RSH. She said that we provide more colour via a number of our other publications. The ARA is required to serve a statutory reporting purpose. DG suggested that we could consider bringing out a bit more on the positives of our regulation in the Chair/CEO foreword sections. GS suggested that we need to address the use of AI in our regulatory work, and JW said that we are working on this. It was AGREED to add a discussion on this for the October meeting.

JW/CK

29/07/25 It was AGREED that following previous discussions on wider communication and the bigger picture/totality of RSH comms, we schedule a further discussion, perhaps at the November meeting.

JW/CK

12 Regulatory referrals

30/07/25 JS and NW joined the meeting. AH introduced the item which reflected the referrals process over the past year. JS said that he would take the slides as read and said that the referrals process had been running well and this was in the context of a 20% increase in referrals. We have been operating our new referrals approach for a year now and consequently there is more scope to look at themes and trends. He cautioned, however, that the regulatory referral process is just one element of regulatory intelligence we gather and the data should be considered in that context – it does not present a complete picture. Slide 2 set out what information was in the report and what is planned for the next year. JS invited comments. JL asked about the spike in leasehold referrals and what our learning is from that and JS advised that the leasehold category captures data for non-social housing leaseholders. He set out the background to why these individuals refer to the RSH which, in the majority of cases is in connection with their leaseholder service charges. As we do not have a remit to regulate for those issues, we signpost them to other regulators where we can. BC asked if there is a higher proportion of tenant referrals closed as opposed to landlord referrals. JS explained that referrals from landlords tend to be of a very different nature to those from tenants. The former tend to be self-referrals, which are by their nature more likely to need to be followed up. The latter includes a large number of individual issues. In these cases the appropriate and fastest route to redress is through the landlord and the Housing Ombudsman Service. JBo asked how the data from referrals link into stock condition data. JS responded saying there are not enough referrals to spot provider level issues reliably.

31/07/25 KB asked about inference in slide 25 that we were more likely to engage on economic standards than on consumer standards. JS confirmed that the slides related to self-referrals from PRPs. Our choices about engagement are driven by the factors in Regulating the Standards (RTS), including scale and impact. Our experience is that self-referrals on economics standards are more likely to feature large-scale or high-impact issues. A question was asked about the nature of the EDI element in tenant referrals. JS explained that this category includes referrals where a tenant tell us that their landlord has acted in a particular way because they have a protected characteristic.

32/07/25 BC thanked JS for a very good report and AH added thanks to NW who had pulled all the data together. In conclusion, BC's challenge back to the team was, are we making the most of the data, how do we use the data we get and are there any areas in which we can improve.

13 Papers review – Noted.

14 Any other business

33/07/25 BC gave members a brief outline of the workshop that will follow after lunch.

34/07/25 BC and FM recorded on behalf of the Board and the Executive their thanks to Jo Boaden whose term on the Board ends at the end of August. BC thanked Jo for her unfailing focus on consumer and tenant issues, the experience she brought to the RSH from her previous roles on health and environmental issues and in the journey the RSH has made whilst she has been a board member and member of the N&RC. The Board and Executive wished Jo well for the future. Jo in turn thanked the board and executive for the past 6 years which have seen big changes in the sector and political landscape and wished the organisation well for the future.

Date of next meeting: 16 September 2025