

Written Evidence Submitted by Inclusion Group [FSS 079]

1. Need to consider Value for Money in the sector; this has largely been ignored by the Regulator of Social Housing and I would suggest a follow up report to the 2016 Homes and Communities Report on Delivering Better Value is commissioned in order to understand progress (or otherwise) made in the sector.
https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/527847/Unit_cost_analysis_-_summary_report.pdf
2. The Committee comment that there is little criticism of the Housing Regulator is fair; financial institutions support the status quo as the RSH provides a convenient and cost free 'safety net' for the sector and their investment. However, the absence of any real RSH criticism by Registered Providers and self-interested stakeholders is evidence of the malaise and group think that is pervasive. This leads to lack of enterprise, competition and accountability leading to high costs, unaccountable Boards, poor service and the call for more resources at every turn rather than utilising the inherent asset strength and substantive liquidity in the sector. The general consensus is not a good thing and hides a myriad of issues that the RSH ignores unless exposed by third parties (e.g. Housing Ombudsman)
3. The Committee also need to consider the basis of the service offer to tenants; services have a substantial cost implication for rent levels and there is a general concern about service levels provided. A form of tenancy could be introduced to allow tenants to pay for occupation of the space but have responsibility for maintaining and managing their own home; akin to a lease agreement with the landlord maintaining responsibility for building fabric, property compliance/certification and insurance. This would reduce the gross rent substantially and allow tenants **choice** to manage and maintain their own home without the frustration of a poor landlord service whilst retaining all the legal tenancy protection they currently enjoy. This arrangement is similar to European arrangements and in doing so reduce rents to a more affordable level, empower tenants and maintain tenancy rights. Tenants failing to maintain their home (from the reduced rent saving) would result in them being 'switched' to a serviced tenancy and full rent being charged.

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