

# [RSH identifies key risks facing social housing sector in 2022 and beyond](#)

Press release

The Sector risk profile sets out the main risks facing the social housing sector and some of the actions registered providers should be taking to manage those risks.



The Regulator of Social Housing today (20 October) sets out its view of the key risks and challenges facing the social housing sector. Against a very challenging and fast-moving economic backdrop, the Sector Risk Profile highlights a significant number of specific risks for social housing providers that boards need to manage in meeting the regulator's standards. Some areas of risk are also relevant to councillors where their authority is responsible for local authority homes.

The report shows that providers face substantial financial pressures. High inflation is impacting on operating costs and the cost of debt is rising at the same time as increased cost of living pressures on tenants, a proposed rent cap, and a weakening housing market. To maintain financial resilience, providers need to continue responding appropriately to the changing conditions. Boards and councillors will need to have a clear sense of their priorities and make trade-offs. They must ensure that their mitigating actions are strategic and timely, underpinned by stress testing and robust planning, and communicated effectively to stakeholders.

Alongside their financial viability, tenant safety and the delivery of landlord services are key responsibilities which boards must continue to prioritise. Providers are planning significant investment in existing homes to meet quality, building safety, and decarbonisation commitments. This must be underpinned by robust data on stock condition, a clear understanding of policy changes in these areas, and properly engaging with and listening to tenants. Boards will also need to recognise that delaying investment in existing stock could increase cost pressures over the long term and damage the sector's reputation.

Demand for new homes remains high even as the economics of development become more uncertain. Providers will need to consider carefully how to assess new development, ensuring that risks are tightly managed, including investment in market-sale homes which could affect providers' core social housing business.

Fiona MacGregor, Chief Executive at RSH, said:

Providers must take a strategic approach to managing the significant risks we have identified in our Sector Risk Profile and act appropriately to maintain their continued financial viability. Boards and councillors are the custodians of people's homes, and it's absolutely vital that tenants' homes, safety and the delivery of essential landlord services are not put at risk.

The annual publications are available on the [Sector risk profiles page](#).

### Notes to editors

1. For press office contact details, see our [Media enquiries page](#). For general queries, please email [enquiries@rsh.gov.uk](mailto:enquiries@rsh.gov.uk) or call 0300 124 5225.
2. The Regulator of Social Housing promotes a viable, efficient and well-governed social housing sector able to deliver and maintain homes of appropriate quality that meet a range of needs. It does this by undertaking robust economic regulation focusing on governance, financial viability and value for money that maintains lender confidence and protects the taxpayer. It also sets consumer standards and may take action if these standards are breached and there is a significant risk of serious detriment to tenants or potential tenants.

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## [£180 million to improve children's development in the early years](#)

Every region in England will benefit from programmes to improve teaching of children's early speech, language and numeracy, along with professional development to build strong leadership skills and improve the understanding of children's development. New opportunities will also be provided for graduates looking to embark on a career in early years teaching, as well as

staff looking to train as early years special educational needs coordinators (SENCOs).

Evidence shows that access to early education is crucial in supporting children to thrive in adulthood and contribute to society. The [Education Endowment Fund](#) has also shown that improving young children's pre-school language skills could boost the economy by up to £1.2 billion over the course of their lifetimes.

Up to £180 million of government funding over the three years will support the sector to focus on children's development in their earliest of years and help to address existing recruitment and retention challenges. It follows commitments by the Government to improve parents' access to affordable, flexible childcare through ambitious reforms, for which work continues.

Minister for Schools and Childhood, Kelly Tolhurst, said:

The early years of a child's life are vital, not only in establishing important developmental skills, but also in building a lifelong love of learning that will help them succeed in adult life.

I'm really proud of the quality and dedication of our early years workforce. This package of support is a huge investment in their skills and professional development, because raising the status of this important sector is key to its growth.

The Nuffield Early Language Intervention (NELI) programme, which has already helped to boost the speech and language skills of an estimated 90,000 children, will also continue this academic year.

The Department for Education, in partnership with the Department of Health and Social Care, has also launched a new '[Better Health – Start for Life](#)' campaign, providing parents of children aged 0 to 4 with practical advice and tips to help them develop their child's language and literacy skills before starting school. Funding from today's announcement will also support parents to gain additional advice through new Family Hubs, expected to open in the first half of 2023.

Today's package of support, which will benefit pre-school children all over England, includes:

- **Early maths, language, and social development training for 10,000 professionals through the third phase of the Professional Development Programme (PDP3)** – more than 1,300 professionals in 51 local authorities were provided with bespoke training designed to support the learning and development of children affected by the pandemic during the second phase of this programme, meaning around 20,000 children will have benefited from better trained, more confident staff;

- **The national rollout of the Expert and Mentors programme to provide bespoke leadership support to 7,500 early years settings and childminders** to address the impact of the pandemic on children in their care. This support is free and available across the country to eligible settings. Around 200 settings across the North of England, Lancashire and Yorkshire received support through a pilot of this programme this Spring;
- **Graduate-level specialist training** leading to early years teacher status – evidence is very clear that higher qualifications are consistently identified as a predictor of higher quality and associated with better child outcomes;
- **Support for nearly 6,000 early years professionals to achieve the National Professional Qualification in Early Years Leadership (NPQEYL)** which is designed to support early years leaders to develop expertise in leading high-quality education and care, effective staff and organisational management, and support the recovery of children’s development that has been impacted through the pandemic;
- **Training for up to 5,000 Special Educational Needs Coordinators (SENCOs)** to help identify children’s needs earlier so they have the right support. A commitment reaffirmed in the SEND Green Paper;
- **A new network of 18 Stronger Practice Hubs** to support early years practitioners to adopt evidence-based practice improvements, build local networks for sharing effective practice and cultivate system leadership;
- **A new universal online child development training offer** to help staff improve their knowledge and understanding of how pre-school children develop, as well as training for early years professionals to help parents and guardians encourage their children’s development at home;
- **The continuation of the Nuffield Early Language Intervention (NELI) programme** during the academic year 2022-23 – building on the two-thirds of primary schools which have already benefitted from this investment, improving the speech and language skills of an estimated 90,000 children in reception classes.

This investment builds on continued work to put children’s education and skills back on track after the pandemic. The government has set a target of 90% of primary children reaching the expected standard in literacy and numeracy, with wider investment confirmed to help every young person leaves school with a strong grasp of these skills.

The government continues to consider responses to its consultation on

regulatory changes in childcare and will respond in due course.

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## [New bill to keep Britain moving during transport strikes](#)

- law will ensure that transport services keep running during strike action
- the bill will keep Britain moving, allow businesses continuity of some services and allow passengers to still go to work, school and medical appointments
- delivers on Prime Minister's commitment to introduce the legislation within first 30 days of Parliament sitting

The government has today (20 October 2022) taken the first steps to ensure transport strikes no longer grind the country to a halt.

The Transport Strikes (Minimum Service Levels) Bill means, even during the most disruptive of strikes, a certain level of services will still run. This will allow passengers to go to work, attend school and make vital medical appointments and allow businesses to continue to grow the economy.

As well as the huge impact on people's day-to-day lives, economists have assessed that the first wave of rail strikes alone, in June 2022, cost the UK economy nearly £100 million, putting extra pressures on business and stopping people across the country from accessing their workplace during a cost-of-living crisis.

This law will mean businesses and passengers are no longer disproportionately and unfairly hit in the pocket through events outside of their control and the decisions of striking workers and the unions.

The Prime Minister is delivering on her commitment to introduce the legislation within her first 30 parliamentary sitting days and meets a Conservative Party manifesto commitment to limit the impact strikes have on hardworking people and businesses across the country.

Prime Minister Liz Truss said:

Hardworking people and businesses should not be held to ransom by strike action which has repeatedly crippled our transport network this year.

This legislation delivers on our 2019 manifesto and will not only limit the unions' ability to paralyse our economy, but will ensure passengers across the country can rightly continue to get to work,

school or hospital.

Transport Secretary Anne-Marie Trevelyan said:

Strikes have affected nearly all of us over this last year – whether that means losing out on a day’s pay at work, having to close your business, missing vital medical appointments or stopping our children from getting to school.

It is vital that public transport users have some continuity of service to keep Britain moving and growing – this legislation will give everyone the certainty they need to carry on with their daily lives.

The legislation will mean:

- a minimum service level must be in place during transport strikes – if this is not delivered, the unions will lose legal protections from damages
- employers will specify the workforce required to meet an adequate service level during strikes and unions must take reasonable steps to ensure an appropriate number of specified workers still work on strike days
- specified workers who still take strike action will lose their protection from automatic unfair dismissal

The bill will set out the legal framework to allow minimum service levels to not only be set across the entire transport sector, but also implemented and enforced. The specific details of how minimum service levels will apply to transport services will be set out in secondary legislation in due course after a public consultation.

The intention of the legislation is that relevant employers and unions agree a minimum service level to continue running during all strikes over a 3-month period. If such a level cannot be agreed, an independent arbitrator – the Central Arbitration Committee – will determine the minimum number of services.

The bill will undertake its first reading today. The legislation is expected to come into force on transport services across the country in 2023 and follows similar rules already in place in countries across Europe, including France and Spain.

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# Better broadband for rural Northumberland under government's Project Gigabit

- UK Government awards £7.3 million contract to upgrade broadband for more than 3,750 hard-to-reach North Northumberland premises
- GoFibre to build lightning-fast gigabit-capable connections more than twenty times faster than 'superfast'
- Made possible via Project Gigabit, the government's £5 billion plan to boost broadband across the UK

Borderlink Broadband, trading as GoFibre, will work with the Department for Digital, Culture, Media & Sport (DCMS) and Northumberland County Council to enable thousands of hard-to-reach homes and businesses to access gigabit-capable broadband, made possible by £7.3 million of DCMS investment.

The project will cover towns, villages and hamlets across the area including premises near to Berwick-upon-Tweed and Wooler, subject to further survey completion. The contract has been signed and planning is now underway, with construction due to begin in Spring 2023.

The multi-million-pound contract is the second GoFibre will deliver in the North of England under Project Gigabit, following the recent announcement that the Scottish independent broadband provider will provide gigabit-capable connection to more than 4,000 homes and businesses in Teesdale under a £6.6 million contract.

Gigabit-capable networks are lightning-fast and fit for the future, allowing communities to upload and download data with none of the disruptions associated with ageing copper networks. More than 70 per cent of the UK can access gigabit connections – such as full fibre – but these are mostly in urban areas which is why the government is investing £5 billion to connect hard-to-reach areas that might otherwise miss out.

Sam Calvert, Chief Revenue Officer at GoFibre, said:

At GoFibre, everything we do is guided by our mission to support the development and prosperity of local communities across Northern England and Scotland with high-quality broadband services.

We're delighted to have been awarded our second contract as a

trusted partner under the government's Project Gigabit scheme with today's announcement providing an exciting opportunity for us to extend our services to the people of North Northumberland.

Having already embedded ourselves within the Berwick community, we're strengthening our ties with North Northumberland by helping locals to connect with each other and thrive, thanks to a reliable broadband connection. This opens up opportunities for economic growth, education and employment with everybody deserving access to world class connectivity which we're looking forward to bringing to North Northumberland.

Digital Infrastructure Minister, Julia Lopez, said:

North Northumberland will be one of the first places to benefit from this government's multi-million pound investments to bring people in hard-to-reach areas the broadband speeds they deserve.

Faster gigabit broadband will mean families no longer have to battle over bandwidth and people in rural areas will get the speed, reliability and freedom to live and work flexibly.

GoFibre is a Scottish independent broadband provider bringing full fibre broadband services to homes and businesses across Scotland and the North of England. This is the third contract that has been awarded under Project Gigabit.

The fast, reliable networks delivered by Project Gigabit will level-up mostly rural and remote communities across the UK, as well as tackling pockets of poor connectivity in urban areas. Having the fastest connections also means the UK is fit for the future, with broadband infrastructure designed to deliver for people's needs for decades to come.

Cllr Richard Wearmouth, Northumberland County Council's deputy leader and portfolio holder for corporate services, said:

I'm really excited to see the plans for the rollout of gigabit-capable broadband speeds in North Northumberland.

This will enable thousands of our residents living and working in rural areas to access the fastest and most reliable connection speeds available and will make accessing every-day activities – such as online banking, video calls, gaming and streaming – much more efficient.



Not only will this benefit our rural communities but will support the levelling-up of our rural businesses too, allowing for better innovation and collaboration opportunities.

Following a £164 million investment earlier this year from Gresham House's sustainable infrastructure strategy, BSIF, GoFibre is accelerating its rollout of full fibre broadband throughout Scotland and the North of England, enabling the company to transform more lives and address the UK's digital divide. GoFibre already has a presence across East Lothian, Fife and the Scottish Borders, with the aim to reach hundreds of thousands of homes over the next three years.

See [GoFibre's full range of full fibre broadband services](#) where households and businesses can register their interest.

–ENDS–

## Notes to Editors

- Project Gigabit is DCMS's flagship £5 billion programme to enable hard-to-reach communities to access lightning-fast gigabit-capable broadband
  - The North Northumberland contract assigns around £7.3 million of UK government funding to build a gigabit-capable broadband network to more than 3,750 local premises, subject to survey completion
  - GoFibre is the trading name for Borderlink Broadband, a Scottish independent broadband provider founded in 2017 to address the need for faster broadband in rural areas. The company secured an investment of £164 million in early 2022 from Gresham House's sustainable infrastructure strategy, BSIF, to accelerate its rollout of full-fibre broadband throughout Scotland and the North of England, enabling the company to transform more lives and help to address the UK's digital divide. The company is headquartered in Edinburgh, with an engineering depot in Berwick-Upon-Tweed
  - With GoFibre, customers can access speeds of between 100Mbps and 10Gbps, with standard pricing starting at £36 per month
  - See [GoFibre's full range of full fibre broadband services](#) where households and businesses can register their interest
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# Chief of the Defence Staff Lord Mayor of London Defence & Security Lecture

My Lord Mayor, Your Excellency, Ladies and Gentlemen,

It is a privilege to be here at Mansion House to deliver your Annual Defence and Security Lecture and thank you for those kind words, and for the many ways the Corporation of the City of London supports the Armed Forces, and your charitable and professional endeavours for the people of Ukraine.

This is my first public speech since before the summer, and the theme – continuity and change – feels worryingly a little more apt today than it did when I chose it back in September.

But let's start with the remarkable and historic events of last month.

In performing our last duty to Her Majesty The Queen – and our first duty to His Majesty The King – we saw the very best of the British Armed Forces.

The spectacle of those ten days, the pageantry, the horses, the gun salutes, the remarkable sight of 140 sailors pulling the state gun carriage, the strength and solemnity of those ten grenadiers who carried Her Majesty's coffin, all sent a message to the world about our country.

It's an example of what the academic, Professor Julian Lindley-French, has termed British elan – a strategic brand, executed with such style and assurance that it becomes a form of power in itself.

And yet these are very serious times, as The Lord Mayor said. We have a war in Europe. Political turbulence at home. A worrying economic outlook, domestically and internationally, compounded by growing food and energy insecurity.

So, it seems appropriate to offer some thoughts through a Defence lens on what this is all about, what is our role and what comes next.

And I hope I may be permitted to add a third 'C' into the title of this speech retrospectively and that is Confidence.

Because my premise is three-fold:

First, that Russia's invasion of Ukraine is the spur to rediscover our confidence and self-belief: in our democratic values, in the rule-of-law, and in the collective power of the international community.

Secondly, that we should recognise the authority and agency that the military instrument offers, and we should willingly embrace the ability of the Armed Forces to support our national interest in all its forms.

And third, that we should be confident that the vision for the Armed Forces

in last year's Integrated Review is the right one; and the forthcoming IR Refresh is an opportunity to contribute even more to our nation's security and prosperity.

So, what is it all about?

I've always been of the view that Putin made a strategic miscalculation by invading Ukraine, and the truism is more accurate than normal, that strategic errors lead to strategic consequences.

Eight months on, Putin's problems are mounting. He's undermined Russia's status as a great power, mortgaged his country's economic future, repelled its neighbours in the 'near abroad' and even China is losing patience. Meanwhile, his troops are ceding ground, running out of ammunition, and winter is coming.

And while handing call-out papers to political dissidents and protesters may be a ruthless way of dealing with opposition to his regime, it is a hopeless way to build an Army.

He has few options left – hence the nuclear rhetoric. And while this is worrying and deeply irresponsible, it is a sign of weakness, which is precisely why the international community needs to remain strong and united.

Ukraine, on the other hand, continues to perform magnificently. In my most recent visit to Kyiv, my message to General Zaluzhnyi was one of admiration, and that the United Kingdom will stand by Ukraine for as long as necessary.

But we also need to recognise that there is more at stake than the future of a single country, vital as that struggle may be.

Almost four hundred years ago, the Peace of Westphalia established the principle that no one state should violate the sovereign borders of another.

At a similar time, the Dutch Lawyer Hugo Grotius laid the foundations for international law, and the rules which governed the behaviour of nation states in the global commons.

In more recent times, the Atlantic Charter and the founding of the United Nations, shaped the modern world around the principles of self-determination, democracy and human rights.

And yet President Putin believes the rules do not apply to him. That his Army can cross international borders with impunity. That he can renege on commercial agreements and turn off the gas to Europe, and it doesn't matter. That he can close access to the Black Sea ports to merchant vessels and millions will die, and it doesn't matter.

But these things do matter. And that is what this is all about.

These things matter to the thousands of Ukrainians who are dying and suffering every single day.

And they matter here in the City of London too, because markets thrive on stability, and our prosperity rests on a world that is safe for the passage of trade.

And when the rules are broken, volatility and instability follow. When aggression is left unchecked the costs ricochet through global markets. This affects people everywhere, and especially the world's poorest.

This is more than a war over the borders on a map. This is about the future of international security and the peace and prosperity that we in this country have been so fortunate to enjoy for much of lives.

So then what is our role?

The role of the United Kingdom Armed Forces, even with a war in Europe, is more than just focusing on defending the nation.

It is about a maximalist approach to the military instrument. Using our power and influence in all its guises: both to further our security and prosperity. But especially – when we get it right – to add to the agency and authority of the British Government and the nation.

You are seeing that in our response to Ukraine.

I am immensely proud of the British Armed Forces and the role that we are playing, whether training alongside Ukraine since 2014, and that we are now training thousands more here in the UK: an effort that has expanded to include contributions from Canada, New Zealand, Sweden and others.

I am proud that we were the first European nation to provide lethal aid. And that our Defence Secretary, Ben Wallace, did so much to galvanise other nations to do the same through the establishment of the International Donor Coordination Centre in Germany.

But both the previous and current British Prime Minister have demanded even more. They want defence to work alongside trade and diplomacy to deliver closer relationships with India, Japan and Australia. To deliver our Indo-Pacific tilt and support broader government efforts, whether Levelling Up, Maintaining the Union, or our international strategic partnerships.

And it was illuminating to see that when the Prime Minister of the world's third largest economy, Japan, came together with the Prime Minister of the fifth largest economy in Downing Street last May, the rather boring headline announcement was about a Reciprocal Access Agreement – a technical measure to enable visiting forces. That is what I mean about the military doing far more than just defence and security.

Across this country, Defence secures more than 400,000 jobs, a large proportion of which are high-skilled, high-demand STEM subjects.

We are one of the largest providers of training and skills in the country. There are more than 130,000 uniformed cadets between the ages of 12 and 18, supported by 30,000 adult volunteers. Within the Armed Forces, there are more

than 20,000 apprenticeships underway at any one time.

We spend more than £20 billion with British industry every year. And in 2020 we generated almost £8 billion in defence exports, more than any other European country.

This is the full extent of the military instrument. And what this really provides is not just productivity or value-for-money. The real value is the agency and authority it offers.

And now the Government has committed to increasing Defence spending further, even with a tough economic outlook. This is really significant.

For most of my career, our story has been one of contraction and decline. Now we have the prospect of growth and acceleration.

And that leads me to what comes next.

We have the continuity of last year's Integrated Review, the central elements of which have been borne out by recent events:

The shift from an era of counter-terrorism operations to one of state-based competition.

The acknowledgement of Russia as the most acute threat to the United Kingdom.

The centrality of nuclear deterrence and collective security.

And recognising that our broader security needs to also embrace health and climate change. And that we need to embrace security for prosperity and prosperity for security.

What has changed since last year's review though is the speed and scale of Russia's aggression.

But we should nonetheless be supremely confident about our alliance with NATO: an alliance with more than 3 million people under arms, and with a combined GDP of \$15 trillion compared to just \$1.7 billion for Russia.

Even without the United States, the European members of NATO spend 3-4 times more on Defence than Russia.

So, the question is – with the potential increase to 3% of GDP on Defence, where can we make the most useful contribution?

Britain's forte has rarely been matching its adversaries in terms of mass.

Our approach has tended to reflect the British Way of Warfare, as described by the military theorist Sir Basil Liddell Hart almost a century ago:

The belief that Britain is an expeditionary rather than a continental power.

That our interests are best served by the indirect application of power – particularly economic power – by, with and through our partners.

And that we focus to ensure we provide disproportionate effect and to achieve operational advantage.

This audience will recognise these aspects in the City's own strengths. The capital flows, the deal-brokering, the expertise in mergers and acquisitions; the adherence to the stability that the rule-of-law provides for the capital – and that is what makes London one of the pre-eminent centres for global financial services.

But, looking forwards, we need to have some humility to look again at some of the risks we've taken in recent decades.

We need Armed Forces that are match fit, or more to-the-point, "war-fit", to meet the demands of state-on-state competition, better supported by more resilient supply chains and a greater capacity in our industrial base.

We need to be more agile. Bolder and braver in embracing technology and doing that much, much faster.

We may need to temper our tendency for bespoke procurements and constant commercial competition when we could simply go shopping instead. Why not choose what is available on the market today especially if it means we can get the capability sooner?

And while the threat posed by Russia is a generational challenge, we don't have the luxury of a simple choice over whether to double down on the security of the Euro-Atlantic or see through our tilt to the Indo-Pacific.

The shrinking of the Arctic Ice caps will halve the journey time between European and Asian markets. Climate change will fuel conflict and inequality. And health and energy security will become even more tied to international security.

This means having Armed Forces that are global in outlook. Anchored in NATO, and ready to fight alongside our allies in Europe, but tilting as necessary to Indo-Pacific or wherever in the world our British interests are at stake.

We do this by delivering projects like AUKUS. An audacious piece of statecraft, that strengthens a key ally, opens a world of possibilities for greater Australian-UK and American technological collaboration, and opens the prospect of growing our own submarine force.

FCAS is another example – the UK's sixth generation fighter. A project with the potential to do for combat air what AUKUS is doing for nuclear propulsion. A project that could shape our defence industrial relationships with Italy and Japan for the rest of the century.

The same potential exists for the Army's Future Soldier programme and our growing ambitions in autonomous, hypersonic and quantum technology. Each of them a transformational opportunity; with the power to facilitate our post-Brexit relationships, catalyse our science and industrial bases, generate growth, make us safer and help the nation to prosper.

And the more we achieve, the more our authority grows, and the stronger the example to our allies and partners. This is how we grow our national and collective authority.

So, in drawing to a close, this magnificent thing we call the military instrument is much more than the crucial role we play to defend the nation and the rules-based system the City uses to continue to be the economic powerhouse which drives our prosperity.

It is also a tool to help drive a broader national agenda. And when we get it really right, then we enhance the authority of the British government, and with it our nation's strength and security in this competitive world.

Thank you.