

Making an Impact

A summary of our work in 2025



**NATIONAL
HOUSING
FEDERATION**

Reflections from our Chief Executive

After years of fiercely advocating for the long-term vision and conditions needed to kickstart a generational boost in affordable housing, we are proud to have worked closely with our members and ministers in 2025 to achieve so much this year.

Together we secured a transformative package of measures announced in June's Spending Review.

It's a remarkable achievement that didn't come about through circumstance. The whole social housing sector demonstrated the determination, commitment and resilience needed to bring about significant policy change, which in turn will have a positive impact on millions of people's lives.

The social housing package announced at the Spending Review is no mean feat in the tough current economic climate, with so many demands on the public purse.

This was followed by a summer of consultations and, while we share the government's commitment to high quality and sustainable homes, we have worked hard to ensure regulation is deliverable and proportionate.

We have succeeded in positioning housing associations as key partners in helping the government achieve its targets, raising the sector's profile and helping to change public perception through impactful media coverage, powerful research, and effective political engagement.

This included giving evidence to the Environmental Audit Select Committee, Housing, Communities and Local Government Committee, Public Accounts Committee, Work and Pensions Committee and All-Party Parliamentary Group on Older People's Housing. As an organisation, we have also focused on the future with some long-term planning of our own. On 1 April 2025 we launched our new five-year business strategy, which was developed following widespread consultation with over 700 members, partners and residents. From these conversations, we developed three overarching sector ambitions, which the NHF will support its members to achieve by working towards five of its own strategic objectives, each with practical, measurable outcomes.

Our strategy is ambitious and focused on our members' social purpose.

We have seen real progress this year, but we cannot

rest on past success - we must build on it. We will continue to make sure the sector's voice is heard, to shape national policy, and to build understanding and support.

We are excited about what the future holds for social housing and look forward to more collaborative work with our members and partners to create an even stronger sector for generations to come.



Kate Henderson
Chief Executive, NHF

Delivering for our members

The Spending Review announcements in June included a potentially transformative package of measures to support social housing and provide long-term stability for the sector.

£39bn

investment in the Social and Affordable Homes Programme.

Building new homes

A £39bn investment in the Social and Affordable Homes Programme will be spread over the next ten years. Further housebuilding support will come from £4.8bn in financial transactions. Of this, £2.5bn will provide low-interest loans for social housing providers, which could support housing associations to start building more quickly and at a larger scale.

+1%

rent increases capped at CPI+1%.

Social housing rents

From 2026/27 for the next 10 years, rent increases will be capped at CPI+1%. We are pushing for an affordable and gradual weekly uplift for rents that are below the value set by the rent formula, which would enable housing associations to accelerate investment in new and existing homes.

£13.2bn

in funding for the Warm Homes Plan.

Quality of existing homes

The government will deliver its manifesto commitment of £13.2bn in funding for the Warm Homes Plan. We will work closely with ministers and officials to shape its development and delivery.

Building safety

The government confirmed that housing associations will be given equal access to building safety funding. Nothing is more important than resident safety, so this is an extremely positive step forward.

170

organisations sign our #SOSHousing letter.

Supported housing

Supported housing remains in financial crisis due to years of cuts, and we will continue to call for urgent funding to prevent further services from closing as part of our ongoing #SOSHousing: Save Our Supported Housing campaign. Our letter to the Prime Minister and Chancellor of the Exchequer highlighting the scale of the crisis was signed by more than 170 organisations, including our members, charities, local councils and frontline services.

Rebuilding financial capacity

Abri’s been proud to work alongside the NHF and fellow sector members to push forward rent convergence as an important policy.

The NHF-led modelling gave us a clear, evidence-based picture of how much convergence could improve the supply and quality of homes. The dataset and collection exercise was clear and effective. Having solid data like this is key to making real change, and the team handled it expertly despite the tight deadlines. As Co-Chair of the National Delivery Group, I’d urge members to support the NHF in making the case for our sector and in turn delivering the homes we all want to see.



— Gary Orr, Group Chief Executive at Abri

Delivering new homes

The social housing announcements made in the Spending Review, following a period of comprehensive and impactful influencing by the NHF, were welcome news indeed, especially the unprecedented £39bn investment in the Social and Affordable Homes Programme.

This funding will unlock schemes that have been in the planning for years, such as the £60m Reno regeneration project. We have now submitted a planning application for 212 new, high-quality, low-carbon homes in Moss Side on a brownfield site where the famous Reno and Nile nightclub was situated.

Having been left unused for decades, the scheme will celebrate its rich heritage and also deliver much-needed social and affordable homes, including accessible properties and those for later life.

The new homes will support Manchester City Council’s ambitious housing strategy, which aims to deliver at least 10,000 council, social and genuinely affordable homes by 2032.

We feel extremely privileged to work in partnership to submit plans for truly life-changing projects such as this, hopefully enabled by the new funding announcements.



— Charlotte Norman, Group Chief Executive, MSV Housing Group

Making buildings safe

The announcement of equal access for social landlords to building safety funding through the Remediation Acceleration Plan represents a major step forward for the sector, enabling housing associations to move ahead with essential remediation projects.

The NHF played a key role in driving this change by gathering from its members powerful, real-life examples of how funding gaps were slowing progress, making a strong and persuasive case to government ministers.

This breakthrough will allow social housing providers to accelerate remediation, ensuring residents live in safe, secure homes while helping the sector meet the government’s 2029 remediation target. It will also release capacity and resources to focus on our other priorities: improving homes and services, and delivering more safe, affordable housing for the future.

As one conference keynote speaker recently observed, “We are at a critical point in the building safety change curve.” Equal access to remediation funding will ensure that progress and change continue to move in the right direction.



— Paul Crawford, Chief Executive at LiveWest



Our response to the £39bn investment in the Social and Affordable Homes Programme was referenced by Sir Kier Starmer during Prime Minister’s Questions on the day of the Spending Review: “No wonder the National Housing Federation is welcoming this as transformative, offering real hope for the thousands who need safe, secure and affordable homes.”

— Kate Henderson, Chief Executive, NHF

A long-term plan for housing

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This year the government also launched a new long-term plan called Delivering a Decade of Social Housing Renewal.”



— Rhys Moore, Executive Director of Public Impact, NHF

None of this would have happened without a unified sector speaking as one, championing the long-term future of social housing and its capacity to build affordable homes for future generations.

Our work has been all encompassing, from continual engagement and dialogue with government officials to hard-hitting headlines in the national press, which kept social housing in the spotlight.

We have worked tirelessly to shape policy on behalf of our members and the residents they serve, ensuring the best possible outcome for our sector.

Our collaborative campaigning, alongside political and public influencing, has raised the profile of social housing and the crucial role it plays in providing safe, secure homes and vital support services to communities across the country.

Our focus will now turn from campaigning to working with the government to deliver its ambitions for housing, in partnership with our members and other key stakeholders.



NHF Director of Policy and Research, Alistair Smyth, talks about the supported housing crisis on Channel 4 News

Delivering for our members

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The NHF is the only organisation that provides a single, clear united voice for the whole sector, amplifying our members’ voice to the government, influential stakeholders and the media.

We are always in your corner - and we always will be. We are proud of our members and the work they do, day in day out, to provide homes and services to millions of people across the country. We are super focused on using our influencing and campaigning expertise to ensure social housing policy and the political environment we operate in helps our members achieve their key ambitions and deliver their social purpose.

We connect our members with each other and key stakeholders through our many engagement channels and calendar of events. And we always strive to know and understand their priorities so we can focus on the things that make the biggest difference to their business and the residents they serve.”

— Simon Nunn, Executive Director of Member Services, NHF



Here are some of our key highlights from 2025.

Shaping national policy

- In the run-up to the 2024 General Election, we campaigned alongside members for a long-term housing strategy to solve the country’s worsening housing crisis. The new government committed to publishing a strategy shortly after taking power and in July this year announced a new long-term plan called Delivering a Decade of Social Housing Renewal.
- Despite convergence being dismissed in rent consultation documents published last autumn, our collective influencing work ensured a consultation was part of the Spending Review package announced in June.
- The sector’s campaign for long-term investment in social housing paid off, with the government committing to a 10-year rent settlement from 2026/27 with increases capped at CPI+1%.
- We secured a landmark £39bn investment from the government for the next Social and Affordable Homes Programme.
- We worked closely with Crisis and Shelter to campaign for investment in social homes at the Spending Review, championing the crucial role our sector plays in ending homelessness, especially for children in temporary accommodation.
- Through our public lobbying work and engagement with officials and politicians, we secured over £13bn for the retrofit and decarbonisation of homes. We are working hard to ensure the social housing sector secures the portion of this needed to meet its energy efficiency targets.

Representing members’ views

- Our extensive strategic review consultation with members ensured that our new five-year business strategy clearly reflects and supports the sector’s key housing ambitions as well as acknowledging the challenges, strengths and vulnerabilities that social housing is facing.
- Through our ongoing conversations with the Department of Work and Pensions, we shared member views and concerns about changes to Universal Credit, pension poverty, rents, and the landlord portal.
- We helped ensure regulation is clear, actionable and deliverable through our submissions and responses to various consultations including Leaseholders and Service Charge reform, the Renters Rights Bill, Competence and Conduct Standard, and heat networks regulation.

Building understanding and support

- We have raised the profile of social housing nationally with hard-hitting press stories, including the impact a lack of suitable supported housing has on delayed discharges from hospital, and severe social housing shortages in some parts of the country, resulting in a 100-year wait for a family-sized home.
- Through our Supply Development Network and one-to-one engagement, we’ve continued to support members’ delivery ambitions, share insights and address challenges.
- We were proud to host another successful EDI in Housing conference, bringing together leaders from across the sector to share ideas and inspire change.

Representing members' views

- Our first Housing Community Summit in September 2024, held in collaboration with the Chartered Institute of Housing, was hugely successful and sold out. We expanded capacity for this year's event, which saw over 3,000 people join us at Liverpool's Arena and Convention Centre to hear valuable insights and fresh perspectives from experts and speakers on a wide range of housing-related topics.
- Members continue to make great use of our EDI tools and resources, embedding inclusive practices into their organisations.
- We facilitated learning on Tenant Satisfactory Measures and grew attendance at the Customer Experience and Resident Engagement conference, alongside continual engagement with residents through our Tenant Advisory Panel, networks and webinars.

Sharing expert insight and analysis

- In March, we launched new research which revealed that housing associations would be able to deliver 91,000 additional new affordable homes if the government provided funding to remove unsafe cladding. In June's Spending Review, the government announced equal access for social landlords to building safety remediation funding.
- In August, we published new data which showed that one in 10 homes for people with support needs in England is at imminent risk of closure due to ongoing funding challenges and financial pressures, calling on the government to urgently commit to an emergency fund and long-term, sustainable funding for support services.

NHF partnerships

Since April 2025, our partnerships have saved members over £70,000.

Our partners have connected with members over 40 times via member groups, conference speaking slots, and newsletter content, sharing new innovations and specialist expertise.

We'll continue to talk to members about the great suppliers they're working with to ensure our partners complement the work of the NHF, and broker deals that provide value for members and are the right fit for their businesses.

Value for money membership

“Offering value for money means doing everything we can to keep our member fees as low as we possibly can, while ensuring the NHF runs as efficiently as possible. We aim to be fair and transparent, writing to members each year to explain how their fees are calculated. Every single penny we receive from these fees is reinvested into delivering impact for our members, the residents they serve, and the sector as a whole.”

— Irfan Umarji, Executive Director of Finance and Business Services, NHF



Chair's closing remarks

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As always, this has been a busy year for the NHF and a very successful one. My colleagues have worked diligently to maximise the sector's impact on the public through targeted media campaigns, and on politicians through evidence-based individual meetings, ministerial roundtables, membership of government task forces and expert groups, and appearances at select committees.

Over the past year we are proud to have worked closely with our members and ministers to secure the most ambitious Social and Affordable Homes Programme we've seen in decades. It is a privilege to chair such a well-run organisation, which does so much to further the social purpose of its members.”

— Maggie Galliers CBE, NHF Chair



Keep in touch

The NHF is the voice of England's housing associations.

Our housing association members provide homes for around six million people, and are driven by a social purpose: providing good quality housing that people can afford.

We deliver positive change for our members by understanding and anticipating the critical issues affecting their businesses and the sector.

To find out more about our work, and how you can get involved, get in touch with your local External Affairs Manager by contacting eam@housing.org.uk.

If you work for an organisation with an NHF membership, then you are an NHF member.

Did you know that as an NHF member, you automatically get access to a host of member benefits? These include exclusive updates, resources and services, webinars and networking events, and discounted tickets to all NHF conferences.

The best way to make the most of your membership is via our newsletters. We provide a suite of exclusive newsletters tailored to keep you up to date on the things that matter most in your job. These include:

- Crucial updates on developments in all areas of social housing.
- Examples of best practice.
- Opportunities to connect with peers and develop your professional network.
- Resources such as policy and legislation briefings, webinars, toolkits and guidance on key housing issues.

At the NHF, we know you want just the information that's relevant to you. That's why our newsletters are tailored for colleagues working in different types of social housing, different teams and different roles – and at all levels.

To see the full range of our newsletters and sign up, register on the NHF website and update your communication preferences in **My account**.

If you need any assistance, please contact communications@housing.org.uk.

Upcoming events

You'll also see us at our award-winning conferences taking place across 2026.

To find out more about these ticketed conferences, and our other free member events, scan the QR code



Comms and Influencing in Housing 2026 22 January, London

Board Leadership 2026 12-13 February, London

Customer Experience and Resident Engagement 2026 24 February, London

Housing Finance 2026 25-26 March, Liverpool

Quality Homes 2026 15 April, Birmingham

Development and Regeneration 2026 23 April, London

Affordable Home Ownership 2026 4 June, London

Housing Governance 2026 18 June, London

The Housing Community Summit 2026 8-9 September, Liverpool

Leaseholder and Tenant Service Charges 2026 23 September, London

Treasury in Housing 2026 8 October, London

Audit and Risk 2026 11-12 November, Birmingham

National Smaller Housing Associations' Conference 2026 2 December, Virtual



Staff mark the NHF's 90th anniversary in June 2025