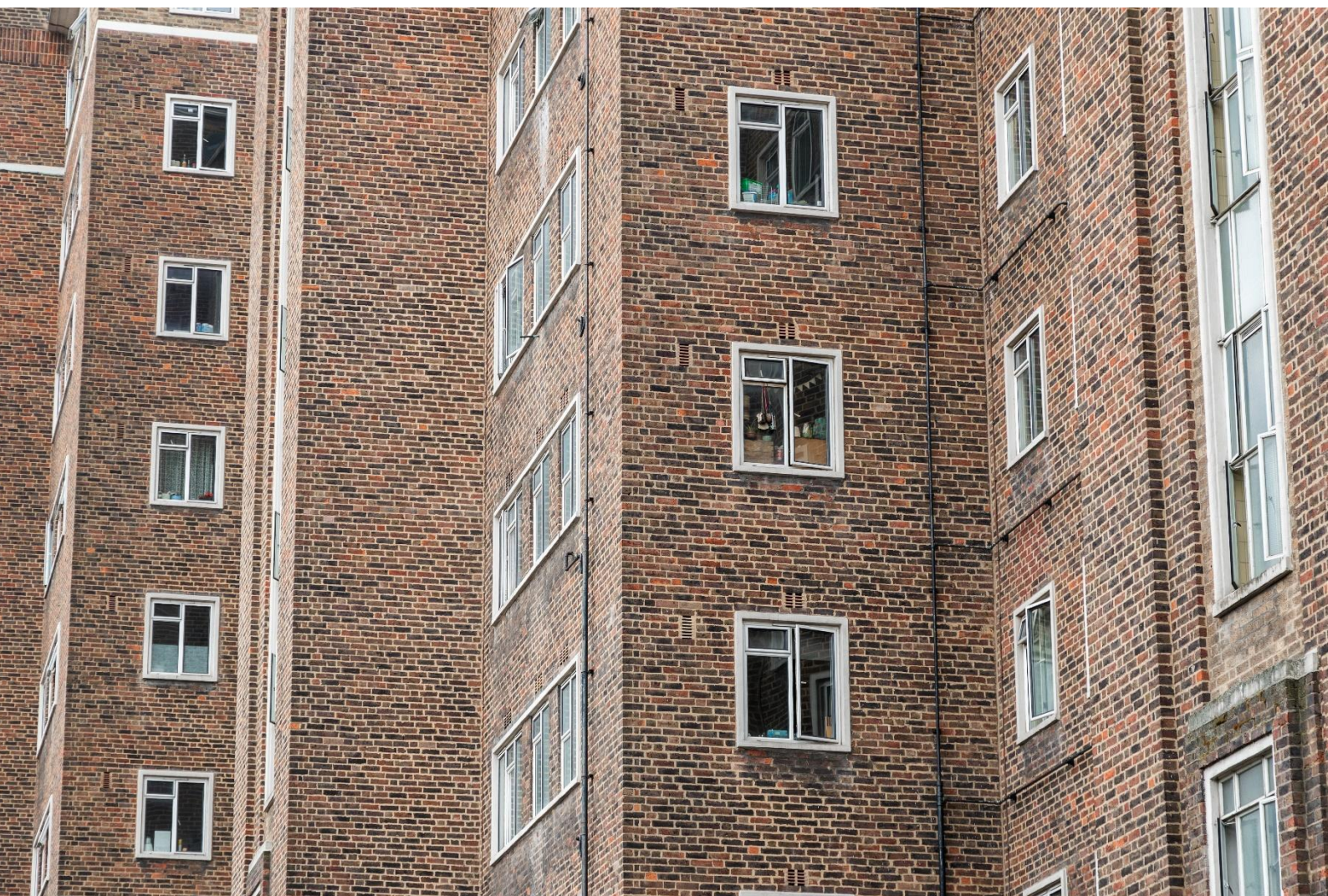


Tackling Disrepair in Islington



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(with and on behalf of the Advice Services Alliance)

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**advice
services
alliance**

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Introduction

This report examines the issues of disrepair within social housing in the London Borough of Islington. It provides the perspectives of those working to address disrepair in the borough, an overview of the evidence of the current status and recent trends in the condition of local social housing stock, and an explanation of the legal and regulatory context which governs housing disrepair. The research presented in this report aims to assist those who might be developing policy, delivering a service or otherwise supporting tenants with disrepair, both by illustrating a number of relevant issues and by providing some recommendations for action and focus.

The importance of ensuring decent housing standards is increasingly being understood and recognised. Beyond direct impact on an individual's health, disrepair can have much broader social costs, by disrupting a tenant's work, education, caring responsibilities and family life, and therefore often requiring an increased reliance on public services. This is as true for residents of Islington as it is more broadly, and given that the borough has higher rates of child poverty and income deprivation and a significantly less affordable housing supply than average in London,¹ its residents might be argued to be at particular risk from the negative effects of disrepair.

Property will inevitably deteriorate over time with use and occupation unless appropriate maintenance work is undertaken. To a certain extent, disrepair is therefore an inevitable fact of life, as are the resulting costs, time and labour associated with maintaining a home to a standard which is suitable for habitation. However, there is a particular tension in rented properties, where those living in the property and suffering the negative effects of the disrepair are not those who are responsible or even able to address its causes or symptoms. This creates an inevitable risk that a landlord may, whether consciously or not, avoid or delay the costs of remedial works, including by disputing the scale of the disrepair or by shifting responsibility for addressing it onto the tenants. Where there are disputes, the systems we have to resolve them, whether they be informal complaint systems, the Housing Ombudsman or the courts, generate new resource demands which threaten to detract or distract from fixing the underlying disrepair.

The scale of housing disrepair is an increasingly unavoidable crisis for social landlords – both local authorities and housing associations – despite broader economic conditions which

¹ Trust for London, *Islington Borough Factsheet*, https://tfl.ams3.cdn.digitaloceanspaces.com/media/documents/Islington_d5hgVK0.pdf

constrain their ability to act.² Recent figures from the Regulator of Social Housing show that social landlords are now spending £10bn a year on repairs and maintenance, which is expected to continue to rise over the next five years.³ Islington Council's own annual repairs and maintenance budget is around £50 million,⁴ with its Housing Strategy 2021-2026 recognising that "the standard of the repairs and maintenance service has the biggest effect on tenants' quality of life."⁵

Tenants will often turn to others to help them in addressing disrepair in their homes, either because there may otherwise be barriers to engaging directly with their landlord, because previous attempts to raise the issue with their landlord have been unsuccessful, or to assist them in a dispute. In Islington and elsewhere, this support is often provided by the advice sector: non-profit organisations which offer free assistance on a variety of social welfare issues, often including housing problems. Although inevitably limited in resources, advice sector organisations can be valuable in ensuring that those who cannot effectively advocate for themselves do not miss out on the repairs necessary for their home. Even where a tenant is able to more proactively engage with a landlord on their own behalf, support from an advice organisation can help mediate that relationship and allow for more efficient resolution, resulting in a more positive process for the landlord as well.

Greater recognition of the problem posed by disrepair has brought with it new reforms and new mechanisms for tenants seeking remediation and recompense, to either utilise themselves or with the support of others. Sadly, these reforms have at least in part been driven by tragedy, including the Grenfell Tower Fire and the death of two-year-old Awaab Ishak due to exposure to black mould, but hopefully these will ultimately ensure a safer standard of housing for tenants in the future. These changes have included the implementation of the Homes (Fitness for Human

² Kathryn Armstrong and Jemma Crew, 'Social housing complaints soar as watchdog warns of 'simmering anger'', *BBC News* (29 May 2025), <https://www.bbc.co.uk/news/articles/cvg5q583glqo>

³ Regulator of Social Housing, Press release: Regulator of Social Housing 2025 Global Accounts published (15 January 2026), <https://www.gov.uk/government/news/regulator-of-social-housing-2025-global-accounts-published>

⁴ Islington Council, *Contract Award for General Build Repairs and Maintenance Works* (14 May 2025), paragraph 10.2.2, <https://democracy.islington.gov.uk/documents/s41259/Contract%20Award%20General%20Build%20and%20Maintenance%20Works.pdf>

⁵ Islington Council, *Housing Strategy 2021-2026: A home for all* (July 2021), page 9, <https://islington.moderngov.co.uk/documents/s25366/Appendix%201%20-%20Housing%20Strategy%202021.pdf>

Habitation) Act 2018, the increased powers of the Regulator of Social Housing and new mandatory timelines for social landlords to address hazards, known as ‘Awaab’s Law’,⁶ which is currently being rolled out. Given the ongoing implementation of these reforms, the present is an opportune moment to consider how the inefficiencies and system failures on disrepair issues might be better addressed on a local level in Islington.

Executive summary

This report examines housing disrepair in social housing across Islington, drawing on interviews with advice workers and social landlords, secondary research, and local data to understand the scale of the problem, its impacts, and the systems used to manage it. It recognises that tackling disrepair remains a complex problem, but one for which there are possibilities available to mitigate its impact.

The report highlights several recurring themes. Communication failures, repeated surveys, missed appointments, lack of access, and inconsistent follow-through all make disrepair harder to resolve and can erode trust between tenants and landlords. Vulnerable tenants are often hit hardest, especially where poor housing affects physical health, mental health, work, education, or caring responsibilities, and where digital or language barriers make it harder to engage with repair systems. The advice sector is an important resource for tenants who need assistance in managing their relationships with their landlord and understanding their rights. At the same time, the social housing sector is being subject to additional layers of regulation and must adapt its approach to addressing disrepair in its stock.

In response to these themes, this report makes the following recommendations:

- 1. Better understanding and accommodation of tenants’ vulnerabilities:** Tenants may have vulnerabilities, such as disabilities or language support needs, which might either heighten the risks they face from poor housing or negatively impact their ability to engage with their landlord to have the disrepair addressed. Recording, understanding and accommodating the particular needs of vulnerable tenants is therefore an important

⁶ Both of the latter being contained in the Social Housing (Regulation) Act 2023.

objective for social landlords as they aim to maintain the necessary standards within their housing stock.

- 2. Careful development and adoption of technological tools:** Technology, and especially digital tools like online portals, offers potential improvements for the effective management of the landlord-tenant relationship. However, care must be taken to avoid exclusion of those who lack the relevant language or digital literacy skills and the overreliance on systems which might suit the needs of a large majority, but allow others to fall through the cracks.
- 3. More advertisement and encouragement by landlords of ways to report disrepair:** Landlords should do what they can to ensure that tenants are familiar with their reporting and complaint systems, which would help to encourage early resolution of issues, avoid the resource implications of a dispute escalating and protect the trust and confidence within the landlord-tenant relationship.
- 4. Better connection and collaboration between the advice sector and social landlords:** The social landlords and the advice sector organisations in Islington have a shared aim in supporting local tenants, and should build on existing formal and informal relationships to collaborate on improving housing conditions within the borough.
- 5. Reconsideration of the boundaries between the responsibilities of capital works and the repairs teams and budgets:** Poor housing conditions can sometimes be the result of structural issues within properties, which require significant work to address. Often, this kind of remedial work will be beyond the scope of a social landlord's disrepair service, which risks ineffective sticking plaster solutions, unless a more flexible approach is implemented.
- 6. Further research into Islington Strategic Advice Partnership (ISAP)'s shared areas of focus:** ISAP should utilise their collaborative partnership to identify further issues within Islington where research may assist with campaigning or policy development. A joint research strategy could allow for effective forward planning to address mutual priorities.
- 7. Further research into the implementation and impact of Awaab's Law:** Awaab's Law should make a significant impact on the way that social landlords respond to complaints of disrepair within their housing stock. This report offers some insight into how social

landlords are adapting to the new regulatory requirements around damp and mould in Islington. However, further research would be beneficial to help understand how the new rules were being rolled out and implemented elsewhere, and to a broader range of disrepair issues.

- 8. Reintroduction of Legal Aid for housing disrepair claims:** The limited availability of Legal Aid for disrepair claims represents a significant problem for access to justice; either inhibiting tenants from using the law to help them address poor conditions in their home or pushing them towards controversial claims management firms and no-win, no-fee solicitors. The full reintroduction of Legal Aid would reduce the current problematic incentives around disrepair claims and allow for more proactive support to be provided by the advice sector.

Background

This research project was initiated by Cloudesley⁷ and the Cripplegate Foundation,⁸ two grant-making charitable foundations which support causes within the London Borough of Islington and often work in collaboration as part of the Islington Giving coalition.

Cloudesley and the Cripplegate Foundation's support for the local advice sector includes funding for the Three Advice Project, delivered in partnership by Islington Law Centre and Citizens Advice Islington since 2012, with Islington BAMER Advice Alliance joining in 2021.⁹ Cloudesley and the Cripplegate Foundation are also members of the Islington Strategic Advice Partnership (ISAP), which brings together funders, advice organisations and Islington Council with the aim of supporting the provision of free advice to local residents in a coordinated and effective way.

In 2024, ISAP amended its terms of reference to encourage its members to collaborate on research which will further the partnership's aims. Housing disrepair was selected as an appropriate issue for an initial research project, given the significant impact that it can have on local residents and the increasing public awareness it is receiving as a broader social problem.

⁷ See further: <https://www.cloudesley.org.uk/aboutus/what-we-do/>

⁸ See further: <https://cripplegate.org/about-us/>

⁹ See further: <https://cripplegate.org/information-and-resources/advice-services-in-islington/>

Given the resource constraints on the advice sector members of ISAP, Cloudesley and the Cripplegate Foundation decided to seek expressions of interest from external researchers to undertake the project. Following an open recruitment process, a joint proposal by the Advice Services Alliance (ASA) and researcher Ian Browne was selected to be taken forward. The ASA are a membership umbrella group for the UK social welfare advice services and includes all the major social welfare advice providers across the country, including Citizens Advice, Law Centres Network, Shelter, Shelter Cymru and AdviceUK. The ASA has been a champion of the use of research and evidence in the sector and coordinates, facilitates and conducts research projects. Ian Browne is a member of the UCL Faculty of Laws and a barrister at One Pump Court Chambers, focusing on social welfare law and, in particular, social housing law.

Following an exploratory research phase, it was agreed that the research project's aims would be:

- To better understand the issues facing advice sector organisations in Islington when supporting local residents with issues of housing disrepair.
- To better understand the issues facing social landlords in Islington when trying to address housing disrepair and the causes of housing disrepair.
- To make recommendations for improvements in the systems, policies and practices of either the social landlords or the advice sector and social landlords in partnership.

Method

In order to meet the aims of this research project, three different research methods were utilised: semi-structured interviews with thematic analysis, secondary research, and quantitative data analysis. These methods are described in more detail in Appendix A below. Each research method was used to complement and inform the others; for example, secondary research was undertaken both to assist in developing interview questions and to follow up on ideas shared within the interviews themselves. This mixed approach therefore offered an opportunity to gain a more rounded and nuanced understanding of disrepair in social housing in Islington than would be possible from looking through one lens or at one data set.¹⁰

¹⁰ For the particular benefits of using mixed methods in socio-legal research, see Alysia Blackham, 'When Law and Data Collide: The Methodological Challenge of Conducting Mixed Methods Research in Law' (2022) 49 *Journal of Law and Society* S87 <<https://doi.org/10.1111/jols.12373>>.

Ten interviews were conducted with staff from across three different advice organisations and two different social landlords. Their quotes are included in the Findings and Themes section of this report on an anonymous basis, with each bullet point representing a different interviewee.

Findings and Themes

The Scale of Housing Disrepair

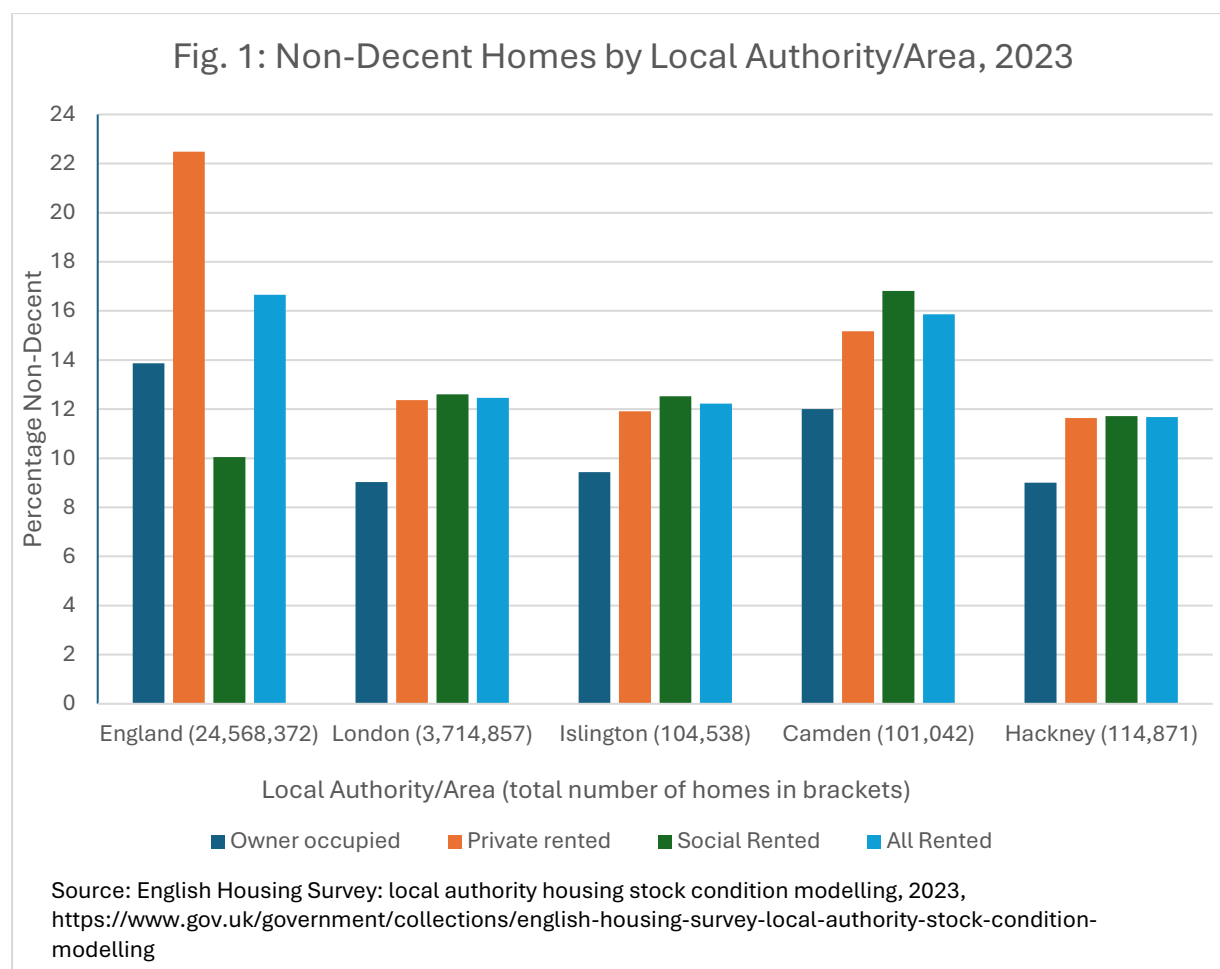
Housing disrepair is a deep-rooted problem which has come to increasing public attention over the last decade. As both a symptom and a part of a wider housing crisis, disrepair in social housing has been driven by ageing housing stocks, lack of funding, and having to compete with other priorities like new building and renovation, which has left day-to-day maintenance deprioritised.¹¹

Disrepair in Islington

It is difficult to quantify the extent of housing disrepair in Islington with any precision. However, the Ministry of Housing, Communities & Local Government, which commissions the English Housing Survey (see more below), has recently developed a method by which to model the number of homes in individual local authorities' areas in England which are projected to fail the Decent Homes Standard (discussed further below).¹² These figures are provided with some caution, as they are estimated based on cross-referencing other factors within the area, such as the types of housing stock, rather than detailed field research in each area. However, they offer a helpful demonstration of the likely numbers of households in Islington, and its comparable neighbours, who are living in sub-standard homes.

¹¹ Pagani, A. *et al.* (2025) 'Systemic issues in the English social housing sector: mapping interconnected challenges faced by London-based housing associations', *Housing Studies*, pages 1–26. doi: 10.1080/02673037.2025.2467093.

¹² Ministry of Housing, Communities & Local Government, *English Housing Survey: local authority housing stock condition modelling, 2023 - main report* (28 May 2025), <https://www.gov.uk/government/statistics/english-housing-survey-local-authority-housing-stock-condition-modelling-2023/english-housing-survey-local-authority-housing-stock-condition-modelling-2023-main-report>



More certain is the data available from organisations within Islington which support tenants with disrepair in their homes. Members of ISAP provided the following breakdowns of the number of disrepair issues they worked on during 2025:

- Islington Law Centre: Dealt with an estimated 185 enquiries relating to disrepair, of which three involved litigation or casework funded by legal aid. Housing makes up 34% of the Law Centre's enquiries (the most common issue), and disrepair issues represent at least 9% of the total housing enquiries. At least 300 hours of work were undertaken on disrepair issues throughout the course of the year.
- Help on Your Doorstep: 146 referrals were made due to housing disrepair issues (with 363 referrals made on housing issues in total), representing around 300 hours of work.
- Citizens Advice Islington: Dealt with 126 disrepair issues (with 1968 housing issues total).

The above figures demonstrate that housing disrepair issues represent a significant amount of the workload for generalist advice services which operate in the Borough.

Islington's social housing stock

Islington offers a particularly interesting case study on disrepair in social housing because, as of 2023, the borough had the highest proportion of socially rented dwellings in England, at 38.9%,¹³ with around an estimated 42,000 dwellings in the borough being socially rented.¹⁴

Local authority	Social rented (%)	Privately rented (%)	Owned with Mortgage or Loan (%)	Owned Outright (%)
England	16.73	20.84	29.8	32.64
Islington	38.85	32.18	17.14	11.83

Islington Borough Council is also relatively unusual in having a significant amount of rental housing in its own possession, with a stock of approximately 25,000 homes, surpassed in London only by Southwark.¹⁵ The Council's housing stock is varied, being made up of an unusually high number of Victorian, Edwardian and Georgian street properties as well as more typical post-War estates and new-build homes.¹⁶ Islington undertakes ongoing assessments of the standards of

¹³ Office for National Statistics, *Subnational estimates of dwellings and households by tenure, England: 2023* (1 August 2025), <https://www.ons.gov.uk/peoplepopulationandcommunity/housing/articles/researchoutputssubnationaldwellingsstockbytenureestimatesengland2012to2015/latest>

¹⁴ Office for National Statistics, *Subnational estimates of households by tenure, England* (11 February 2026), <https://www.ons.gov.uk/peoplepopulationandcommunity/housing/datasets/subnationalestimatesofhouseholdsbytenureengland>

¹⁵ See the LG Inform reporting tool available at https://lginform.local.gov.uk/reports/lgastandard?mod-metric=700&mod-area=E09000019&mod-group=AllBoroughInRegion_London&mod-type=namedComparisonGroup&mod-period=1

¹⁶ Cllr John Woolf, *2025 Housing Scrutiny Achievements during the 2024/2025 Financial Year* (1 May 2025), page 3, <https://democracy.islington.gov.uk/documents/s41203/Exec%20Annual%20Report%20amended.pdf>

this stock and self-reported to central government that, as of March 2025, 990 of its own properties failed to meet the Decent Homes Standard due to the level of disrepair.¹⁷

In addition to the Council's properties, housing associations provide roughly 16,000 social rent tenancies in Islington. Peabody is the largest, with over 5,500 homes;¹⁸ Clarion, at least as of 2018, manages around 3,700; and Hyde, Newlon, and Southern also have a significant number of properties in the borough.¹⁹ It is not possible to get detailed data regarding the condition of these properties, both because housing associations are under fewer reporting obligations than local authorities and because the information they do publish is not broken down by which local authorities the properties are in. However, the rates and types of disrepair are likely to be broadly comparable to those in local authority properties.²⁰

Disrepair on a national scale

Nationally, the scale of poor housing conditions and disrepair is significant. One of the best ways to understand it is through the English Housing Survey (EHS), a long-running official study into the nation's housing circumstances.²¹ One of the metrics assessed by the EHS is whether homes meet the Decent Homes Standard, which has a variety of elements, including requirements that homes be free of serious health and safety hazards and be in 'a reasonable state of repair'. The definition of 'a reasonable state of repair' relies on a significant element of the home being old **and** in need of replacement or major repair.²² The most recent edition of the EHS indicated that

¹⁷ Ministry of Housing, Communities and Local Government, *Local Authority Housing Statistics open data* (updated 12 February 2026), available at <https://www.gov.uk/government/statistical-data-sets/local-authority-housing-statistics-open-data>

¹⁸ Islington Council, *Strategic Review of Overcrowding in Islington: Final Report of the Housing Scrutiny Committee* (7 November 2023), paragraph 9.1, <https://democracy.islington.gov.uk/documents/s35067/Housing%20Scrutiny%20Report%20-%20Strategic%20Review%20on%20Overcrowding%202022.pdf>

¹⁹ Islington Council, *Housing Scrutiny Committee: Agenda and minutes* (13 March 2018), <https://democracy.islington.gov.uk/mgAi.aspx?ID=15445>

²⁰ For example, the EHS records similar rates of local authority (11.4%) and housing association (11.9%) homes in London being non-Decent.

²¹ Ministry of Housing, Communities and Local Government, *English Housing Survey: guidance and methodology* (updated 25 February 2020), <https://www.gov.uk/guidance/english-housing-survey-guidance-and-methodology>

²² Department for Communities and Local Government, *A Decent Home: Definition and guidance for implementation* (June 2006), <https://assets.publishing.service.gov.uk/media/5a7968b740f0b63d72fc5926/138355.pdf>. N.B. The full definition is "one or more key building components are old and, because of their condition, need replacing or major repair; or two or more other building components are old and, because of their condition, need

in 2024, 3.6% of dwellings failed the Decent Homes Standard because they were not in a reasonable state of repair.²³

However, a new Decent Homes Standard, set to be implemented in 2035, will broaden the disrepair metric and remove the requirement that disrepair be linked to some part of the home being “old”.²⁴ Recent modelling commissioned by the Ministry of Housing, Communities and Local Government has applied the new standard to data from 2023. This modelling found that 36% of homes in both the private and social rented sectors would meet this new criterion for disrepair, whereas only 6% in the private sector and 4% in the social rented sector would qualify under the current Standard. This higher figure of 36% better demonstrates just how widespread disrepair is nationally for social housing tenants, despite the fact that more serious disrepair and hazards might seem low in other reports.

Despite the shortcomings of the EHS’s current measure of disrepair, its reports are nevertheless useful in demonstrating the scale and trends which relate to more significant problems of housing conditions both nationally and locally, as they are able to distinguish between different types of landlords. When looking specifically at social housing, which includes properties owned by local authorities and by housing associations, 10.2% of homes failed to meet the Decent Homes Standard (though figures are not available on what proportion is as a result of failing the disrepair element of the Standard, rather than those requirements which relate to, for example, the facilities within the home). The same survey also indicated that while London experienced a lower-than-average rate of non-Decent Homes, at 13.2%, 11.7% of social housing in the capital was sub-standard, which is higher than the national average.

replacing or major repair” (paragraph 4.3). In addition: “A component is defined as ‘old’ if it is older than its standard lifetime” (paragraph 5.12).

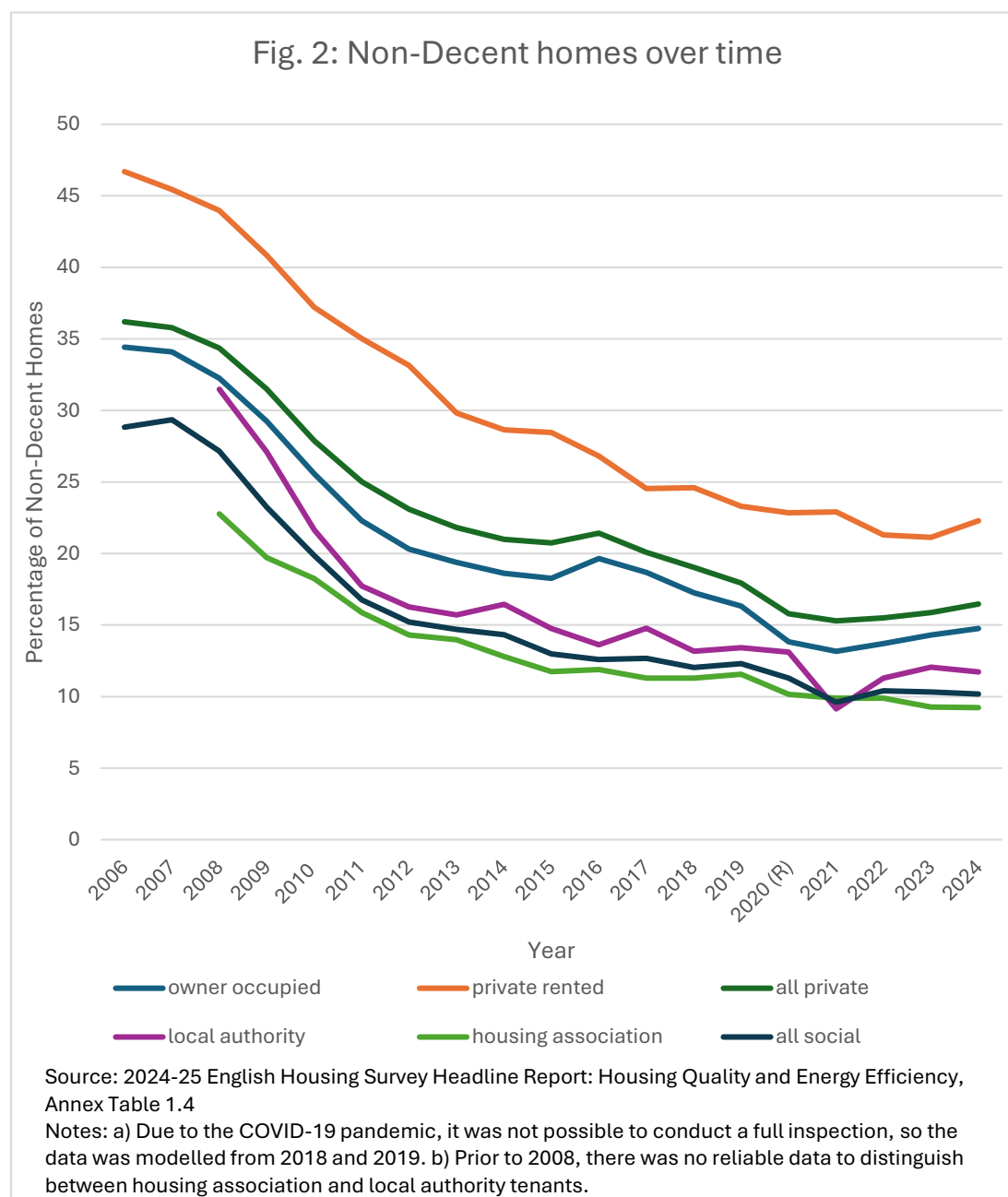
²³ Ministry of Housing, Communities and Local Government, *Annex tables for English Housing Survey 2024 to 2025 headline findings on housing quality and energy efficiency* (29 January 2026), <https://www.gov.uk/government/statistics/annex-tables-for-english-housing-survey-2024-to-2025-headline-findings-on-housing-quality-and-energy-efficiency>, Chapter 1, Table 1.7. N.B. It is also possible to fail the Decent Home Standards on the basis of a lack of thermal comfort or a lack of modern facilities.

²⁴ Ministry of Housing, Communities and Local Government, *EHS Briefing: Modelling a new Decent Homes Standard* (28 January 2026), <https://www.gov.uk/government/publications/ehs-briefing-modelling-a-new-decent-homes-standard>

Is disrepair getting worse?

It is hard to say with certainty whether disrepair is becoming more widespread or whether, alternatively, it may be being better understood, more publicised and more regularly disputed.

The EHS suggests that there have been modest decreases in non-Decent homes nationally over the last decade, albeit there were significant changes in the years prior:



However, this invites the question of whether this decrease is just relevant to the types of disrepair captured in the EHS or whether it is reflective of wider trends for other forms of disrepair.

Looking more closely at Islington, the Council has publicly stated that the demands on its repairs and maintenance service have significantly grown in recent years.²⁵ The Council is also required to submit an account of its housing stock to central Government each year, which has reported that its own assessment of the number of homes which are non-Decent due to disrepair has fluctuated over recent years, with a high point of 3,170 in March 2023²⁶ albeit the council's record keeping has recently been criticised by the Regulator of Social Housing (see below).²⁷

While the data on whether housing disrepair is increasing is unclear – both nationally and in Islington – what is undeniably growing is the number of complaints and legal claims brought regarding housing conditions. Recent research based on Freedom of Information Act responses has shown that disrepair claims against local authorities rose by 385% on average from 2020 to 2024.²⁸ This national trend was relatively consistent with the information provided by Islington, which saw an increase of 246% during the relevant period, alongside an even greater increase in the amount of legal costs associated with defending the claims, which reached £2,139,197.63 in 2023/24 and £1,918,599.69 in 2024/25.²⁹

²⁵ Woolf, *2025 Housing Scrutiny Achievements during the 2024/2025 Financial Year* (1 May 2025), page 12, <https://democracy.islington.gov.uk/documents/s41203/Exec%20Annual%20Report%20amended.pdf>

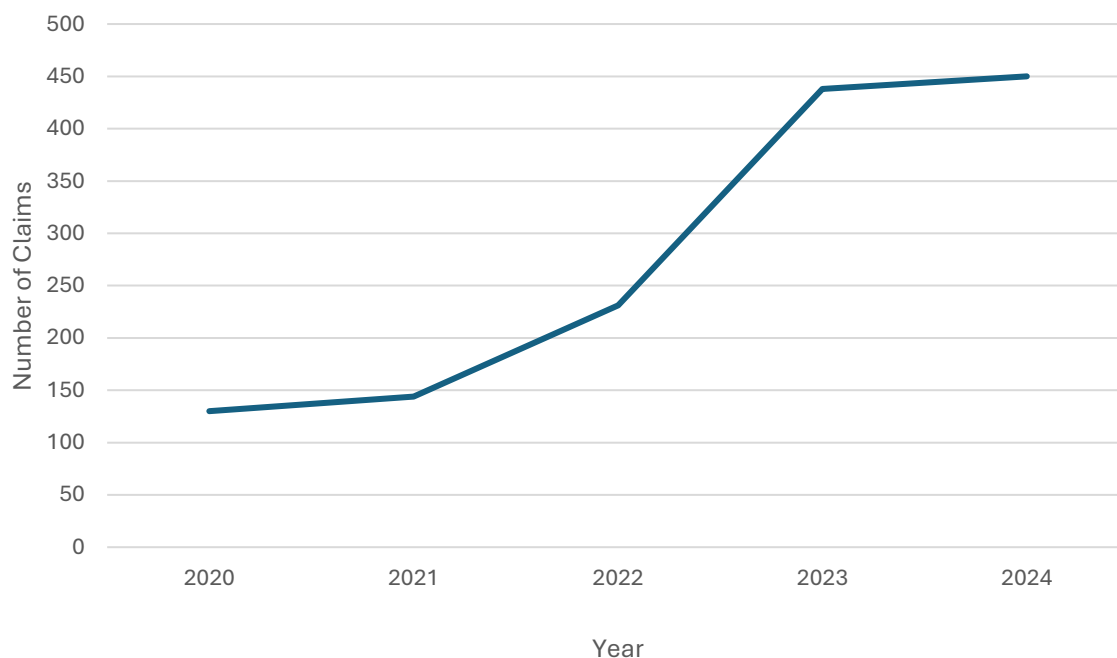
²⁶ Ministry of Housing, Communities and Local Government, *Local authority housing data* (various), <https://www.gov.uk/government/collections/local-authority-housing-data>

²⁷ Regulator of Social Housing, *London Borough of Islington (00AU) - Regulatory Judgement: 13 May 2026*, <https://www.gov.uk/government/publications/london-borough-of-islington/london-borough-of-islington-00au-regulatory-judgement-13-may-2026>

²⁸ Pabla and Pabla Solicitors, *The Uncomfortable Truth About Housing Disrepair* (November 2025), <https://pablasolicitors.co.uk/housing-disrepair-claims/uncomfortable-truth>

²⁹ Published dataset from *The Uncomfortable Truth*, <https://docs.google.com/spreadsheets/d/1qXlAxF8ninh18igYbAqfg-nnCEqqH8OmBD6FbOHvXP4/edit>

Fig. 3: Housing Disrepair Claims Brought Against Islington



Source: Pabla + Pabla Solicitors, *The Uncomfortable Truth about Housing Disrepair*, published dataset,
<https://docs.google.com/spreadsheets/d/1qXIAxF8ninh18igYbAqfg->

Some might suggest that this increase in claims is significantly driven by the claims management firms and no-win, no-fee solicitors, which seek out tenants and encourage them to bring litigation (discussed below). Those working in the claims management industry have instead argued that the increase in claims is the result of ageing housing stock, increased tenant awareness, and operational issues such as contractor shortages and budget constraints.³⁰ An increase in claims and complaints does not necessarily mean that disrepair itself is going up. However, it undeniably indicates that more resources are being committed to the issue of disrepair, without actually directly addressing the underlying problem, which is the poor conditions which tenants are experiencing in their homes.

³⁰ Daniel Brito, 'Why housing disrepair claims against councils have leapt by nearly 400%', *Legal Futures* (9 April 2026), <https://www.legalfutures.co.uk/blog/why-housing-disrepair-claims-against-councils-have-leapt-by-nearly-400>

There have been similar rises in other forms of action by tenants, aside from legal claims. In 2025, the Housing Ombudsman Service released a report entitled ‘Repairing Trust’ in response to the fact that they had investigated 474% more complaints about disrepair than they had during 2019-2020;³¹ an increase which outstrips the rise in legal claims demonstrated in the available evidence. Given that claims management firms and no-win, no-fee solicitors would not typically be involved in or encourage Ombudsman complaints, this suggests that their influence cannot be the sole cause of increased action by tenants on disrepair.

Many of the interviewees for this project had worked in the social housing or advice sectors for many years, often in Islington, and so were in a good position to be able to comment on whether the scale or nature of disrepair had changed over time. All agreed that there had been significant shifts in both tenants’ and landlords’ attitudes towards disrepair, but most thought that the underlying problems were the same, or similar, without necessarily having the impression that things were getting worse.

One potential issue that was raised as a cause of increased disrepair was overcrowding. As one advisor explained: “I think the big issue now is more people are overcrowded. So, you’ve got more people living in smaller properties that are not meant for that. They’re all having showers, baths and cooking more and washing more, so that causes more condensation, and that’s why I think damp and mould is a bigger issue now than it used to be.” Councillor Una O’Halloran, Islington’s executive member for homes and neighbourhoods, has previously made this argument following a special Housing Ombudsman report into Islington, saying that overcrowding as a result of poor supply was the biggest obstacle in the council’s services overall.³²

Lack of long-term funding and investment was cited by many interviewees as the underlying cause of disrepair in the social housing sector. As one member of staff at a social landlord remarked: “Over time, I think the whole sector has struggled to commit the level of investment that’s needed to keep the properties maintained as well as perhaps we would like to. So we’re seeing the consequences of that.” Several of those working in social landlords went on to mention that a potential driver for disrepair within their housing stock was the required focus on funding

³¹ Housing Ombudsman Service, *Repairing Trust* (June 2025), <https://www.housing-ombudsman.org.uk/app/uploads/2025/06/Spotlight-report-on-repairs-and-maintenance-v2.pdf>

³² Josef Steen, ‘Overcrowding is biggest issue within Islington’s social housing, council says’, *Islington Citizen* (18 October 2024), <https://www.islingtoncitizen.co.uk/2024/10/18/overcrowding-biggest-issue-islingtons-social-housing-council>

fire and building safety upgrades over the years post-Grenfell. As one participant explained: “We’ve got more fire safety and building safety regulation to contend with, which compete for our resources.” Another suggested that this focus on fire safety improvement had now widely been completed, which could allow for a returned focus on disrepair: “On the back of Grenfell where our focus switched to fires and making sure that smoke alarms and properties were working and that was the initial output and the money that we invested in that meant that our roofs and gutter programme was delayed for a little bit of time.”

Impacts of Disrepair

The impacts of poor housing can be drastic: damp and mould can have a catastrophic impact on health, while issues like pests can be extremely disruptive to children’s education. Poor housing in England has been estimated to cost the NHS around £1.4 billion per year, while the broader social costs, which include factors such as poorer educational achievement, loss of working days and career prospects, have been tallied at £18.5 billion.³³ A recent survey of medical professionals indicated that more than three-quarters see patients whose poor housing is likely harming their health, with more than one in ten seeing patients in those circumstances nearly every day.³⁴

The direct impact of issues like housing disrepair on health has led to the adoption of ‘social prescribing’ by the NHS, which allows health professionals to refer patients to non-medical services, including legal advice.³⁵ This model has been adopted in Islington by several GP practices which work with Help on Your Doorstep.³⁶

During the interviews, those working in the advice sector highlighted a variety of health impacts, including asthma and other respiratory issues, skin conditions and allergies, with many expressing particular concern over children living in damp and mouldy properties. What was also striking was that the impact which was most often mentioned by interview participants was the toll on tenants’ mental health that dealing with disrepair could have, including the landlord’s

³³ Garrett H, *et al*, Building Research Establishment, *The cost of poor housing in England* (2021), https://files.bregroup.com/research/BRE_Report_the_cost_of_poor_housing_2021.pdf

³⁴ Medact, *Home Sick Home* (2025), <https://www.medact.org/2025/resources/reports/home-sick-home>

³⁵ Hazel Genn, ‘When Law Is Good for Your Health: Mitigating the Social Determinants of Health through Access to Justice’ *Current Legal Problems*, Volume 72, Issue 1, 2019, pages 159–202, <https://doi.org/10.1093/clp/cuz003>

³⁶ See: <https://www.helponyourdoorstep.com/get-help/social-prescribing>

response to their complaints. As one advisor explained: “It impacts their mental health, because they have probably phoned their landlord many times. And you do get put on hold with a track playing, which can just do your head in because you don't want to hear it any more than 10 minutes. And they could [call], like I said, four or five times, still no action.”

Although not every tenant with disrepair in their homes experiences such significant physiological or emotional impact, those with underlying vulnerabilities are perhaps more susceptible to these negative effects. This was illustrated by one comment, which expanded on the mental health impacts of the disrepair itself: “So many of them have mental health from post-traumatic stress disorder, depression, depressive disorders, anxiety, some self-harm, some may have suicidal ideation already. And then to have to experience their home in disrepair and for them to feel ignored is upsetting and distressing for them.”

Another important impact referred to in the interviews was the potential deterioration in the relationship between the tenant and landlord, even with, and perhaps even because of, the assistance of an advice worker: “It really does change the dynamics between the tenant and the landlord and the tenant sort of loses faith in that relationship. [...] They feel that the landlord has all the power because they're complaining about it themselves and nothing's been done. And only once I get involved do they do something about it. So, it worsens the relationship between them. And that can turn into rent arrears, all kinds of things, they could get a rent arrears letter and think: ‘Well, why on earth should I pay? They won't even repair my home, you know.’”

A lack or loss of trust by the tenant in their landlord was a common feature in many of the reflections made by those working in the advice sector. As illustrated by the above comment, this can have an impact on wider issues between the tenant and landlord, as well as difficulties in addressing disrepair in a timely and efficient manner. A lack of trust by tenants risks impacting tenants' willingness to allow access to properties, to accept the explanations for delays and to be satisfied with dispute resolution mechanisms like internal complaint processes, rather than more costly litigation. Each of these outcomes would ideally be avoided by landlords, which demonstrates the value of maintaining a positive relationship with a tenant, despite potential disrepair in their homes.

Managing Repairs

As acknowledged by one advice sector worker: “It's really hard to manage a good repair service, really hard, really challenging.” Social landlords are required to undertake a significant amount of

maintenance and repair work each year in order to meet their legal obligations and ensure the good condition of their properties. The scale of this work is huge: Islington Borough Council's repair service, for example, delivers around 130,000 repairs each year.³⁷ It is therefore necessary to have substantial and complex systems in place in order to manage and oversee the issues raised, the assignment of resources and the completion of remedial work. These processes are increasingly facilitated by technology and are governed by policies, which each landlord publishes (albeit in varying degrees of detail).³⁸

A detailed assessment of the differing approaches to managing repairs is beyond the scope of this project, but the following points were raised during the course of the research interviews and are worthy of further consideration. However, it is worth noting that, due to the nature of the research design of this project, this mainly represents the experience of professionals assisting tenants in relation to these systems. It will require further research to understand the experiences of those who do not turn to the advice sector for support, either because they have not experienced any issues in having their disrepair addressed, because they have been able to resolve those issues themselves, or, conversely, have had issues in addressing their disrepair but have not been able to benefit from professional support.

Lack of disputes and responding to complaints

One notable theme in the interviews was that all participants thought that genuine disputes about disrepair – about whether the tenants were at fault, about the scale of the problem, or the need for repairs – were strikingly rare.

One adviser summed up their experience in the shifting approach by landlords during their career: “Commonly, we don't get disputes or refusals. [...] I feel like the landlords aren't [disputing disrepair] as much as they used to, just anecdotally. Maybe five years ago, that was the standard line, even from the council: ‘Oh, they're just not using the property right; They're drying their

³⁷ Cllr John Woolf, *2025 Housing Scrutiny Achievements during the 2024/2025 Financial Year* (1 May 2025), page 12, <https://democracy.islington.gov.uk/documents/s41203/Exec%20Annual%20Report%20amended.pdf>

³⁸ c.f. Islington Council, *Housing Repairs and Maintenance Policy* (25 September 2025), <https://www.islington.gov.uk/~media/sharepoint-lists/public-records/housing/businessplanning/policies/20252026/housing-repairs-and-maintenance-policy-2025.pdf>; Peabody, *Responsive Repairs Policy* (February 2024), <https://www.peabody.org.uk/media/2y5pwmrl/responsive-repairs-policy-v12-feb-2024.pdf>; Clarion, *Responsive Repairs and Maintenance Policy*, <https://www.myclarionhousing.com/about-us/clarion-housing-policies>

clothes inside; Oh, they're not opening the window.' I see less of that these days. [...] Maybe it's more of a cultural change in the council. I'm not saying that that means that they're fixing all the mould, but they maybe being a little bit more careful. It used to be much more standard to just accuse the tenant, whereas I don't see that explicitly done as much.”

This cultural shift was probably at least in part because of the tragic death of Awaab Ishak, who died aged two in December 2020 following exposure to black mould in his home.³⁹ The housing association whose property the Ishak family lived in, Rochdale Boroughwide Housing, were subsequently sharply criticised for their response to complaints raised by the tenants, which had been dismissive and based on assumptions about their lifestyle contributing to the mould; treatment which Awaab's father directly linked to the family being immigrants to the UK.⁴⁰ To further encourage a shift in approach away from placing blame on tenants, the Housing Ombudsman released a report in late 2021 entitled “Spotlight on: Damp and Mould – It's not lifestyle”, which argued that social landlords should shift from a “reactive to proactive” approach to disrepair, and from “inferring blame to taking responsibility.”⁴¹

However, it's also worth mentioning that one interviewee at a social landlord thought that a general shift away from querying issues with tenants could be detrimental to their organisation's overall service delivery: “We don't push back on pretty much anything. And when you do, you sort of feel a bit of pariah. You have to push back on certain things because just because someone says there's a problem, it doesn't mean it is. I think we're terrible at because that fear of being seen as negative.”

The interviewee went on to explain that the issue wasn't merely one of public relations, but had a knock-on effect on the ability of the landlord to provide a consistent service for all its tenants within a limited budget: “That's a massive budget that's taken away that, and also resource taken away from doing other people's jobs. So now I've had to counsel Mrs Miggins, because guess

³⁹ Mark Brown and Robert Booth, ‘Death of two-year-old from mould in flat a ‘defining moment’, says coroner’, *The Guardian* (15 November 2022), <https://www.theguardian.com/uk-news/2022/nov/15/death-of-two-year-old-awaab-ishak-chronic-mould-in-flat-a-defining-moment-says-coroner>

⁴⁰ ‘Awaab Ishak: Housing bosses sorry for mould death assumptions’, *BBC News* (22 November 2022), <https://www.bbc.co.uk/news/uk-england-manchester-63714207>

⁴¹ Housing Ombudsman Service, *Spotlight on: Damp and Mould* (October 2021), <https://www.housing-ombudsman.org.uk/reports/spotlight-reports/spotlight-on-damp-and-mould/>

what? She's not getting her things done because I've got to come to your house and fix you, even though in the conditions of the tenancy [it says] that you fix it yourself.”

The idea that certain forms of complaints might distract social landlords away from dealing with repairs in a fair and/or systematic way was mentioned by more than one interviewee:

- “As is always the case, those that shout the louder, sometimes they get their own way, which really shouldn't be right. [...] Sometimes people with the loudest voices [who] know where to go to end up getting what they want.”
- “What can happen is we go to the people that are shouting the loudest, which is not a bad thing entirely, because there's probably a reason for that. But, if that's happening all the time, then you're just being reactive and you haven't actually got anything left for your planned programme.”

While this is perhaps an understandable response to complaints, this demonstrates the risk of a reactive approach to repairs and maintenance, given that many tenants might not be in a position to ‘shout loudest’ even if they are experiencing seriously poor conditions in their home.

Delays and unfinished repairs

Given that genuine disputes about disrepair seem to be relatively rare, the principal concern is therefore typically one of delays in having repair work completed to a satisfactory standard. Repair work is never going to be instantaneous, and practical reasons given by social landlords for delays included: lack of surveyors, lack of technical staff, sick leave, waits for parts and materials, and lack of access to properties, sometimes due to lack of engagement by the affected tenant.

Staff within the advice agencies also cited more systemic issues, which they believed were resulting in delays for tenants seeking remedial work, including breakdowns in communication, over-surveying (both discussed below), and disagreement about whether the work had been completed to a necessary standard. As one advice worker explained: “The contractor might think they've gone and finished the job and they'll tick box it off. So, they've done a visit, they've done it to their satisfaction, but it might not be done to the tenant satisfaction.”

Complaints that work had not been satisfactorily completed seemed to be most prevalent where the underlying issue is one of damp and mould, which all participants cited as the most common form of disrepair. The complaint raised was typically that a tenant would report a damp and mould

problem, after which someone from the landlord would come and spray and then paint over the mould. Given that this only remedies the symptoms of the problem, but not the cause – typically water ingress or poor ventilation –, it is hard to see how this approach to damp and mould could be appropriate, and yet it was reported as a common occurrence by those supporting tenants.

Communication

When trying to understand the source of tenant dissatisfaction with their landlord, as an advisor succinctly explained “It’s often about communication.” The importance of clear communication in both directions appears to be vitally important in having disrepair effectively managed. By contrast, breakdowns in communication can be a barrier to having disrepair addressed, result in delays, and cause dissatisfaction even in circumstances where repairs are being undertaken, but the tenant has not been kept abreast of relevant timescales and progress.

For some advisers, the problems with communications began with the telephone call centres that social landlords operate to allow tenants to report disrepair and other issues:

- “It takes ages for them to get through over the telephone. Some people say: ‘Well, I spoke to this X, Y, and Z today.’ So, we call them and it just rings and rings and then you have all these automated buttons that you have to go through and then you have to wait here and then somebody finally picks it up, but this person isn’t there.”
- “You have to be persistent, and you’ve got to call and you’ve got to be prepared to sit down, have a cup of coffee and be on that phone for 30, 35 minutes, listening to that same track. And then you might get someone on the other line who doesn’t really care.”

Advisors expressed particular concern that phone calls were a less reliable way for tenants to report disrepair, even though it was typically the most accessible method for them to contact their landlords. This was because either complaints seemed to get ‘lost in the system’ when a tenant did not make the effort to get a reference number from the call handler, or because having a detailed written record of communications is important in circumstances where there is a complaint.

Advisors also recognised that some problems with communication could arise due to tenants’ difficulties, either because they lacked the ability to accurately describe the disrepair they were experiencing, could not speak or write English well, or were experiencing some kind of vulnerability which impacted their ability to engage with their landlord (discussed below).

Tackling Disrepair in Islington

Sometimes problems arose simply because the tenant had not kept on top of missed calls and messages.

Those working in social landlords recognised how key good communication was in maintaining an effective relationship with their tenants:

- “I think the main thing a resident wants to know if they can't get the job [done] the first time, what's going to happen next and how that communication is done. So we're doing some work around that area and I think that's an area that we can only improve upon in terms of our communications, more than anything, and the technology that supports that.”
- “You know, not let [communication] break down along the way. Once someone's reported something, there's an issue. So, if the person doesn't follow through with that, why is the landlord not going back to them saying, we need to come and deal with this issue? Because it's our property, it's in our interest to make sure that's dealt with, although it could be it's in their interest as well. But as I said, if they're vulnerable, sometimes they're not able to see through that.”

Understanding tenants and their vulnerabilities

Having landlords understand and take into account the vulnerabilities and resulting needs of their tenants was something that many interviewees recognised as an important aim. As illustrated by one advisor: “[Tenants] have got their own issues, complexities in their life. So they might have mental health issues, they might have addiction issues, they might be working, so they can't have to take time off work sometimes [...] their vulnerabilities can also help [the relationship] break down.”

Depending on the circumstances, tenants who suffer vulnerabilities may well be more likely to suffer disrepair, more susceptible to the harm it can cause, and less able to advocate for themselves in having it remedied. However, landlords will not necessarily be aware of a tenant's vulnerabilities and, as a result, their particular needs might just present as a lack of engagement or unreasonable behaviour. As the above comment mentions, this risks a breakdown in the tenant's relationship with the landlord, which is in neither's interest and might prevent action being taken on disrepair itself.

Social landlords recognised that understanding and adapting to their tenant's vulnerability was an area that they were in the process of improving:

- “There's more of a focus on vulnerabilities than we had in the past. It's informed us slightly on prioritisation of works. If we're moving into the damp and mould mindset here, if residents are letting us know of any medical issues or concerns, it's 100% having an impact on our service delivery because we're having to prioritise with our turnaround of works. So that's having a major impact on service delivery.”
- “Some of the issues around our residents is knowing the profile of our vulnerable residents, because they're not so much up to date. [...] Things change over time as people's health declines or something like that. So it needs to be part of our audit check to profile of our vulnerable residents more clearly and up to date on the system.”

Access

One of the issues raised by those working for social landlords that might cause delays, or prevent repairs completely, is a lack of access to a tenant's property. This included issues where access was needed to one property to resolve problems in a neighbouring home (e.g. due to a leak) but also in circumstances where landlords were not able to get access to the property, which was being directly affected by the disrepair.

Where access was completely denied by a tenant, some staff at social landlords wondered whether there could be a way to avoid the long process for legally demanding entry to the property: “In terms of access issues for properties, it can be frustrating because you have to go through a very kind of long-winded approach to getting access to property sometimes. So that goes down a long kind of stretch of letters and legal requests to go through, which may be speeded up by a bit more common-sense approach to it.”

Staff at social landlords thought that sometimes this lack of access was ultimately being driven by no-win, no-fee solicitors or claims management firms advising tenants:

- “We are having ambulance chasers, and that's a big concern that's come out of these regulations. I think there are people that are focusing on that as an area where they can get some gain out of doing it. [...] The problem with the some of the ambulance chasing things going on, I think that they're actually telling them to not allow people into the property. And we then have issues around accessing to do what we want to do to address the damp and mould issue, for instance. But we need more probably data and information around that probably to see if that is a real issue growing or is it something just pretty standard that we have at the moment in terms of legal disrepair side.”

Tackling Disrepair in Islington

In response, advice workers believed that often the lack of access was as a result of poor communication with the tenant, or lack of notice, or occasionally breakdown in the relationship: “Clients have said to me that no appointment's been made. So, they just rock up to the front of the door and they may be going to pick up their kid at school or they may be going to the doctors, that kind of thing. A lot of the time, what clients say to me when there is a problem with access, it's a problem where they haven't received notice, or if they have received it, it's very late in the day.”

Another cause of lack of access might be that the tenant had other priorities which needed to be addressed at the time repair or maintenance was being scheduled, and then lost out later down the line when disrepair became more pressing: “We're all different and some people go through with life and things are going on and then they could have missed their time scale of having new kitchen cupboards fitted and something's going on in their life, the reason why they don't want to let people in their home; something's happened. And then when all their neighbours have had all their kitchen cupboards done, now they want it done. So, the council will say, no, you've had your chance.”

As well as general problems with communication, advisors explained that this lack of access was also sometimes a product of the particular vulnerability which the tenant might have:

- “You have to remember that some of the people that we advise have a history of domestic abuse [and] have experienced violence. So, they need to know who's coming to their house. And they're meant to wear a badge; some of them don't have that.”
- “When it does come to the repairs being carried out, their anxiety and depression go through the roof, all these strangers rocking up to their house after everybody's been ignoring them for months, it causes them to feel anxious and stressed.”

This demonstrates that when a tenant is not providing access to a property, the landlord should not assume that there is no underlying disrepair issue, or that the tenants do not want assistance in addressing it. Plainly, landlords are in a difficult position when responding to tenant behaviour which appears to be obstructive. However, tenants' vulnerabilities are not always going to be known to the landlord; something which is perhaps a particular risk where trust is low, for reasons related to disrepair or otherwise. As such, a proactive and sympathetic approach by landlords is likely to be the most successful one.

Technology

The increased use of technology was something which was raised as a potential way of assisting clear communication between landlords and tenants, as well as offering landlords tools to develop a better knowledge base of their tenants and their properties. However, although interviewees tended to be hopeful about the positive impacts of technology, concerns were also raised about overreliance on it.

One form of technology highlighted by those working in the advice sector was online portals that landlords provided. The use of these portals – and other forms of technology - presents a slight tension, in that the advice workers often report finding them helpful, but also recognised that not all tenants could make use of them. As these advisors explained:

- “I know that many of the housing associations want their tenants to register on these [online] accounts now and have their own account and everything’s on there, whether it be concerning rent arrears, whether it be about reporting disrepair. And the people I’ve seen, I’ve said to them, oh, do you have an account? They say, no, they don’t. They feel really sort of like intimidated by it. They’re not as digitally connected.”
- “I think the online reporting system is good. You can see your history. I just don’t think it’s accessible to the majority of social [tenants], or maybe not the majority. It’s not accessible to all social housing tenants, but I think it’s a good thing to have for those who can use it. And it’s great for me as an advisor because no one remembers dates, but they can open it up and be like, I reported it on this date and this date and they came out on this date and it just saves us 30 days in asking for a copy of their maintenance records. So that’s good.”

It is also worth considering that those who are less likely to be able to make use of online portals are perhaps also more likely to need the assistance of an advice worker to help them resolve their problems, and so advice workers may get a negatively skewed impression of how usable the portals are by tenants.

It was apparent from the interviews that social landlords are intending to introduce more technology to facilitate communication and keep better track of the condition of properties, including in-property damp sensors, the use of videocalls to provide initial information about disrepair, and the implementation of location tracking for their operatives, which give tenants up-

to-date information on when their property would be visited (similar to the updates delivery services use).

These technological innovations all offer significant potential for resolving some of the communications problems outlined above. However, they often require a base level of digital and language literacy skills, which may not be enjoyed by all social housing tenants. As such, an over-reliance on technological solutions to manage the tenant-landlord relationship risks digital exclusion for certain tenants, whose vulnerabilities might mean they struggle to meaningfully access digital tools and platforms.

Over-surveying and multiple visits

One particular issue that was raised by the majority of those supporting tenants was that many disrepair issues were ‘over-surveyed’, where multiple visits would be made to the property, only for no progress to be made, other than perhaps collecting more information about the problem:

- “It seems on the surface that the council are trying to deal with it. But their system of wasting their time sending three surveyors out, and we have this often, they come round, take pictures, ‘Yeah, I’ll send that through’. Nothing ever gets done. Then [the tenant] complained again later, another surveyor came, took pictures, ‘Yeah, we’ll send it through’; still nothing gets done. [...] I don’t know what they expect it to do or if they expect too much of the person. And when you’re dealing with vulnerable people, a person can’t take on that responsibility sometimes. So it never gets dealt with and never gets seen through to fruition.”
- “Problems get over-surveyed by the council, and I think that really frustrates tenants too. [Tenants] might have multiple people come out. It’s quite common for people to come out in the wrong order. Someone comes to replaster before the leak’s been fixed. Some people come out and they’re like: “Oh, it shouldn’t have been me, it should have been someone else.”

This was mentioned as particularly aggravating for some tenants who might have taken time off work, been given an appointment time which could be a whole morning or whole afternoon, only for an operative to attend and not make any progress other than taking more pictures (or worse still, not attend at all). Again, this could lead to tenants dropping off from engaging with the repair process through frustration, even where that means continuing to live with disrepair in their home.

In response, those working for social landlords acknowledged that this was a problem: “That happens and it happens more than it should do. There is sometimes misdiagnosis by the individual attending. Sometimes, when the contact centre is allocating the job, it might be allocated the wrong person. [...] So, then you wasted an appointment, that's what upsets people. Then someone else goes: ‘Actually, it's not for me, it's too big.’ And that can sometimes happen multiple times. It can happen with the gas issues as well, which is obviously quite dangerous, but there's some misdiagnosis that then leads to sort of delays and complaints.”

Another member of staff at a social landlord explained that the issue was not only one of misdiagnosis, but also misallocation of resources: “I think getting it right first time is key to it. And to do that, you need to make sure your operative is the correct operative going to the site, in terms of the correct skill sets, but also that their tool profile is in terms of their stock on their van is correct. So, you need to make sure that you're reviewing the van stock profiles of any responsive repairs operative for that trade or whatever it may be.”

The same interviewee went on to identify what they thought was a possible way of ensuring that repair works were completed in a timely manner: “We are trying to push for more multi-trade operatives as well, because if you have multi-trade operatives, you're less likely to have issues with having to pass it on to someone else. And this is where the issues start: when you have a half complete job because the plumber has fixed the leak, but there might be some tiling and plastic work and this, that, and that needs to be followed up.”

Some responses suggested that this was ultimately a communications issue, which might be helped by gaining better information from the tenant about the nature of the issue at the outset, and then by providing clearer updates as to why multiple professionals and visits might be necessary to complete the repair.

Lack of workers

There was consensus among interviewees that one of the key barriers facing social landlords in managing an effective repairs service was a lack of suitably trained and qualified workers. The interviewees explained that the causes of these shortages are structural. The push for higher standards and quicker turnaround times has increased demand for both surveyors and technical repair workers, while at the same time, underfunding in the social rental sector has hampered the ability of landlords to recruit those earning higher wages in the private sector. As one participant

explained: “Being a surveyor at the moment is a good role to be in, because [we] need it, and when a role is needed, you need to provide more money to get the best.”

Contractors

Social landlords reported that they used a mix of in-house repair and maintenance services and outside contractors, with the mix depending on the particular landlord, the location of the housing stock and the types of repair work undertaken. It was explained that the use of contractors was sometimes necessary due to a need for specialist skills or because the landlord did not have staff to provide the required services in-house.

Strikingly, much of the criticism raised by advice workers about repair workers specifically referenced them as being contractors, although it was not always clear whether this was an assumption about how social landlords operated their services or because experiences with in-house operatives were better. However, it was apparent that many advice workers harboured concerns that contractors were not necessarily incentivised to offer the best service to tenants:

- “The council records [the tenants] as having no showed to the appointment and they're like ‘I was home all day. No one called me. No one buzzed me. How could that be?’ I think there's some speculation that that maybe contractors are making sure they get paid. And maybe doing some fibbing. It's hard to disprove that someone tried to come. I suspect there's some sort of fudging going on because it happens so often.”
- “They were in, but no one knocked on the door and they just see this postcard saying that someone visited. And from what I understand, many of those sort of repair persons are paid per visit. So that could be encouraging, you know, the fact that just attendance rather than carrying out the repair.”

Ensuring consistency in the level of service between in-house staff and contractors was something which those at social landlords recognised was an area which could be improved: “Another bit that we probably need to be better at is contractors and making sure there's consistency when it's us coming, if that's us or a contractor, and it's us dealing with that and making sure we've got consistency there. [...] We're working with our contractors at the moment to try and get them on the same sort of system as us: live updates and [location tracking], where it doesn't matter who it is, they can see who's coming in and when.”

Budgets and Funding

Most interview participants highlighted that many problems and difficulties associated with housing disrepair were ultimately derived from chronic underfunding within the social housing sector at large. This not only included underfunding of repair and maintenance services within social landlords, but also of capital works (such as roof replacements), limited supply of new social housing, and the often low quality of the new properties which are built.

The funding of the social housing sector in general is beyond the scope of this report, but the interview participants did raise some issues about how budgets are allocated from the funds available. One particular point of tension was the division in resources from ‘repairs work’ (i.e. the work which is done in response to individual instances of disrepair) and ‘maintenance’ or ‘capital works’ (i.e. the longer-term work to maintain and renovate properties, such as replacing roofing or windows en masse). From the interviews with those working within social landlords, it seems common that these two functions would be carried out by separate teams, operating with their own budgets.

Repairs works and capital works are inherently interlinked, given, for example, an old roof becomes a leaky roof, and it appears that sometimes issues risk falling between the cracks within the two areas of responsibility. This problem was apparent to tenants and those who support them: “they're always just doing these little patch repairs, but really a huge overhaul is needed.”

Those in social landlords recognised this as a concern: “We're having internal challenges around that at the moment. We are sort of leaning into a world now of making sure that if we're looking at renewals or if it's major works that are needed, instead of us doing that as a repairs element, it is making sure that we've built that wriggle room into our capital contracts and that there's a team that can, even though they've got that programme built in, they also have that responsive element of this needs to be done now. Whereas that's something that we've kind of incorporated within our repairs element and just gone out and done it in the past.”

Capital works often will involve repair or renovation that impacts more than one property at a time, such as roof or lift replacements. This raises the complication of how to allocate the costs of such works in circumstances where not all the beneficiaries are social tenants. For example,

there are nearly 10,000 privately owned leasehold properties in Islington Council buildings,⁴² many of which will have been purchased through the Right to Buy system. Part of those leasehold agreements will involve a commitment to pay service charges and to contribute to major works, which could include issues like roof repairs. Leaseholders must be consulted before being charged for major works and can challenge demands for contributions on various grounds.⁴³ All this adds layers of complication and potential barriers for landlords completing capital works beyond those which apply to one-off repairs that might just impact one home.

Role of Advice Sector

The advice sector in Islington is well-established, with a relatively large number of organisations providing assistance to local residents.⁴⁴ The staff interviewed for this report were very knowledgeable about the law and social context of disrepair, and in several instances had themselves also experienced disrepair while living in social housing in Islington. The level and types of support offered to those experiencing disrepair differed between organisations. Invariably, tenants would be first advised to directly engage with their landlord about the problem. Should that be unsuccessful, tenants might be aided in raising formal complaints, contacting the Housing Ombudsman, or even bringing litigation.

Members of staff at the social landlords recognised the value of the advice sector in helping to facilitate tenants in raising issues: “Personally speaking, I think it's a needed service for a lot of people because, you know, there's people out there that don't know anything about the services and how things work, etc. They need someone who can assist them and help them. The council has done so much in terms of communication on the website, etc. [...] But even then, I think, again, human to human touch, people need that service.”

There were some concerns raised by those working for social landlords that there were occasions where advice sector organisations were not as helpful as they might be, and were sometimes

⁴² Islington Council, *Housing Business Plan: providing the residents of Islington with a safe, decent affordable place to call home* (31 March 2026), <https://islington.moderngov.co.uk/mgConvert2PDF.aspx?ID=44248>

⁴³ Sections 18 to 30 of the Landlord and Tenant Act 1985.

⁴⁴ See for example, Cripplegate Foundation, *Islington Advice Directory* (July 2025), <https://cripplegate.org/wp-content/uploads/2025/07/Islington-Advice-Directory-July-2025-update.pdf>; compared with the picture more broadly in London: Advice Services Alliance, *Advising Londoners* (July 2020), https://asauk.org.uk/wp-content/uploads/2020/07/Advising-Londoners-Report-30072020-1.pdf.pagespeed.ce.xZgBm_Q2Z7.pdf

perceived as overly antagonistic, reflected by this comment: “I used to see the complaints on a daily basis. And sometimes it would come directly from those advice centres, not from the resident. They'd come from the individuals working there and sort of with that sort of wagging finger kind of thing. And it's just like, well, hang on a minute. We're supposed to be on the same side. We're providing service for the resident.” This raises an interesting question about the role of the advice workers when supporting clients who are experiencing disrepair, given that it typically boils down to a complaint that the client's landlords are in breach of a legal obligation. Advisers are under an obligation to further their individual client's best interests, and so it is interesting to consider when and how it might be appropriate to do this in a way which did not appear as antagonistic.

There were some isolated criticisms of the advice that tenants might be being given from the advice sector: “Where I think [the advice sector] becomes a bit of a hindrance is that when they're giving the wrong advice. [...] I think that's the bit where the residents are either led down the garden path a bit or are told to sort of like behave in a certain way or don't give this and don't do that and don't conform, etc. It then hinders the resident because the problem doesn't go away unless you're allowed to come in and resolve it. And access is a massive problem for us in terms of doing loads of our jobs.”

There are potentially two reasons mentioned in the interviews as to why a tenant might want to do this as part of a legal dispute (rather than just because of a breakdown in trust or a reason not directly connected to the disrepair itself). First, the tenant might want to use the disrepair in their home to be completely rehoused in a different property, which might be preferable to them due to size, location, or other reasons beyond the disrepair. Secondly, they might want to allow for a damages claim or to increase the value of the compensation which are likely to be paid. It is worth noting that if a judge were to conclude that a disrepair issue had been caused or exacerbated by a tenant refusing access, it would significantly limit the size of the damages provided. However, refusing access may nevertheless be encouraged by unscrupulous no-win, no-fee solicitors, who are typically paid a percentage of the compensation and often settle cases without them reaching court.

It is very unusual for advice sector organisations to undertake no-win, no-fee disrepair compensation claims and so there is no incentive for them to do anything that would prevent repairs being completed. Interestingly, several advice workers had independently raised that they had to sometimes proactively encourage tenants to provide access where they might otherwise

have been hesitant to do so, while none mentioned any circumstances where they would advise clients to prevent entry. If anything, this suggests that the advice sector could sometimes act as a positive influence to encourage a more constructive relationship between landlord and tenant, with escalation only pursued in appropriate cases.

Disrepair and the Law

The law governing the conditions of rental accommodation has been the result of over 150 years of legislative reform,⁴⁵ often prompted by scandal or tragedy that drew the wider public's attention to the poor conditions which working-class people were enduring in their homes. This has resulted in a system which is increasingly complex, with layers of protection offered by contractual rights, statutory obligations and regulation by local authorities and other public bodies.

Tenants' Rights

Perhaps most straightforwardly, tenancy agreements will often set out obligations which aim to ensure the property is maintained in a safe and secure condition. For example, the landlord might be required to keep certain areas or elements of a property under good repair, while tenants are typically under duties not to risk damage to the property and to inform the landlord of any issues which might arise.

In addition to the explicit terms of the contractual relationship entered into between the landlord and tenant, various pieces of legislation also act to insert certain obligations into a tenancy agreement which cannot be avoided, even with the tenant's consent. For example, section 11 of the Landlord and Tenant Act 1985 inserts into most residential tenancies a requirement to make repairs to the structure and exterior of a property, as well as certain gas and electrical installations. Spurred by the recognition of a national housing crisis, of which the Grenfell Tower Fire was a symbolic product,⁴⁶ new legislation was introduced in 2018, which requires that rental homes be 'fit for human habitation'.⁴⁷ This provides tenants with a further contractual right to a

⁴⁵ Since at least the Common Lodging Houses Act 1851.

⁴⁶ Chris Bevan, 'Improving Housing Conditions in the Private and Social Rented Sectors: The Homes (Fit for Human Habitation) Act 2018 - Fit for Habitation but Fit for Purpose?' (2019) 82 *The Modern Law Review* 897 <<https://doi.org/10.1111/1468-2230.12439>>.

⁴⁷ Section 9A, Landlord and Tenant Act 1985, as amended by the Homes (Fitness for Human Habitation) Act 2018.

decent standard of housing which takes into account factors such as damp, ventilation, natural lighting and a variety of health hazards.⁴⁸

Legal Aid

If a landlord fails to uphold the tenant's rights to decent housing conditions contained within a tenancy agreement, whether by express term of the contract or implied by legislation, it is up to the tenant to enforce them through the courts. However, a variety of factors, including the complexity of the law, the costs of pursuing litigation and the financial risks involved if not successful, can all be prohibitive for tenants seeking to challenge their landlords over the poor condition of their home.

Inevitably, many tenants who are experiencing poor conditions in their homes have limited financial means and do not have the funds to pay for lawyers to assist them. Public funding is available for certain disrepair cases through the Legal Aid system, but, since the implementation of the Legal Aid, Sentencing and Punishment of Offenders Act 2012, only in narrow circumstances. Claims are only within scope for funding if they relate to issues which pose a serious risk to health and safety, and even then, the funding only extends to efforts to compel repair work and not to recover compensation for injury, distress or other damages caused by the disrepair.⁴⁹ Interview participants confirmed that this type of claim was strikingly rare, given its narrow availability and limited impact. Alternatively and much more commonly, disrepair claims may be funded by Legal Aid, when defending a housing possession claim, if the damages might be used to offset rent arrears and therefore help avoid an eviction.⁵⁰ Even if a case falls into one of these two categories, to be granted Legal Aid, it must also have a reasonable prospect of success⁵¹ and the litigant must normally meet a means test based on income, capital and eligibility for certain social security benefits.⁵²

⁴⁸ Section 10, Landlord and Tenant Act 1985.

⁴⁹ Section 35, Schedule 1, Legal Aid, Sentencing and Punishment of Offenders Act 2012

⁵⁰ Section 34, Schedule 1, Legal Aid, Sentencing and Punishment of Offenders Act 2012

⁵¹ Regulation 61 of the Civil Legal Aid (Merits Criteria) Regulations 2013.

⁵² The means test for typical Housing Legal Aid work is set out in the Civil Legal Aid (Financial Resources and Payment for Services) Regulations 2013, although it is important to note that the means test does not apply to the Housing Possession Court Duty Scheme, which provides support and representation to those attending court for possession hearings.

The percentage of tenants experiencing disrepair who might qualify for Legal Aid, either in Islington or more broadly, is difficult to say with any certainty. Estimates have been made that around 20-25% of the general population of England and Wales would qualify for the means test for civil legal aid,⁵³ although it can be assumed that those living in poor housing conditions are more likely to be of limited financial means, and therefore more likely to meet the criteria.

Unfortunately, meeting the eligibility requirements does not guarantee that a tenant will have access to a lawyer. Low rates of pay for Legal Aid work generally and for housing law, particularly, have led to a crisis point. On the basis of a study commissioned by the Law Society in 2024, housing Legal Aid is loss-making for the majority of providers and 77% of the sampled fee-earning lawyers were unable to recover payments which would even match the direct costs of their salaries.⁵⁴ This has led to a large number of housing lawyers leaving the market and a reality where, according to further research conducted by the Law Society in 2026, 41% of the population do not have a housing legal aid provider in their local authority area.⁵⁵ Interviewees from the advice sector argued for the strengthening of the Legal Aid system as a way in which disrepair might be better tackled, but although the fees for housing cases have recently been increased,⁵⁶ there is no suggestion from Government that disrepair will be brought fully into scope, meaning that litigation seeking to enforce housing standards is likely to continue to be mainly conducted by no-win, no-fee solicitors (see below), rather than Legal Aid firms.

Islington and neighbouring boroughs have a relatively high number of housing Legal Aid providers,⁵⁷ compared with much of the country, but are subject to the same, if not greater, financial pressures, due to the cost of operating in London. This results in relatively limited capacity to take on new cases and potential incentives to either take on the most financially

⁵³ See Doug Pyper and others, *Spending of the Ministry of Justice on Legal Aid* (21 October 2020), House of Commons Library, <https://commonslibrary.parliament.uk/research-briefings/cdp-2020-0115>, and *England and Wales National Report ILAG Harvard 2023*, <https://clp.law.harvard.edu/wp-content/uploads/2023/05/England-and-Wales-National-Report-ILAG-Conference-2023.pdf>

⁵⁴ Frontier Economics, *Research on the Sustainability of Civil Legal Aid: Final Report* (9 May 2024), page 18, <https://www.frontier-economics.com/media/ktxducjx/research-on-the-sustainability-of-civil-legal-aid.pdf>

⁵⁵ The Law Society, *Housing – legal aid deserts* (12 May 2026), <https://www.lawsociety.org.uk/campaigns/justice-and-rule-of-law/civil-justice/legal-aid-deserts/housing>

⁵⁶ The Civil Legal Aid (Procedure and Remuneration) (Amendment) Regulations 2025

⁵⁷ There are currently 10 in Islington as of April 2026 and, for example, 7 in Camden, per the Legal Aid Agency's Directory of Legal Aid Providers, <https://www.gov.uk/government/publications/directory-of-legal-aid-providers>

viable or most socially impactful housing cases, which may not necessarily include typical disrepair claims.

No-Win, No-Fee

Where Legal Aid is unavailable, either for reasons of eligibility or practicality, tenants might instead turn to lawyers who will take disrepair claims on a no-win, no-fee basis (technically referred to as a ‘Conditional Fee Agreement’). If successful, lawyers operating on this basis recover their fees from the landlord and from a portion of the tenant’s damages.

Some interview participants thought that no-win, no-fee arrangements “plugged a gap” for those seeking redress for poor housing conditions. Although many firms now specialise in no-win, no-fee disrepair claims, they are also utilised by lawyers who might primarily undertake Legal Aid work (not least because Legal Aid is not available for damages claims, unless used to defend an eviction).

The increased number of no-win, no-fee disrepair cases has, however, become controversial. Many local authorities provide warnings on their websites to discourage tenants from using such services, with one claiming that they “take a significant percentage of any compensation awarded to the residents” and “may also encourage residents to exaggerate the extent of the disrepair or the impact it has had on their lives.”⁵⁸ There is particular concern around the role of claims management companies – sometimes pejoratively referred to as ‘claims farmers’ – who seek out people experiencing housing disrepair and refer them to a lawyer in return for a fee.⁵⁹

Concern over practices by law firms and claims management firms specialising in disrepair was even raised by some in the advice sector, particularly in circumstances where the law firm might be successful in the litigation but not interested in ensuring the repair work is then provided:

- “There's a lot of bad actors in the sector. [They're] more interested in getting the settlement money and lose interest, once that's been done.”

⁵⁸ Lewisham Council, *Watch out for 'no win, no fee' companies promising compensation for disrepair* (31 March 2026), <https://lewisham.gov.uk/my services/housing/council-tenants/repairs/watch-out-for-companies-promising-compensation-for-disrepair>

⁵⁹ Dambu Tenner, ‘The rise in unethical ‘no win, no fee’ firms is a threat to social landlords and residents’, *Inside Housing* (17 September 2025), <https://www.insidehousing.co.uk/comment/the-rise-in-unethical-no-win-no-fee-firms-is-a-threat-to-social-landlords-and-residents-93742>

- “The feeling I get is once it's settled and so damages are recovered, they tend to leave the picture. I think maybe they're not as keen on dealing with enforcing [the repair work].”
- “Sometimes we get people who are being targeted by those disrepair solicitors. [...] I will advise people to be careful because whilst they may appear to be helpful, most of that compensation goes in their fees. [...] It's not really effective and people end up disappointed. [...] They're just very unethical. That's my opinion of it.”

Those working in social landlords were unsurprisingly also sceptical of the value in firms specialising in the no-win, no-fee claims, and often suggested that the litigation could be detrimental to having the disrepair actually addressed: “My view is we've all lost if we get to that stage because we are then all spending money on thing on legal costs that could have been spent on the properties, you know, and no one's no one's a winner in that, but I totally understand why residents get to that stage, you know.”

The Government is currently considering responses to a consultation it launched in December 2025 on housing disrepair claims and claims management.⁶⁰ The background material set out that they “have heard reports of CMCs and solicitors targeting tenants who might be more vulnerable to exploitation, encouraging claims when it may not be in the tenant’s best interest, failing to warn tenants of risks involved, and offering counterproductive advice – for example encouraging a tenant not to let landlords in to carry out inspections or fix issues. This can result in tenants having to live with disrepair for longer and discourage them from accessing more effective redress routes.” The launch of the consultation was criticised by some housing lawyers for failing to include the necessary context that these claims were being conducted in an area where Legal Aid had been removed; a policy decision which had “pushed more and more tenants experiencing housing disrepair into the arms of the unscrupulous CMCs and firms”.⁶¹ Laura

⁶⁰ Ministry of Housing, Communities and Local Government and Ministry of Justice, *Call for Evidence: Housing disrepair claims* (4 December 2025), https://www.gov.uk/government/calls-for-evidence/housing-disrepair-claims/housing-disrepair-claims?_ga=2.220463770.320794732.1776176173-1727957498.1776175262

⁶¹ Neil Rose, ‘MoJ floats referral fee ban to curb housing disrepair misconduct’, *Legal Futures* (5 December 2025), <https://www.legalfutures.co.uk/latest-news/moj-floats-referral-fee-ban-to-curb-housing-disrepair-misconduct>

Coyle, co-chair of the Housing Law Practitioners' Association, went on to argue that the “easy answer” was that disrepair claims be properly funded by Legal Aid.⁶²

Regulation

Besides the law which regulates the direct relationship between the landlord and tenants, landlords are subject to additional layers of regulation.

The Housing Health and Safety Rating System

Most broadly applicable is the Housing Health and Safety Rating System (HHSRS), which sets out and defines a series of hazards – such as damp and cold, extremes of heat and structural damage – which residential landlords must ensure do not occur in their properties.⁶³ HHSRS is enforced by local authorities, who have the power to inspect accommodation and, depending on the severity of the problems identified, require improvements or even make a prohibition order, which prevents continued residence within the property.⁶⁴ HHSRS applies both to private and social landlords, though local authorities are unable to regulate themselves and so their tenants lack a form of protection from which they might benefit. In practice, many local authorities – Islington included⁶⁵ – focus their investigation and enforcement of HHSRS issues on the private rental sector, rather than any social housing within their boundaries, given the other avenues of redress open to the tenants of social landlords.

The Environmental Health team of Islington Council was cited as a useful avenue of redress by some of those in the advice sector, especially for private rental sector properties, but many regretted its limited scope: “Sometimes it's frustrating that environmental health doesn't have jurisdiction over the council's own housing service.” Although the regulation can apply to other social landlords other than the council, one advisor complained that “It seems rare they take any action against housing associations.”

⁶² The Housing Law Practitioners' Association offers membership “to all those who use housing law for the benefit of the homeless, tenants, and other occupiers of housing”, i.e. not those lawyers who represent landlords and local authorities.

⁶³ Part 1, Housing Act 2004.

⁶⁴ Sections 20-27, Housing Act 2004.

⁶⁵ See Islington's description of its Residential Environmental Health Service, which only mentions private sector housing, <https://directory.islington.gov.uk/kb5/islington/directory/service.page?id=LGKMe6wK20Q&communitychannelnew=3>

The Housing Ombudsman

Social housing landlords are also subject to scrutiny by both the Housing Ombudsman and the Regulator of Social Housing. As an alternative to bringing a legal action, individuals can raise complaints about housing conditions (amongst other things) with the Housing Ombudsman, typically after exhausting the landlord's own complaint system.⁶⁶ The Ombudsman can investigate, make findings and impose orders on landlords, including to undertake repairs, provide compensation, and apologise to tenants.

The Ombudsman has taken a particular interest in the issue of disrepair in recent years and has published special reports on damp and mould in 2021⁶⁷ and on repair and maintenance in 2025.⁶⁸ Both reports strongly argued for social landlords to take a more proactive approach to dealing with poor housing conditions and the latter, entitled 'Repairing Trust', warned that lack of action risked "the simmering anger at poor housing conditions becoming social disquiet".⁶⁹

Those who had worked in the social landlord sector over a longer period cited the increased presence of the Housing Ombudsman as a valuable but demanding element of oversight, with one explaining: "the way complaints are managed is a lot more intense than it was perhaps 10 years ago, which is a good thing, but it's just another pressure on the sector."

Islington's track record on disrepair was put under external scrutiny when the Housing Ombudsman published a Special Report into the council in 2023.⁷⁰ The Ombudsman had commenced its investigation due to an initial assessment into complaints about leaks, damp and mould, which found a high rate of maladministration. The investigation reviewed the decisions the Housing Ombudsman had made in relation to Islington between 12 December 2022 and 30 June 2023, which involved findings of severe maladministration in 24.7% of cases - nearly four times the national average. The report identified several crosscutting themes of concern with

⁶⁶ The Housing Ombudsman Scheme (1 April 2024), Paragraph 41(c) and 42, <https://www.housing-ombudsman.org.uk/landlords-info/the-housing-ombudsman-scheme/>

⁶⁷ Housing Ombudsman Service, *Spotlight on: Damp and Mould* (October 2021), <https://www.housing-ombudsman.org.uk/reports/spotlight-reports/spotlight-on-damp-and-mould/>

⁶⁸ Housing Ombudsman Service, *Repairing Trust* (June 2025), <https://www.housing-ombudsman.org.uk/app/uploads/2025/06/Spotlight-report-on-repairs-and-maintenance-v2.pdf>

⁶⁹ *Ibid*, page 3.

⁷⁰ Housing Ombudsman Service, *Special Report on Islington Council* (October 2023), <https://www.housing-ombudsman.org.uk/wp-content/uploads/2023/10/20231018-Islington-P49-final.pdf>

Islington's approach to its housing provision, including: an overly reactive, rather than proactive approach; siloed team working; short-termism by front-line officers; and insufficient consideration of residents' vulnerability. Specifically in relation to disrepair, the report highlighted "ineffective appointments and wasted materials result in financial detriment to the landlord", and poor communication, unreasonable delays, and poor record-keeping which negatively impact tenants. Despite its criticisms of Islington's prior practice, the Ombudsman ultimately praised the local authority for engaging with the investigation and for taking action even prior to the publication of the report.

Ongoing Reforms

Awaab's Law

On 27 October 2025, the Social Housing (Prescribed Requirements) (England) Regulations 2025 came into force. Commonly known as "Awaab's Law", the regulations contain within them a set of strict time limits by which social landlords must respond to reports of HHSRS hazards.

At present, the law applies to emergency hazards (i.e. those that pose an immediate risk to health and safety), which must be investigated and made safe within 24 hours, and dangerous damp and mould, which must be investigated within 10 working days and then made safe within 5 working days. If remedial work cannot be completed within the relevant time period, the landlord must provide suitable alternative accommodation. Failure to act within the required time limits leaves landlords open to complaints, action by the Housing Ombudsman and litigation.

Given the timing of the interviews conducted for this report (in early 2026), the implementation of Awaab's Law was a major focus of social landlords, all of whom stressed the level of preparation and ongoing effort it involved to introduce the systems and resources necessary to meet the new obligations. Despite the significant work involved in complying with the new rules, and the regulatory risk non-compliance represented, all of those working in the social landlords were supportive of Awaab's Law and were pleased with their organisation's approach to implementing it.

Interestingly, though some in the advice sector said they were aware of how seriously the landlords were taking Awaab's Law, none of the interviewees reported that they had been involved with any cases where there was any noticeable impact from the new rules. This may have been a product of the fact that the law had only recently been implemented, or it could well be

that the law was having the positive impact it was intended to, and issues of disrepair were being hastily addressed without the need for the assistance of advice sector support.

Awaab's Law will be extended over the course of 2026 and 2027 to eventually cover all other HHSRS hazards, aside from overcrowding. This will place equivalent demands on social landlords to respond quickly to a broad range of complaints regarding disrepair and poor conditions, including excess heat and cold, noise, and problems with lighting. Those working in social landlords recognised this as a significant challenge. Damp and mould are by far the most common forms of disrepair; many landlords already had streamlined approaches for it, whereas now much of their broader repair work will be governed by strict time limits. As the extension of the rules to a broader range of hazards was not due until at least 6 months from the time of interviews, participants were still in the process of establishing how their system would have to be adapted, and importantly, appropriately resourced to meet the new demands.

Social Tenant Access to Information Requirements

A further regulatory reform which will be rolled out in the near future is the implementation of the Social Tenant Access to Information Requirements, which will require a significantly increased level of transparency by housing associations.⁷¹ While local authorities are subject to the Freedom of Information Act 2000, and therefore have to disclose information in response to requests by members of the public, housing associations do not.

The new requirements require housing associations to publish certain details about their activities and act as a watered-down version of the Freedom of Information regime, where information must be supplied to tenants on request unless it would be reasonable to withhold it. Although a relatively minor change compared with some of the other regulatory reforms being implemented across the social housing sector, this could provide an avenue for tenants to scrutinise their landlords, albeit it may most realistically be of use to tenants' unions, residents' associations and other forms of organised groups.

Increased powers of the Regulator of Social Housing

The Social Housing (Regulation) Act 2023 included a variety of reforms for the regulation of the social housing sector, many of which were in response to the failures of oversight, which

⁷¹ The Social Tenant Access to Information Requirements were introduced under the Social Housing (Regulation) Act 2023.

ultimately led to the Grenfell Tower Fire. The legislation granted the Regulator of Social Housing much increased powers, which includes oversight over the consumer standards, whereas previously it had been principally concerned with the governance structures and financial stability of social landlords.

The new consumer standard takes into account how effectively the landlord addresses disrepair within its stock. For example, although ultimately achieving a passing grade, Peabody's grade in a recent regulatory judgement included that the Regulator's "inspection found weaknesses in the provision of an effective, efficient and timely repairs and maintenance service."⁷²

The Regulator for Social Housing published its regulatory judgment of Islington Council in May 2026 and assigned it a C3 grade, on the basis that "there are serious failings in the landlord delivering the outcomes of the consumer standards and significant improvement is needed."⁷³ Aside from issues related to a long backlog for remedial lift action, the main concerns related to the lack of up-to-date and robust information that the council held about its housing stock. In particular, Islington was criticised for the fact that the majority of its homes had not been surveyed within the last ten years and did not have formal Housing Health and Safety Rating System assessments. This meant that Islington Council (and the Regulator for Social Housing) were unsure how many properties met the Decent Homes Standard. In response to these findings, the report records that the council had initiated an accelerated programme of housing condition surveys to be completed by the end of 2028.

The report also goes on to explain that "LB Islington has an understanding of the diverse needs of its tenants, but further work is needed to strengthen and close gaps in the information it holds for its tenants." Although this does not explicitly mention the vulnerabilities of Islington's tenants, it raises the same issue that was discussed above. The regulatory report suggests that the council is undertaking a tenancy audit programme to try to improve its understanding of its tenants.

It is worth noting that the assessment of the repairs service itself was more positive, with the report noting that the council had given assurances that non-emergency repairs times were

⁷² Regulator of Social Housing, *Peabody Trust (4878) - Regulatory Judgement: 29 April 2026*, <https://www.gov.uk/government/publications/peabody-trust/peabody-trust-4878-regulatory-judgement-26-february-2025>

⁷³ Regulator of Social Housing, *London Borough of Islington (00AU) - Regulatory Judgement: 13 May 2026*, <https://www.gov.uk/government/publications/london-borough-of-islington/london-borough-of-islington-00au-regulatory-judgement-13-may-2026>

improving and that the regulator has “seen evidence that the repairs service is accessible, and that LB Islington has made improvements to its communication with tenants.” This suggests that at least some of the reforms implemented following the Housing Ombudsman’s special report in 2023 have been successful, although poor record-keeping was an issue raised in both regulatory reports.

Despite its criticisms and the failing grade given to Islington Council, the Regulator for Social Housing decided not to use its enforcement powers, though that would be kept under review. This was based on its view that the Council had been engaging constructively with it and had demonstrated its understanding of what it needed to do to address the failures and weaknesses that had been identified. Nevertheless, the regulator confirmed that it would be engaging intensively with Islington, “including ongoing monitoring of how it delivers its improvement programme.”

Islington released a public statement in response to the regulator’s judgment, which included a comment from Una O’Halloran, Leader of the Council, that acknowledged: “This is not about a lack of commitment, but about systems and assurance that must be stronger. We had already begun an improvement programme before the inspection, and we are now accelerating that work, with clear accountability and close engagement with the regulator, to make sure residents have safe, decent and well-maintained homes.”

Islington Council is not alone in receiving poor reviews since the introduction of consumer assessments, with a number of local authorities receiving failing grades and, as a result, being subject to regulatory action.⁷⁴ In practice, the Regulator will work with social landlords to address these failings – which itself inevitably involves significant resource and reputational costs – but there is also the risk of unlimited fines where landlords fail to respond appropriately.⁷⁵

The rollout of these new layers of oversight and regulation demonstrates the increasing efforts to ensure landlords provide and maintain decent standards within their housing stock, and the increasing risks for landlords who fail to manage those demands.

⁷⁴ Regulatory of Social Housing, *Press release: Three councils fail to meet RSH’s consumer standards* (25 February 2026), <https://www.gov.uk/government/news/three-councils-fail-to-meet-rshs-consumer-standards>

⁷⁵ Regulator of Social Housing, *Guidance Note 7: Sections 226-235 – Penalties* (29 February 2024), <https://www.gov.uk/guidance/guidance-note-7-sections-226-235-penalties>

Recommendations

The following recommendations represent the views of the authors of this report but are drawn from the proposals and experiences of those working to improve housing conditions in Islington on a day-to-day basis.

Each of the interviewees was asked about the barriers which hamper those in the sector from addressing issues of disrepair, how they might remove them, and what elements of good practice they have witnessed from other organisations.

Some of the suggestions related to proposals that could be actioned, and in some cases were already being proposed, within Islington, while some would require action from decision-makers well outside of Islington, and without a narrow focus on housing conditions.

Many interviewees, from across the sector, mentioned that better funding for maintenance for existing social housing and for the construction of new, high-quality stock would reduce the pressures on existing homes, particularly overcrowding, and therefore reduce the rate of disrepair. Participants from advice organisations also argued, perhaps unsurprisingly, for a better-funded advice sector. While both suggestions have the support of the authors of this report, they are not discussed in detail below, given that they would require policy decisions and funding trade-offs which are well beyond the scope of this research.

Actions within Islington

The following recommendations focus on action which could be taken by those organisations which work directly within the London Borough of Islington.

1. Better understanding and accommodation of tenants' vulnerabilities

The large majority of disrepair issues are addressed effectively and without incident. However, where the process does break down, often there will be a link to a vulnerability experienced by a tenant, which limits their ability to effectively report disrepair, chase up remedial works or otherwise engage with their landlord and advocate for themselves properly.

Recording, understanding and accommodating the particular needs of vulnerable tenants is therefore vitally important for landlords. It is also important for landlords to keep an open mind when tenants appear to behave in ways which seem obstructive, rude or uninterested, as these

can often be the manifestations of vulnerabilities of which the landlord will not necessarily be aware.

This was an approach that social landlords were conscious of and were making efforts to adopt, but more could be done to allow for housing conditions to be maintained in a way which safeguards the experiences of those tenants who might otherwise find standardised approaches difficult. Potential ideas for implementing this proposal would include having more localised and specialised services; the personal assignment of housing officers; and the allocation of specific caseworkers to manage complex disrepair issues (with the latter being something that one social landlord mentioned had been implemented with success).

2. Careful development and adoption of technological tools

The development and implementation of technological solutions potentially offer the significant upside of being able to address a key theme raised in this report, that of effective communication. In particular, better communication of the disrepair problems from the tenant to the landlord should allow for better and more timely diagnosis of the issues, which should reduce the incidence of ‘over-surveying’, as fewer visits to the property will be wasted by those who are not in a position to address the problem. Further, better communication from the landlord to the tenant will help avoid frustration building up around the timescales for repair work and should help prevent tenants missing appointments with repair operatives.

However, overreliance on technological tools risks alienating vulnerable tenants — particularly non-English-speaking or non-digitally literate tenants — and so efforts need to be made to offer wrap-around support to ensure that those who are not able to make effective use of digital tools do not suffer from digital exclusion. Beyond the implementation of efforts which are aimed at supporting vulnerable tenants generally, specific efforts could be made by social landlords to identify those tenants who might not be able to make effective use of technology and either support them in developing the necessary skills, access the right equipment or provide alternative methods of engagement.

3. More advertisement and encouragement by landlords of ways to report disrepair

In addition to the potential technological methods outlined above, social landlords should make efforts to ensure that their tenants are regularly reminded of the appropriate channels to raise issues of disrepair and, if necessary, how to complain if remedial work is not completed within a

reasonable time or to a reasonable standard. This could include signage in communal parts of social landlords' buildings, leafletting, engagement with organisations like residents' associations and even direct outreach to tenants.

Making these efforts to ensure that tenants are appropriately empowered to take action on the disrepair in their homes would not only mean that problems could be addressed sooner, but would reduce the risks of breakdown in the landlord-tenant relationship.

The implementation of clear and effective reporting and complaints procedures would also allow more tenants to resolve their own issues, and so reduce reliance on the advice sector in Islington. Furthermore, this would allow disrepair issues to be resolved efficiently, with less encouragement for tenants to instruct lawyers and instigate expensive litigation.

4. Better connection and collaboration between the advice sector and social landlords

There was a recognition from interview participants across both social landlords and in the advice sector that they shared the aims of supporting tenants in Islington who were experiencing poor housing conditions.

However, despite these shared aims, some of those at social landlords lamented what they saw as a sometimes overly antagonistic approach by the advice sector when attempting to resolve issues. This is perhaps inevitable, as advice workers are typically obliged to push for the best interests of their clients, rather than advocate for an outcome which is ideal for the landlord, or even play a neutral facilitating role. However, from the perspective of advice sector workers, there was often recognition of the difficult circumstances in which social landlords operated in, and while there was certainly frustration expressed by advice workers about particular practices, the harshest criticism was more likely to be addressed at contractors, rather than the social landlord itself.

Advice workers tended to support the idea of working more closely with social landlords, including on an informal basis, and spoke positively of existing projects and relationships. Advisers thought that, in some cases, even the complaints process was too slow and overly formal, and an issue might be more effectively and efficiently addressed if it could be escalated directly within the repairs team of the landlord. This was particularly the case in instances where it appeared that a tenant had perhaps fallen through some crack in the landlord's services, or had a complex problem which needed better project management than a typical case. Advice sector

workers reported that these relationships were in place with some landlords, and could be highly effective, but that they were somewhat patchwork and relied on the relevant members of staff staying in post.

Advice workers also play a part in assisting tenants with vulnerabilities and who might otherwise not be able to effectively utilise the landlord's typical routes of reporting disrepair and raising complaints. This allows advice workers to act as trusted intermediaries, which can minimise the costs and resources which would otherwise need to be allocated to ensure the rights of vulnerable tenants are protected.⁷⁶

It is therefore recommended that social landlords and advice sector organisations in Islington develop a formal network where systemic issues can be discussed and casework can be escalated, when necessary, to avoid the unnecessary deterioration of the landlord-tenant relationship, which would result from longer and more drawn-out dispute resolution mechanisms. A formal network would also provide the opportunity for more informal connections to develop, which would likely ease relations and avoid unnecessary antagonism.

5. Reconsideration of the boundaries between the responsibilities and budgets of capital works and the repairs teams

Another key theme in this report is the tension between undertaking repairs which are essentially sticking plaster solutions to larger underlying problems and the more significant and more expensive work completed for the long-term maintenance and renovation of housing stock.

These two functions – responsive repairs and capital works – risk being siloed within social housing providers, and it appears that many of the more serious and/or long-standing instances of disrepair fall somewhere on the boundaries of the two areas of responsibility. The archetypal example of this problem is perhaps a damp and mould issue caused by water ingress from a leaky roof. Regeneration and replacement of the roof of a housing block would fall within the remit of the capital works team, but they may have only allocated the budget and time to do the work at

⁷⁶ Dr Tara Mulqueen and Dr Lisa Wintersteiger, *Understanding Local Legal Needs: Early Intervention and the Ecosystem of Legal Support* (March 2025), page 19, <https://www.nuffieldfoundation.org/wp-content/uploads/2022/02/Understanding-Local-Legal-Needs-Early-intervention-and-the-ecosystem-of-legal-support.pdf>

some relatively distant point in the future, leaving the repairs team to try to implement works which will address the symptoms of the leak, rather than the cause.

This problem suggests that there needs to be close integration between the repairs and capital works function at social landlords, which those interviewed recognised was an issue that required further collaboration within their organisations.

6. Further research into ISAP's shared areas of focus

Hopefully this report demonstrates how the members of ISAP might collaborate, as well as work with others, to undertake research into their shared objectives. The support for this research received from the Cripplegate Foundation and Cloudesley both in terms of funding and facilitating communication with potential interviewees demonstrates the value of local collaboration and place-based funding.

It is recommended that ISAP continues to engage in research and that it develops a forward-looking research strategy, which could identify potential areas of enquiry and facilitate collaboration on data-sharing, evidence collection and research production. This may include research which focuses on private landlords, or engages directly with the perspectives of tenants, and gauges whether experiences differ among those with different landlords, or among those from different social, ethnic or racial groups.

Beyond Islington

Many of the realities of disrepair in social housing in Islington are formed by structural issues which extend far beyond the local area and its decision-makers. As such, the following recommendations are focused on issues which are either national in scale or otherwise extend beyond the borough.

7. Further research into the implementation and impact of Awaab's Law

One of the more striking differences in experiences reported by social landlords and advice sector workers was the impact of the introduction of Awaab's Law. Its implementation was dominating the work of those in social landlords, whereas those in the advice sector did not report noticing any practical impact on their casework (at the time of interviews in early 2026).

Given that Awaab's Law represents a significant shift in how social landlords are required to manage reports of disrepair, and will continue to be extended up until its full implementation in 2027, further research could be conducted, which could assess the practical impacts derived from the new regime. This could make use of in-depth case studies, as well as information provided under the new Social Tenant Access to Information Requirements system. Although this could focus on Islington, it could also be broader, given the national roll-out of the new rules.

8. Reintroduction of Legal Aid for housing disrepair claims

The reintroduction of Legal Aid to include disrepair damages claims would allow law firms to be paid from public funds and not from the compensation awarded to tenants who had been living in substandard conditions. This was suggested by those in the advice sector as a way to provide access to justice for tenants while also removing some of the structural incentives which might encourage no-win, no-fee solicitors to encourage tenants to engage in obstructive behaviour.

This would also deter aggressive claims management firms from encouraging tenants to make claims rather than using the landlord's own reporting and dispute resolution mechanisms, and so could help protect the landlord-tenant relationship from breakdowns in trust.

Given that the Government is currently considering the evidence provided as part of its consultation into housing disrepair claims, it will hopefully at least give thought to this increase in the scope of Legal Aid.

Conclusion

The research conducted for this report has demonstrated that housing disrepair remains a significant and complex challenge in Islington, despite the hard work and progress achieved by many working locally. Although social landlords are making significant efforts, particularly in response to an ever-changing regulatory landscape, more can and should be done to improve the housing conditions of social tenants.

Islington faces its own unique array of challenges, but is also subject to broader national trends which have propelled poor housing conditions up the political agenda. Given the large

percentage of Islington residents who make their homes in social housing, meeting those challenges is vitally important.

The advice sector in Islington, and elsewhere, is vitally important in supporting tenants in challenging instances of disrepair, either where they have vulnerabilities which limit their ability to advocate for themselves or where the increasing complexity of legal and regulatory disputes means that access to legal support is essential for a fair resolution. Where appropriate, social landlords and the advice sector should work collaboratively to further their shared objectives of supporting tenants.

The findings in this report would not have been possible without the time, candour and expertise of the interview participants. We are grateful to all those who agreed to contribute to this research. Their reflections were thoughtful, honest and generous, and they provided invaluable insight into both the successes and the limitations of current approaches to housing disrepair in Islington and beyond. We appreciate that many participants spoke from the perspective of demanding roles, often while working in services that are themselves under significant pressure. Their willingness to share experiences, identify problems and suggest improvements has given this report much of its value and should hopefully be the foundation for further improvements in the housing conditions of Islington residents.

Acknowledgments

Thank you to Cloudesley and the Cripplegate Foundation for making this research report possible. Their work demonstrates the value of place-based funders being able to leverage local knowledge and connections to address the issues that impact their communities.

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Appendix: Methodology

This Appendix sets out the research approach and methods which were utilised to produce the broader report.

Semi-structured interviews and thematic analysis

The most significant form of fresh research undertaken to support this project was a series of interviews conducted with advice organisations and social landlords in Islington. The interviews were not intended to gather hard facts and figures, which can be and were gathered by other means, but instead offered the benefit of learning from the knowledge and experience of those working most closely on issues of housing disrepair from across the borough. Interviewing those in different types of organisations, and in different roles within the same organisations, further provided a variety of perspectives and so allowed for a more rounded view.

Preparatory meetings were held with some advice sector organisations to establish potential topics to research and to identify potential participants. Requests for a relevant member of staff to be put forward for interview were then sent to each of the major social landlords in the borough and each of the local advice sector organisations that support clients with disrepair. Ultimately, ten online interviews were conducted with staff from across three different advice organisations and two different social landlords.

The interviews were semi-structured, meaning that a similar set of open questions were asked of each participant, with flexible follow-up questions based on the responses offered. Given the different circumstances in which they worked, the sets of questions differed slightly between the advice sector interviewees and the social landlord interviewees. In order to encourage the participants to be as open as possible, they were informed ahead of time that their responses would be kept anonymous in this report, with only the type of organisation they work for provided as identification.

The interview transcripts have been analysed using a method called thematic review, which is a common analytical tool within the social sciences. This involves reviewing the interview transcripts, comparing how each participant discussed certain issues and then considering whether themes can be drawn from their responses. For this research project, the software package NVIVO 15 was used to assist with organising and analysing the transcript data.

Secondary research

Secondary research, sometimes referred to as desk-based research, is a research method by which existing research material is gathered and analysed before being presented to answer or provide context for a research question.

This included gathering and analysing material which described housing conditions in Islington and beyond; the policies and practices of social landlords operating in the borough; and the role of the local advice sector. Additionally, given the subject matter of the project, particular focus has been given to setting out the legal and regulatory context which governs housing disrepair.

Quantitative data analysis

Advice organisations, including those in ISAP, gather a significant amount of data about their clients and the work they do to support them. Much of this data collection is directly necessary to provide the support offered to their clients, but, depending on the circumstances, may also be used for monitoring and evaluating the quality of the service being provided, for fundraising, and for campaigning purposes.

Presently, conducting research is not a significant motivation for data collection or usage by members of ISAP. Although members of ISAP have been able to share data which has contributed to this project, the level of detail which could be provided has been restricted by various factors, including the importance of client confidentiality and the application of GDPR to data which was not gathered with the explicit purpose of conducting research. Furthermore, various organisations across ISAP understandably gather and record data in a way which meets the unique needs of their own organisation, and so it is not necessarily possible to combine the information into an integrated dataset.

However, some of the advice agencies have been able to provide data for other purposes to be analysed as part of this research, which has made it possible to produce statistics and other information which, along with other research methods, provides a broader understanding of disrepair in Islington.