**RSH Consumer Regulator Review**

**2019-20**

The review applies to all landlords.

The Regulator of Social Housing (RSH) has released its annual Consumer Regulation Review, revealing a sharp increase in the number of breaches which met the “serious detriment” test.

The eighth annual such review, the report summarises the RSH’s consumer regulatory work for 2019-20, and details the 15 “serious detriment” breaches, as well as outlining lessons for the future.

The number of cases reaching each stage of the regulatory process – referrals, consideration by the Consumer Regulation Panel (CRP), investigations being undertaken, and findings of breaches which met the “serious detriment” test have all increased since 2018/19.

The published findings of 15 breaches, including by both privately-registered providers and local authorities, is the highest recorded by the RSH to date, and has almost tripled from six to 15 since 2018/19. In particular, local authorities displayed a steep increase, comprising seven such breaches, up from just one in the previous year.

The RSH’s report recognises that while the 15 breaches which met the “serious detriment” test related to only a small proportion of registered social housing providers, and that the majority of registered providers are well-run, the record high represents a significant increase from the previous year.

Key themes outlined in the report include: “understanding the requirements”, “oversight, risk management and internal controls”, “taking tenants into account”, and “putting things right”.

The report features 11 case studies, some of which relate to the “serious detriment” cases whilst in others the RSH did not make such a finding, outlining the action taken by the RSH and lessons to be learned, grouped by the type of breach in each:

* Link between consumer regulation and governance
* Regulating local authorities’ compliance with the consumer standards
* Compliance with electrical safety requirements
* Compliance with fire safety requirements
* Compliance with fire, electrical and asbestos safety requirements
* Supporting tenants experiencing anti-social behaviour
* Improving safety around communal areas
* Taking account of vulnerable tenants’ needs and
* Effective complaint handling.

The full report can be found [here](https://www.gov.uk/government/publications/consumer-regulation-review-2019-to-2020).

Fiona MacGregor, the Chief Executive of the RSH says “We expect housing associations and local authorities, including Boards and Councillors, to look carefully at this consumer regulation review and learn from the lessons we have identified”.

**Six lessons for providers from the 15 breaches were also outlined by the report, worthy of discussion at S.Net:**

**How do we evidence….**

(1) social landlords must ensure tenants are safe in their own homes, in terms of health and safety

(2) ensuring a respectful, fair treatment of tenants, to underpin a trustful mutual relationship

(3) a swift, effective process of responding to complaints

(4) maintaining, and being able to evidence, compliance with consumer standards to all tenants and stakeholders, as well as a clear understanding of the requirements and responsibilities which providers are subject to

(5) good quality data management and effective systems

(6) a transparent relationship with the RSH, tenants and stakeholders, which may influence the level of regulatory intervention.