Ministry of Housing, Communities & Local Government

Resident experiences of housing safety and quality

October 2025

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Contextual note on the research

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This project was completed by the Ministry of Housing Communities and Local Government's (MHCLG) System Design team in October 2025.

The project and its outputs aimed to build an evidence base of resident experiences and needs around the safety and quality of their homes to support and inform policymaking on the future of regulation. We've published our work because we believe it may be useful to others too.

Given the scale of experiences of the housing system and the short timeframe of the project, these outputs cannot offer a fully representative view of resident experiences. They intend to provide an in-depth insight into the lived experiences of residents across a range of housing tenure types and situations.
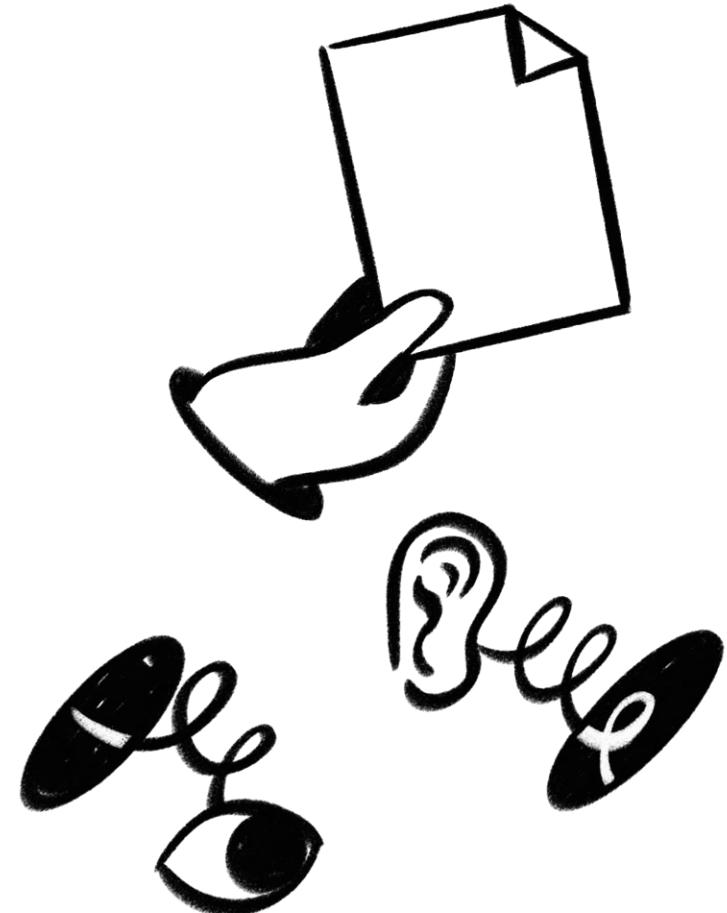
This document is marked as Official like the majority of information that is created, processed, sent or received in the public sector and by partner organisations. But the insights it contains reflect what we've heard from people at the heart of the system, rather than MHCLG policy positions.

A secure MHCLG version of Microsoft Copilot has been used to summarise some sections of this report to support conciseness.

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Introduction

Research and design questions

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The aim of this report is to **build an evidence base and tools for policy teams around resident experiences, needs and mental models around building safety, quality and its regulation.**

These outputs have been used to support and inform policymaking on the future of regulation.

We looked to understand…

Current resident experiences, including:
- Residents' approach, awareness, understanding, expectations, and goals when considering the safety and quality of their home and its regulation
- How residents currently access support, barriers they face and their expectations of different kinds of regulatory engagement both formal and informal

Trust, confidence and consumer power, including:
- The role residents might want different parts of the regulatory system to play in building trust and confidence in the resolution of safety issues
- Experiences of analogous regulators around building trust and confidence in a sector
- How residents understand, experience and exercise consumer power in housing and other contexts

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Approach break down

Our approach to the project roughly divided into 3 phases:

1
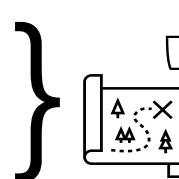
Phase 1 focused on stakeholder and desk research, so that we could understand any existing research and were able to use insights from those working in the space to inform our approach to interviewing residents. Our research at this stage was broad and covered both housing safety and quality, but also what we can learn from analogous contexts.

2

Phase 2 was our primary research phase where we did interviews with residents. Informed by what we've learned in Phase 1, we built depth around residents' experiences and understandings of trust, confidence and consumer power as set out in our research and design questions.

1:1 semi structured interviews

Journey mapping or storyboarding exercises with residents to test our understanding of journeys seeking redress

Capability
Motivation
Opportunity
Behavior

COM-B model as framework for structuring discussion guide and understanding barriers

3

Phase 3 was our analysis and synthesis phase, turning our learnings from Phase 1 and 2 into useful tools to meet our project aims, we worked collaboratively and co-designed outputs with policy teams

Our primary research

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We researched with 40 residents from a range of backgrounds across England who have experienced an issue with the safety and/or quality of their home in the past 5 years

6 Homeowners who live in houses (mix of new build/older homes)	6 Private rented housing tenants, including 3 residents in housing in multiple occupation	6 Social housing tenants (living in a mix of houses and flats)	4 Leaseholders or share of freeholders who live in buildings that are collectively enfranchised or have Resident Management Companies/Right to Manage companies	5 Residents who live in a home built in the past 5 years, regardless of tenure or type	4 Students in purpose-built accommodation	8 residents living through remediation in the Building Safety Fund (BSF) scheme (leaseholders and renters) including 1 resident who is currently decanted from their home

These participants were recruited using an agency and covered the following demographic requirements:
- 6 x participants from ethnic minority backgrounds
- 6 x participants from what would be classed in census data as DE (Semi-skilled & unskilled manual occupations, unemployed and lowest grade occupations)
- 6 x participants who are disabled or have a long-term health condition.
- 3 x Non-English-speaking participants & their trusted family or friend interpreter

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Key findings

Residents' perceptions of safety and quality in their homes are broad, covering everything from security and personal experience to materials used, but these are not always aspects residents prioritise or feel confident assessing when choosing a home.

Experiences raising issues vary based on housing type and resident profile, but there are **common challenges in finding someone responsible for and empathetic in solving issues in a satisfactory manner**.

Trust in actors, from government to contractors, is low due to poor experiences and past failings, and **building trust will involve both social motive and evidence-based factors**.
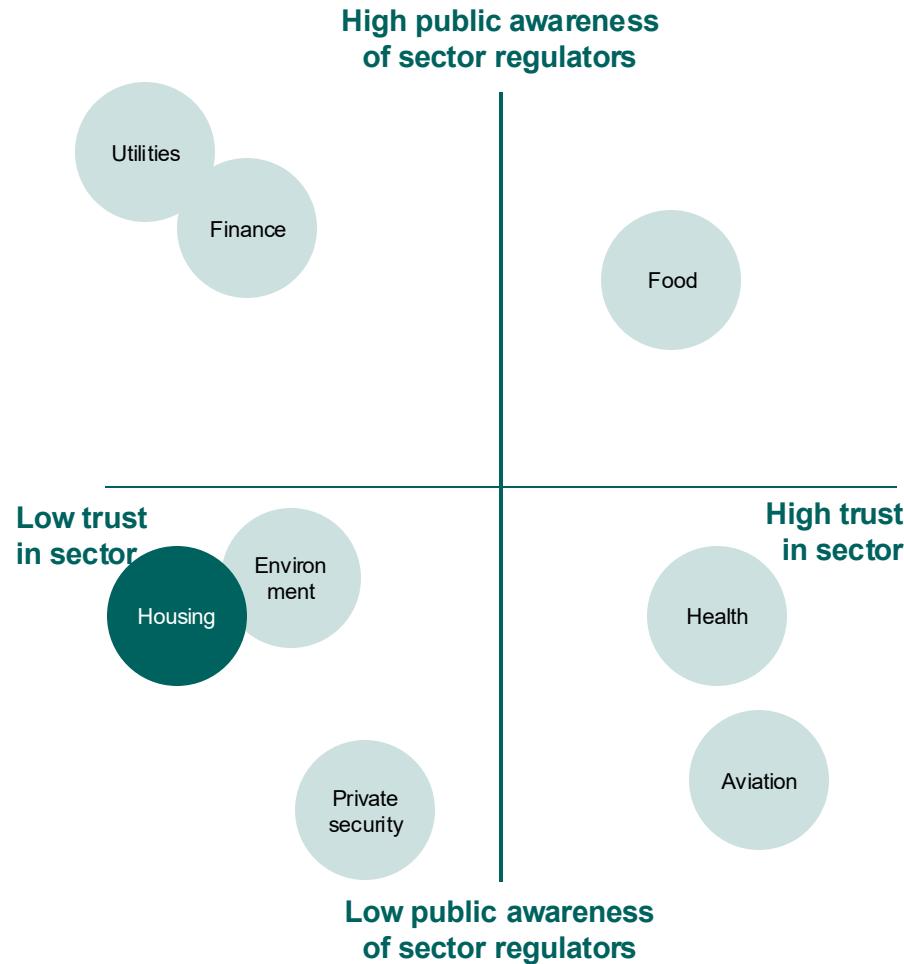
Residents often don't challenge poor or unsafe housing due to barriers in capability, opportunity and motivation, this is particularly the case for residents in precarious housing situations and who have English as a second language.

Residents' mental models highlight the importance of individual interactions with those closest to them, but the expectation is that regulators, while distant, should be playing a greater role in holding others to account.

Regulatory context

Context

High public awareness
of sector regulators

Utilities

Finance

Food

Low trust
in sector

Environment

Housing

High trust
in sector

Health

Private
security

Aviation

Low public awareness
of sector regulators

The level of trust in the regulation of building safety and quality is influenced by residents experience and perception of regulation in other areas of their lives.

Trust in institutions in general is currently very low. 47% of millennials aged under 28 trusted the ordinary person to tell the truth in 2008, which declined to 40% of Gen Z aged under 28 in 2024[1]. The British Social Attitudes survey in 2024 found that 45% said they 'almost never' trust governments of any party to place the needs of the nation above party interests[2].

Utilities and financial services are often scored some of the lowest trusted sectors, but even healthcare and transportation, which have typically scored higher, have seen declining levels of trust recently. Levels of a trust in a sector do not always correlate with an understanding of how they are regulated.

[1]*Ipsos, Ipsos UK Veracity Index, 2024*

[2]*Curtice, J., Montagu, I., & Sivathasan, C. Damaged Politics? The impact of the 2019-24 Parliament on political trust and confidence, 2024*

Role of regulators

Consumers expect regulators to ensure markets work fairly and prevent the worst harms, such as fraud, but don't expect regulators to be organisations they turn to for support.

Consumers have fewer expectations that regulators will improve standards, often believing they are slower to innovate and less resourced than other actors within the system[1].

They also often don't see the role of the regulator as empowering consumers or as organisations with whom consumers should have direct contact. There is limited formal reporting of issues across sectors, but where consumers do make complaints they do so directly with a provider and expect their complaint to be resolved at this level.

When issues are raised with Ombudsmen, there is a high focus on justice for UK consumers who are often seeking an apology, redress and the protection of others[2] more than other European consumers.

"Less than half (40%) of individuals who complained about the service they experienced then went on to make a formal complaint

For those that complained, the vast majority (84%) did so directly to the organisation concerned (12% complained to somebody else and the remaining 4% didn't know/ couldn't remember)"

Public Health and Safety Ombudsman, PHSO Stakeholder Surveys, 2021

[1] FSCS, Beyond compensation: The role of FSCS in raising consumer trust and confidence in the UK financial services industry, May 2023
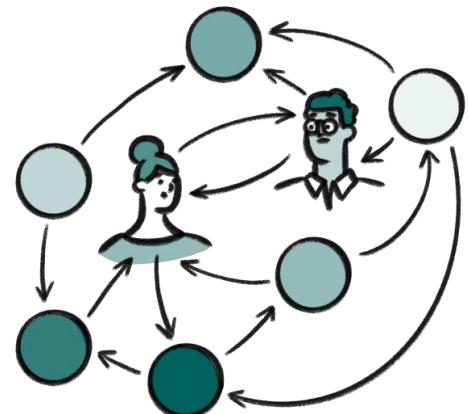
[2]Naomi Creutzfeldt, Trusting the middle-man: Impact and legitimacy of ombudsmen in Europe, June 2016

Experience with regulation

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The quality of individual interactions and negative media reports can represent the state of whole systems for consumers.

The individual interactions consumers have, whether associated with a regulator or not, make up their picture of the health of the system. The fewer interactions a consumer has with a system, the more weight each has. So, whether consumers feel they are speaking with someone who is listening to them, putting their needs first and has the skills to support them has a huge impact on their overall perception[1]. If consumers feel that those they interact with are short on time or skill, it can lead to a perception of a system being under-resourced and unable to meet their needs[2]. Where consumers are being asked to put trust in a faceless system or organisation, the emotional elements of a human interaction become the face they put on the system[3].

Negative interactions of this kind, or negative press, have a much bigger impact on trust, which is easily broken. Consumers are much less likely to remember positive experiences and expect to be well served until their trust is broken[4].

[1]FSCS, Beyond compensation: The role of FSCS in raising consumer trust and confidence in the UK financial services industry, May 2023

[2]University of Oxford and NHS Race & Health Observatory, Patient Experience and Trust in NHS Primary Care, March 2025

[3]Joanne Hawkins, Tangled Webs of Trust: A Study of Public Trust in Risk Regulation, March 2024

[4]BMG for SIA, Public trust and confidence in the Private Security Industry and the Security Industry Authority – Wave 2, September 2023

Indicating safety and choice

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Information and regulatory seals at point of choice can increase consumer choice, if well supported.

Consumers' trust and power in a sector is demonstrated in their ability to make informed choices. Consumers cite having consistent, understandable information alongside genuine choice of provider as key[1]. Endorsed badges and seals can be one element of this information. In the case of the FSCS and food standards, these seals work well as they indicate a clear marker of protection or a specific standard (hence there are a variety used in food), have good brand recognition and are displayed to consumers when they make a choice[1,2].

But seals only work where they are backed by recognisable standards and these are held by regulators, and consumers have a genuine choice and can change provider. This is demonstrated in the case of the Security Industry Authority who introduced a visible badge that security professionals wear indicating their accreditation with a view to increasing trust. However, "it did not inspire trust in the person or reassurance that there were certain standards they worked to"[3] for members of the public who did not know what training sat behind it and were sceptical that it indicated there was a low bar for quality.

[1]FSCS, Beyond compensation: The role of FSCS in raising consumer trust and confidence in the UK financial services industry, May 2023

[2]YouGov for RedTractor, The UK's Trust in Food Index, July 2022

[3]BMG for SIA, Public trust and confidence in the Private Security Industry and the Security Industry Authority – Wave 2, September 2023

Measuring success

Measuring trust and awareness of named regulators, does not always indicate trust and health in the system.

Consumers awareness of regulators and described level of trust in them does not always reflect consumer behaviour.

One example of this can be seen in utilities. In a recent study, four in five respondents (83%) had heard of Ofgem, the regulator for energy, and three in five believed that Ofgem protects vulnerable customers, and that it holds suppliers to account[1]. Yet only one in three respondents in the same survey said they trusted energy suppliers[1], and in another only 19% trusted utilities companies completely or somewhat to act in the best interests of the customers[2].

This disparity may be linked to media coverage of regulators when things go wrong increasing their brand awareness while reducing trust in a sector, residents' weak link to regulators and poor understanding of their responsibilities, or a feeling that regulators should be trusted because it is their job to hold people to account.

So, effectiveness of a regulator and trust in a system, may not be best measured in residents self-reported trust in a specific regulator but in behaviours that indicate trust in those who are regulated[3].
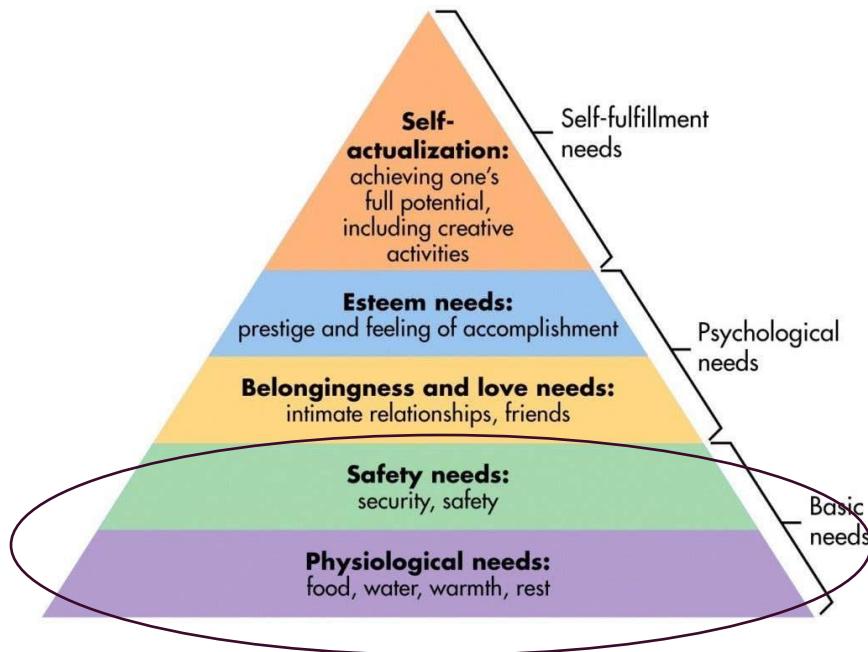
[1] BMG for OfGem, Consumer Impacts of Market Conditions Survey Wave 5, September 2024

[2]FSCS, Beyond compensation: The role of FSCS in raising consumer trust and confidence in the UK financial services industry, May 2023

[3]FSA, Understanding Consumer Trust in the FSA and Food System, June 2025

Residents' understanding of safety and quality

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Housing in context

Image from Simply Psychology

Housing is a fundamental need, and within the UK we are currently in a housing crisis, where the need for shelter and warmth is not being met for lots of people.

Meeting basic safety and physiological needs is essential—without them, people struggle to engage in education, work, or relationships. Wellbeing and productivity depend on these foundations (Maslow's hierarchy).

When people don't have these needs met, their trust is broken and very difficult to regain.

What does safety mean?

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Safety was considered a broad topic, with definitions centred around day-to-day activities and security, but it's not something you think of until something goes wrong.

Safety was considered more important than quality of housing, although many said they were connected.

Residents were confident giving their own definitions of safety, which included:
- Personal safety and physical security in their home and area, which was often the first thing they called out
- How a home impacted their physical and mental health
- The fire safety of a building
- Whether a home was structurally sound
- Their financial safety, where their home was an investment

"I think for me that safety is my home. I want my home to be safe haven for my children and for me because I'm a single parent, so safety is massively important to me […] You know you're surrounded by people who you don't know. Once I lock that door, I want to know that I'm safe inside if I see cracks or if I see things, if I'm worried about the boiler or a leak or something, that's still my safety at the end of the day"

Participant 35, New Build

What does quality mean?

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Residents often found quality harder to define and distinguish from safety and something they had thought less about.

Where they could define quality, residents described:
- The impact of finance, with how much you can afford dictating quality
- The importance of building materials, but that this was something they had little choice in
- The finish or aesthetics of a home
- Quality as something set by the housebuilder
- The importance of long-lasting repairs and maintenance
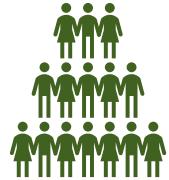
The age of a home plays a part in attitudes to safety and quality, due to:
- Feeling it's easier to spot issues in a new build
- Contradicting views of build seen as a higher quality of finish with more choice and technology built in but older housing being 'built to last' to higher standards
- Cold and damp being expected in older housing

Resident understanding and engagement with housing safety and quality topics can vary widely based on experience and interest, but there is a desire to learn more about rights and changes.

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Other themes

Communal living can impact quality of life.

Sharing of amenities in flats was highlighted as having an impact on quality e.g. sharing of bins with neighbours.

Students feel more vulnerable in terms of their personal security and safety.

The use of safety certifications and/or credentials

They can indicate the quality of a product or service e.g. contractors. However, signifiers of safety at point of choice (e.g. branded seals) need to be backed by something that evidences qualification and is understood to have impact.

Most participants instructing their own trades seek recommendation from a trusted source like a neighbour or family member.

Expectation of quality

Students and social housing residents were more likely to have lower expectations of quality housing but expected where they live to be in decent condition.

There was a strong theme of appreciation for the housing in the social housing sector, and this added to the acceptance of poor-quality housing.

Resident experiences of raising issues

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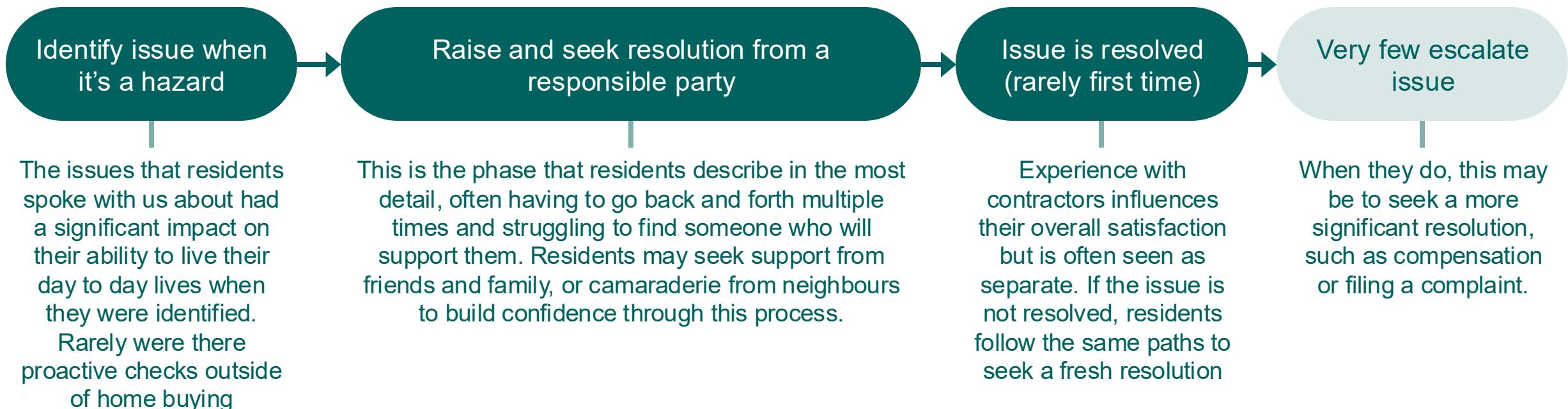
Resident journey

Residents' journeys through identifying, seeking help with, resolving and potentially escalating issues with the quality and safety of their home depend on their housing tenure and their levels of confidence and trust in the system

Although experiences differ, most residents go through these common phases and only a small number proceed to escalate issues:

Identify issue when it's a hazard → **Raise and seek resolution from a responsible party** → **Issue is resolved (rarely first time)** → **Very few escalate issue**

The issues that residents spoke with us about had a significant impact on their ability to live their day to day lives when they were identified. Rarely were there proactive checks outside of home buying

This is the phase that residents describe in the most detail, often having to go back and forth multiple times and struggling to find someone who will support them. Residents may seek support from friends and family, or camaraderie from neighbours to build confidence through this process.

Experience with contractors influences their overall satisfaction but is often seen as separate. If the issue is not resolved, residents follow the same paths to seek a fresh resolution

When they do, this may be to seek a more significant resolution, such as compensation or filing a complaint.

Impact of poor experiences

The longer and more difficult an issue is to resolve, the more likely it is to have a traumatic impact on residents physical and mental health, finances, and ability to raise issues in the future.

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Common pain points

Common pain points to raising and seeking support included…

Identifying and communicating with the organisation responsible

Residents did have routes to initially report issues. But where other parties needed to be involved in the resolution of an issue (building owners, managers, developers, service providers, or even other residents in committees), residents often reported long processes of back and forth to identify who could and should help them. Other parties were almost always involved in resolving issues.

Lack of empathy and support

How residents are treated at a point of acute stress is as important as the process itself. Many residents described feeling that they weren't treated with empathy when reporting issues and when contractors were in their homes, signifying that those resolving issues didn't care.

Language barriers

Those who speak English as a second language often had to seek support to report issues and described feeling not listened to and easily brushed off if they had to seek support from a provider or manager. Whereas a homeowner participant who had limited English had control over who she hired and therefore family members hired tradespeople who spoke her language, and so was confident challenging.

Common pain points

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Common pain points in the resolution of issues..

Disruption caused by works and their organisation

Being able to take time off work to allow for contractors to access their home was very difficult for some residents. They felt this disruption and potential loss of income was not respected by those organising works with tradespeople not arriving when they said they would or coming unannounced. This was on top of the significant disruption of just having works ongoing in their homes.

Root causes not being addressed and new issues being caused

Residents reported feeling that symptoms rather than root causes of issues were being addressed, either by neighbours or owners and managers of buildings. In the process of works, residents often reported new issues being caused by contractors, which then had to be reported and raised through the same process, meaning they lived in unsafe homes for longer and damaging trust and motivation to report.
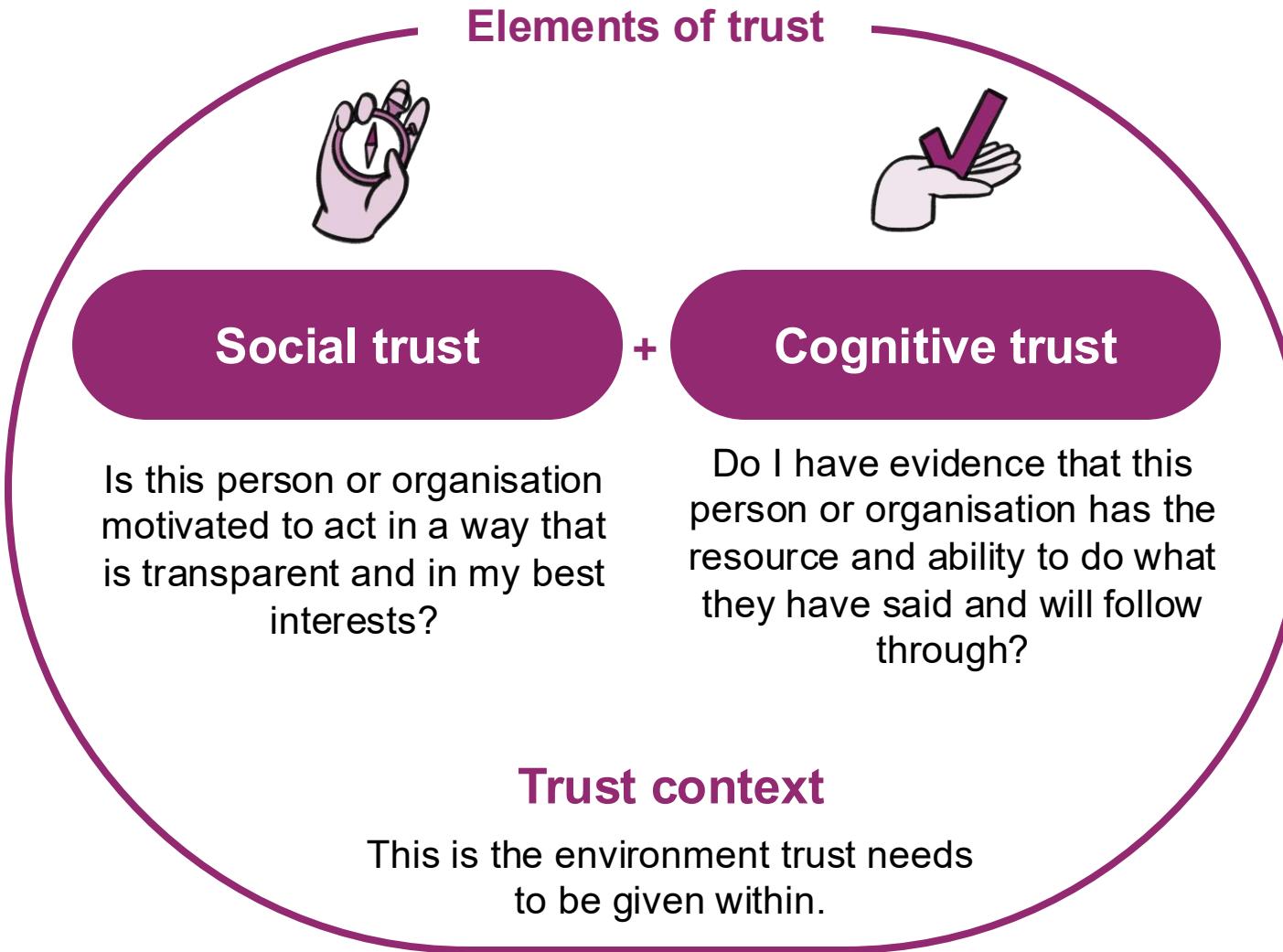
Unsatisfactory processes in and outcomes from escalation

Where residents did escalate issues as complaints, to an Ombudsman or court cases they were often disappointed. They expected greater support through the process, outcomes that had 'more teeth' to stop what they perceived as bad actors, and a greater personal resolution, whether that was an apology or financial compensation.

Trust

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What is trust?

Elements of trust

Social trust + **Cognitive trust**

Is this person or organisation motivated to act in a way that is transparent and in my best interests?

Do I have evidence that this person or organisation has the resource and ability to do what they have said and will follow through?

Trust context

This is the environment trust needs to be given within.

Trust is based on a mix of rational and emotional factors and considers both motives and competence.

Residents typically invest little time consciously thinking about the safety and construction of their homes and have 'weak ties' to developers and regulators of housing. This means trust in the housing system is effectively a relationship with unknown others. It is also not necessarily something people can choose, because we all need to live somewhere. But it is an environment where misplaced trust can have severe consequences, so trust is easily broken.

As in other sectors, the quality and outcome of individual interactions, alongside media reports all shape trust in organisations. Trust in institutions in general is very low with 45% of Britons saying they 'almost never' trust governments of any party to place the needs of the nation above party interests[1]

[1]Curtice, J., Montagu, I., & Sivathasan, C. Damaged Politics? The impact of the 2019-24 Parliament on political trust and confidence, 2024

Trust context

Faith in actors responsible for safety and quality, from government to contractors, is low due to poor experiences and past failings

Even for residents not directly impacted by unsafe cladding, the tragedy of the Grenfell tower continues to impact trust in the system.

"I think of the all of these buildings with cladding on them. I mean that's an absolute disaster that was foreseeable […]That's a big, big failing"
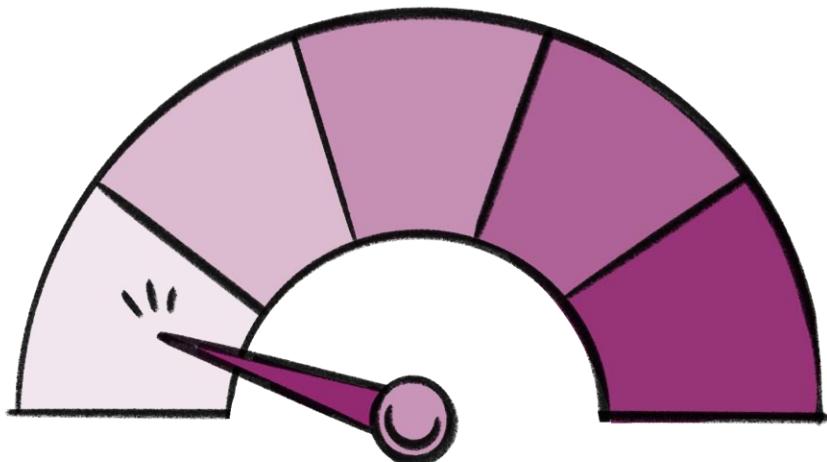
Participant 30, Right to Manage Company (not directly impacted by unsafe cladding)

"Central government is part of that. They think because it's so distant for them, it's like with the housing provider, they don't live in your home […] They just go there and do a job. They're not really invested."
Participant 19, Social Housing (non-English speaker, family translator)

Trust across the system

Trust varies across the system based on personal experiences, but residents frequently place the most trust in organisations that they feel place their wellbeing first in individual interactions and that not only do what they say but proactively show up

Resident trust levels across the housing system

Low trust .... **Middling trust** .... **High trust**

Government perceived as not meeting expectation in the past and having insufficient resources or enforcement over the system

Developers perceived as prioritising profit and so having no motive for quality, and having failed on safety due to Grenfell

Landlords perceived as prioritising profit and using their power over tenants unfairly based on consistency of past experiences, they are seen as maintaining poor standards with no oversight

Social housing providers trusted to support in some instances, but perceived as having limited resource and limited care for residents

Contractors & tradespeople depended completely on personal experience, quality of works and communication on site

Regulators were largely poorly understood, but participants felt they should trust them except for residents experiencing remediation whose trust had been broken through experience

Courts perceived to uphold the law and have the power to do this, but some felt the law and courts would not work for them (see Consumer Power and Confidence section)

Local Authorities were perceived as being under-resourced to fulfil expectations due to experience of declining services.

Charities & Citizens Advice perceived as impartial and offering genuine human support that prioritises resident wellbeing

Community trusted based on personal connection and past experiences

Fire & Rescue trusted to respond in an emergency and perceived to play their role in prevention, e.g. visibly fitting alarms

Key factors influencing trust in housing actors

The trust residents placed on organisations often related to 4 key factors…

Past experiences

Residents past experiences with organisations and individuals that represent them strongly influenced whether they would trust them in the future. Negative experiences, even ones they weren't personally involved in, had a much stronger impact. For example, Grenfell being cited as a reason for low government trust and individual contractor failures representing the system

Control & choice

Homeowners feel more confident in contractors where they can research and choose them. In contrast, social housing tenants and private renters have little control over who addresses safety or quality issues, often leading to mistrust due to being let down in the past.

Social proof

Trust in tradespeople comes from personal recommendations as past experience has shown accreditation does not always result in quality. Social proof gives homeowners a sense of control and confidence in quality. Social proof needs to be combined with choice to result in increased trust, meaning tenants miss out on this

Perceived intentions

Trust is shaped by perceived intentions, as evidenced where participants had limited or no direct experience but felt high trust in organisations. Citizens Advice and charities earned trust through the belief that they intend to advocate for their interests more than formal routes would because they are independent and motivated by supporting residents.

Building social trust

Social trust is the belief that an organisation or person has good intentions.

It is key that individual interactions with residents focus on building trust and engaging them emotionally through empathy, active listening and advocacy.

This is particularly important for residents who may be more marginalised and face more barriers in getting support.

Community outreach is important in building trust with residents that do not speak English to be able to build emotional connections.[1]

[1]Building Safety Regulator: Insight into non English-speaking residents of high-rise buildings, 2023

"They need to show compassion and empathy. Speak to me as a human being, not from a script"

Participant 17, Social Housing tenant

"They just give you a space to be yourself and say what you wanted to say and say it's OK to feel like this and we understand and you know, not necessarily saying that what what the school is doing is wrong, [they said] 'I see you. I hear you. I understand.'"

Participant 14, Social Housing (example of how voluntary organisations built trust with a resident who needed support to challenge her daughter's school)

Building cognitive trust

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Cognitive trust is evidence-based belief in someone's competence and reliability, often built through past experiences and performance.

Seeing is believing. Residents trust that their voice is being heard when they see action that reflects this.

Whoever is engaging with them needs to demonstrate their competency through acting on feedback or requests promptly and to a high standard that takes into account their needs. Ideally residents want proactive checks, reducing the reliance on them.

Clear mechanisms on how to make things right is important to demonstrate that organisations are motivated to meet the needs of residents.

Social proof comes into play here too, as a reputation of putting the consumer's needs first and positive past experience were seen as important in building trust

"I always drew the comparison with buying a car. You can you can buy a car and then they might find some issues with that model of car years later. And even if you, even if that car's been sold and you've bought it second hand, the manufacturer would still put the problem right. But there's no such mechanism in place for housing. And it just, that seems utterly bizarre that there isn't that same level of accountability […] there's wear and tear in a building that you've got to pay for. But this is fundamental flaws with the way it was built. And, it's just so wrong that it's there isn't a path back to anyone responsible."

Participant 2, Remediation

Consumer power and confidence

Barriers for vulnerable residents

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Some of the most vulnerable residents expressed deep gratitude for even the poorest housing and avoid raising issues due to their fear of losing what little security they have.

Fear of eviction

Non-English speakers, international students, and social housing tenants worry that raising concerns could risk their housing.

"But what she's scared is they would, you know, the landlord would say because she went to court she would need to leave the house."

Participant 41, Private Renter (non English speaker)

Distrust in formal processes

Residents that have migrated from other countries may avoid escalation due to a belief that institutions like courts won't treat them fairly.

"I know that if the issue comes to the Court, it may affect my citizenship. So in that sense I do feel vulnerable"

Participant 34, Student

Limited housing options

Limited housing availability prevents residents from escalating issues as they have little choice and limited consumer leverage.

"The offer in this area for houses to rent is really low, but it's loads of people trying to rent so she knows that even if they left, the landlord would have loads of people trying to come to this house"

Participant 41, Private Renter (non English speaker)

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Levels of confidence and trust

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Participants were grouped according to their levels of confidence and trust in the housing system. This highlighted a connection between housing tenure, socioeconomic status, and levels of trust and confidence

Low confidence & trust

17 participants in this category (most participants in a single category)

Representation from all user groups (except homeowners in houses)

- Fewer homeowners in this category, more people in housing they perceive as not theirs or temporary
- 2/3 Non-English speakers we interviewed were in this category
- Personal perception of how tenacious they would be in getting things resolved did not align with actual behaviours
- Often had poor past experiences, either due to issues not being repaired or remediation, and how they were treated in this experience

High confidence & trust

5 participants in this category
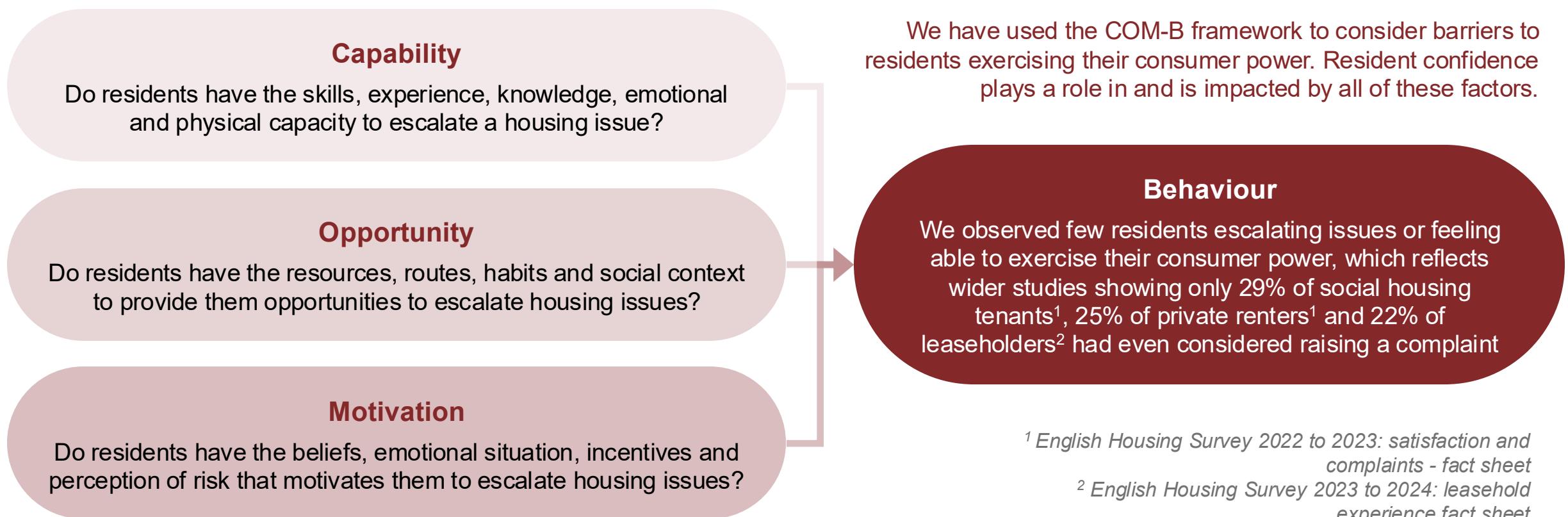
All homeowners except for 1 private renter

- All but 1 are homeowners in this category
- All work in higher income/ professional occupations
- All displayed high self-assurance and ability to research, even when they felt out of their depth technically
- Confidence to be assertive, feel that they have a voice and ability to influence (to an extent)
- Degree of cynicism in the motivations of the actors responsible for technical delivery
- Expectation that they should be part of decision-making, lack of transparency is frustrating

Barriers to escalation

Residents more broadly often don't challenge poor or unsafe housing due to barriers in capability, opportunity and motivation.

Capability
Do residents have the skills, experience, knowledge, emotional and physical capacity to escalate a housing issue?

Opportunity
Do residents have the resources, routes, habits and social context to provide them opportunities to escalate housing issues?

Motivation
Do residents have the beliefs, emotional situation, incentives and perception of risk that motivates them to escalate housing issues?

We have used the COM-B framework to consider barriers to residents exercising their consumer power. Resident confidence plays a role in and is impacted by all of these factors.

Behaviour
We observed few residents escalating issues or feeling able to exercise their consumer power, which reflects wider studies showing only 29% of social housing tenants[1], 25% of private renters[1] and 22% of leaseholders[2] had even considered raising a complaint

[1] English Housing Survey 2022 to 2023: satisfaction and complaints - fact sheet
[2] English Housing Survey 2023 to 2024: leasehold experience fact sheet

Consumer capability

Residents often lack the skills, knowledge and experience to feel confident in escalating issues.

- Residents reported not feeling confident in their ability to use their consumer power, particularly when faced with new housing situations like buying their first home or new issues.

- Residents would have more confidence escalating if someone with expertise were supporting them to bridge the capability gap, more so than relying on online tools or doing their own research, but this support isn't always accessible and a requirement for it can diminish individual confidence.

- Where residents don't have the knowledge of how to navigate the system, they rely on their own personal confidence and tenacity

- Escalating issues relies on high levels of English literacy to navigate content, an understanding of cultural and sector norms, and often a range of digital skills, creating additional skill barriers for many residents

"I don't think I would feel very confident in [holding people to account]. Wouldn't really know what to say or how to convey it. I'd need to, yeah, ask someone else to help me with it or check the laws myself or ask the renters union or something"

Participant 13, Private renter

"I got some advice from one of my family members who is actually a solicitor, so I did speak to her about what I should do because I've never been in the situation before. Like I'm just a normal like girl. I don't know about all these things…. I don't know all the little nitty gritties about Builds and safety regulations."

Participant 39, New Build Owner

Opportunities to exercise power

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While routes to escalate and exercise consumer power do exist, residents are not aware of their options or rule them out based on mental models around what should be escalated.

- Few people knew where to escalate issues or had even thought about this in the past. Where participants could list options, these were not consistent and covered a range of actors.

- Residents are aware that information exists but find it overwhelming and not tailored to their specific scenario.

- Escalating a housing issue is not a habitual practice and is only done in moments of acute stress when taking time to find routes for support is difficult due to time and emotional pressure.

- Some residents believed that they shouldn't bother housing providers, managers or regulators with issues as they're busy, residents' problems are small or they should just be grateful, closing those routes in their minds.

"I think central government needs to make the people more aware about what their rights are and I don't think they do that well enough."
Participant 19, Social Housing (non-English speaking)

"I could go to main accommodation, like the lady that I said I could go to, but then I feel like she's probably dealing with so many different things regarding accommodation, so I don't want to bother her. So that's why I just stick to the maintenance team [rather than escalating it]"
Participant 43, Student

Feeling motivated to escalate

Deciding to escalate an issue involves a risk vs reward calculation, that often favours inaction

- Despite knowing the impacts of housing quality, issues must be an imminent risk to residents' safety or the financial status of their home to be escalated. Issues also must be significant to feel out of the norm due to low quality expectations. This is amplified in housing seen to be temporary, like student accommodation, where living with issues for a short time feels easier to accept.

- Past poor experiences and the impact of these on residents' mental health and confidence, add to the risk involved in raising issues again in the future.

- The potential reward for raising issues is perceived to be small, with residents perceiving there is little accountability in the system, their ability to access compensation is small, and actors are unlikely to solve issues.

- Some residents in private rented housing reported being more likely to move home than escalate an issue down a formal route.

- Residents perceived declining service quality, e.g. past positive experiences with support services for disability contrast sharply with current delays, reinforcing a perception that the system is failing.
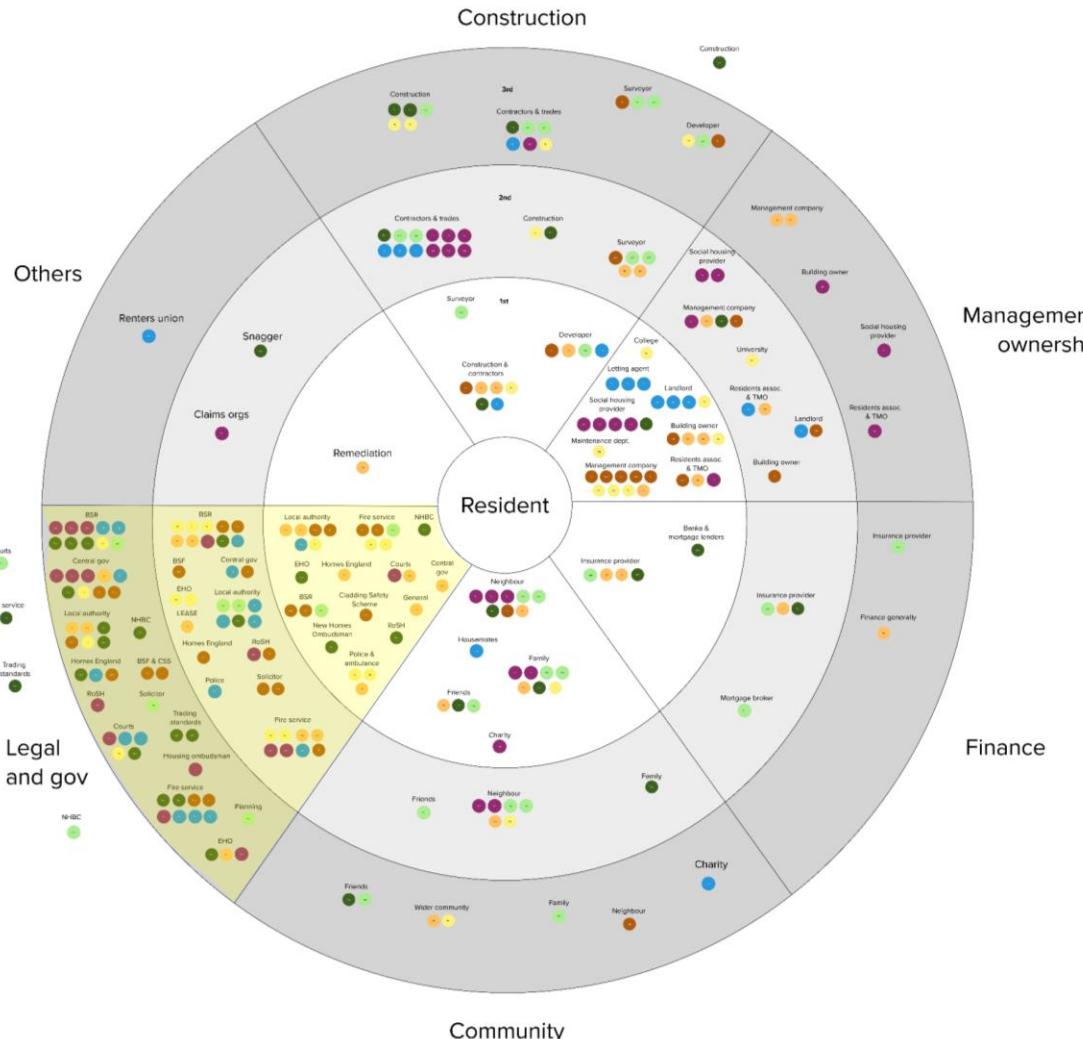
"If I really wanted to go down a legal route, then I suppose like solicitors or lawyers, if I wanted to go down that route, but I don't think I would take it that down there unless it was something very it'd be have to be something very extreme [like "if I hurt myself physically"]. Because it just wouldn't look good on me because I'm linked to the housing association. I would kind of be paranoid that it's going to backfire in some way and I'm going to somehow get affected or it's going to be an issue, you know, with the housing. And I wouldn't want that."
Participant 17, Social Housing

Relationship models

Residents' Relationship Model

The role of government and regulators

We asked residents to place which actors in the system they felt they had the closest relationships with when it came to safety and quality of their homes:

- The busiest overall cluster was in the government section including central and local government, and regulators. Relationally these entities are placed furthest away by residents. But front-line services like the Police and LAs did feature in the closest section for some.

- Residents don't necessarily expect, need or want to have direct relationships with a regulator **if** regulations are being adhered to by the people with the obligation e.g. management agents, landlords and even the Courts were mentioned here

- All resident user group types placed government bodies on the relationship diagram, in this context, reflecting the expectation of government to govern safety and quality of buildings.

Expectations of regulators

Ministry of Housing, Communities & Local Government

Even with low trust in regulators, residents have high expectations of them to uphold safety, quality, and standards - putting their needs at the centre of the system and making sure other actors prioritise residents and holding them to account
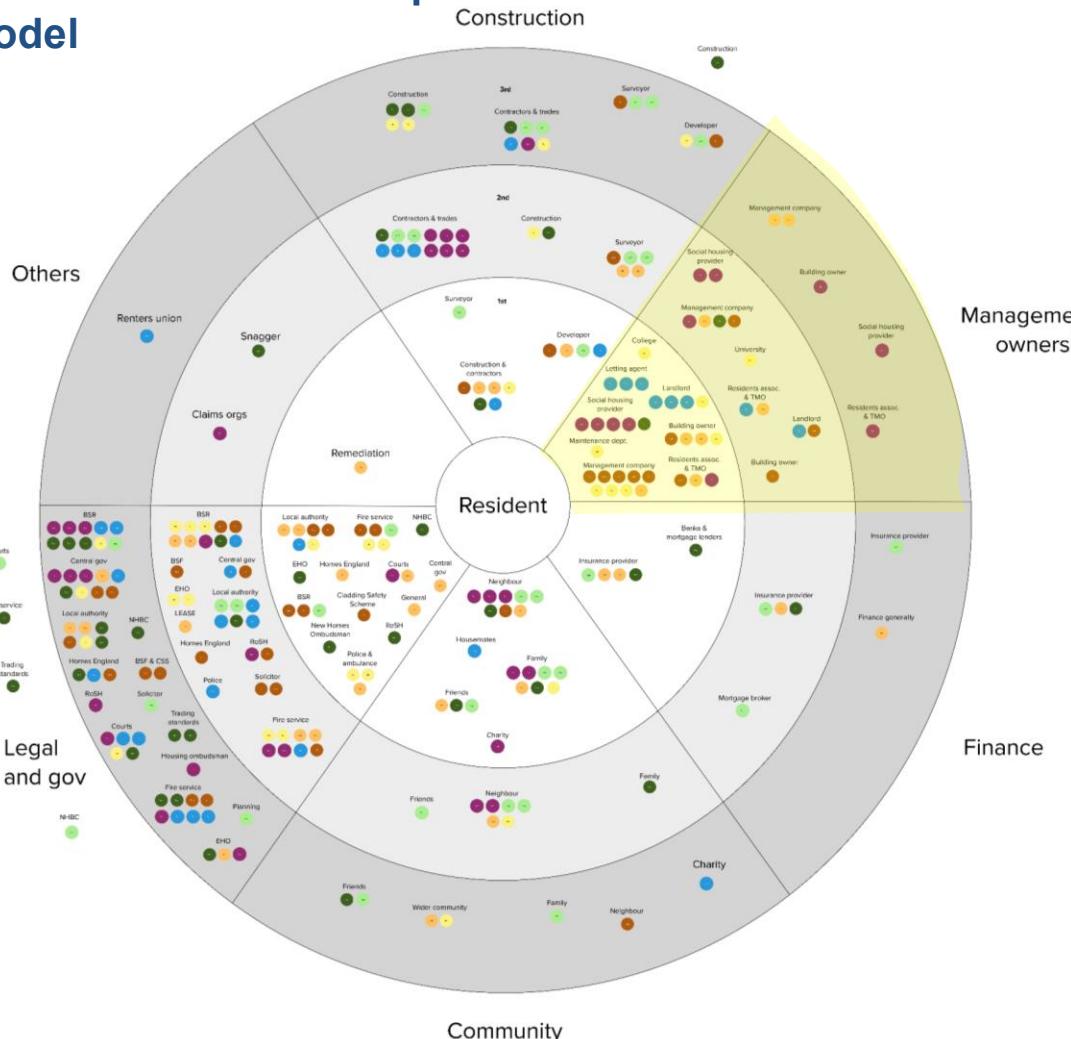
"[Central government] make all the policies and procedures […] Making sure that these policies and procedures are adhered to [is their role] because it's all well and good having policies and procedures, but if people aren't following them, then what's the point? […] And that's just not just social housing, but all houses in general"

Participant 14, Social Housing

The role of building managers and owners

Residents' Relationship Model
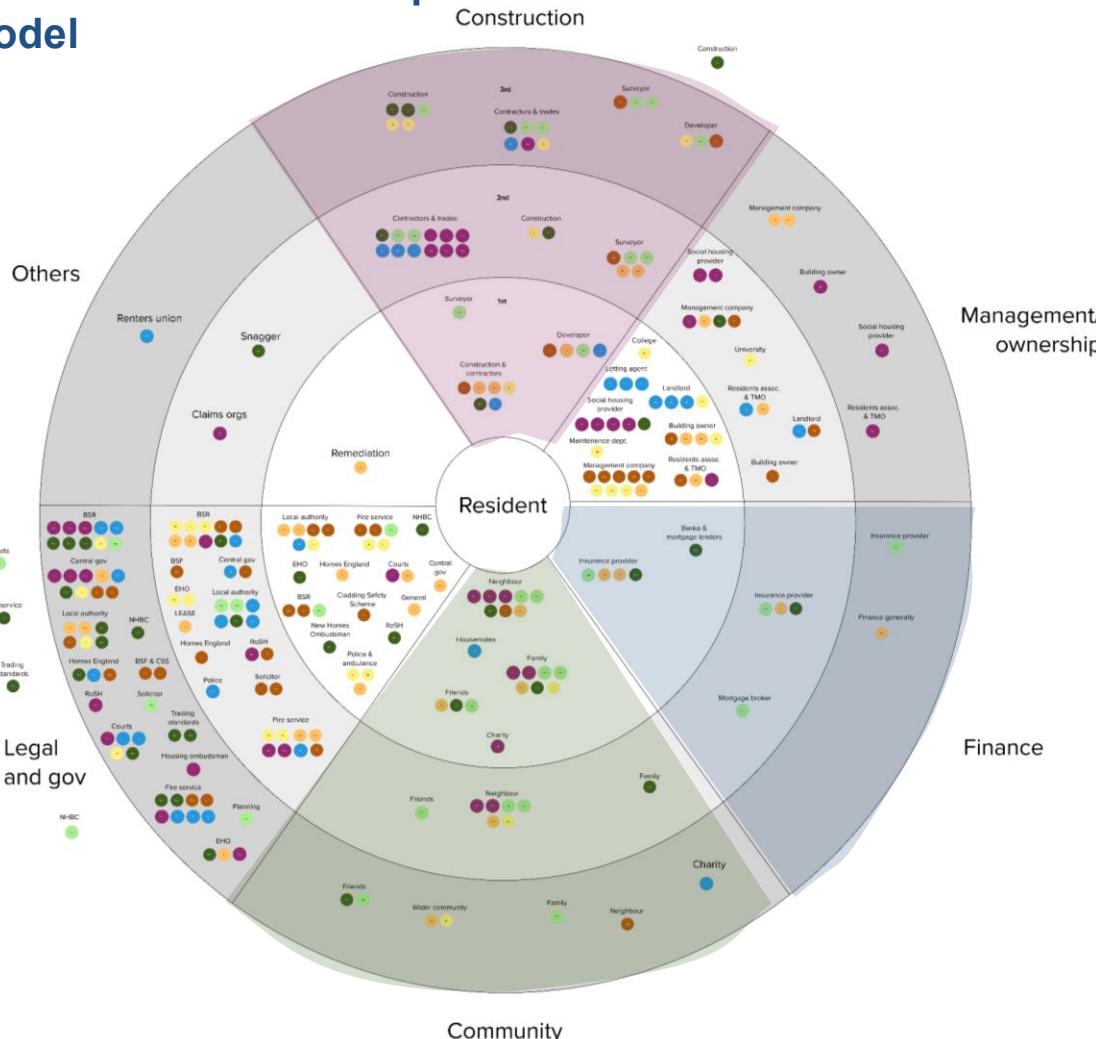
The next busy cluster was around **building management, agents and landlords**, and in contrast to government, these featured very close to the centre for private and social tenants, students, remediation specific tenants, shared ownership and residents in Right To Manage (RTM) companies.

- Interestingly students regarded their personal safety above everything else and therefore security of buildings was important to them

- Students also felt the responsibility for the safety and quality of housing sat very much in the remit of their college or university

The role of others in the system

Residents' Relationship Model

Construction workers, developers, tradespeople and maintenance workers also featured in the closest areas for many too, especially if people had experienced recent need for repairs, snagging or remediation specific work

Community is also shown here as important relationally to residents in this context, with neighbours having the biggest cluster in this section, and they are placed very close to the centre for residents across the groups represented

Insurance companies featured more than any other financial entity. this was particularly the case for home-owners.

Next steps

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Potential areas to explore

Here some of the opportunity areas we identified to explore further in this space…

What role might a new regulator play in supporting and ensuring routes to raising issues with those responsible for resolving them are clear, empathetic and responsive?

How might assessment of outcomes from issues raised reflect the priorities and needs of residents?

How might our interventions in a housing space need to be shaped to respond to the level of trust residents have in regulators and government?

Consumer power comes through choice (selecting one organisation over another) or through accountability (escalating issues), what kind of consumer power do we want to support residents to have and what might good look like?

If we want to support residents to exercise their consumer power more, how might we enable their capability, opportunity and motivation?

Residents feel the system lacks accountability and motivation to meet their needs, leaving them vulnerable. How might the system be changed to meet resident needs and demonstrate that it can support residents?

Next steps

Thank you for taking the time to read this report. This research has been used as part of the evidence base to support and inform policymaking on the future of regulation.

If you'd like to get involved in our future research, you can sign up to take part in our user research sessions.

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