

September 2026

1. Executive summary

Squared has completed a self-assessment against the Consumer Standards. The Board representatives are broadly satisfied that Squared is compliant with the Consumer Standards. Overall, the evidence demonstrates that the organisation is meeting the requirements of the standards, with no areas of fundamental non-compliance identified.

The overall assurance rating is:

Amber — compliant with identified opportunities for enhancement

This reflects that Squared is meeting the requirements of the Consumer Standards, evidence exists to demonstrate compliance, and several areas would benefit from additional assurance, consistency or more formal documentation. The identified actions are improvement actions rather than corrective actions to address non-compliance.

2. Scope and methodology

Squared adopted a Consumer Standards self-assessment action tool to complete the Board self-assessment. The approach involved the senior management team gathering evidence, evaluating compliance, providing explanations, identifying responsible owners and setting key actions to further improve compliance.

The exercise was led by the Head of Homes and Head of Property Services and reviewed by Business Support and Governance, the Business Support and Governance Director and the Chief Executive Officer. It was then shared with designated Board members to assess compliance and support presentation to the Board.

3. Overall assurance position

Consumer Standard	Overall Rating	Green	Amber	Red	Summary Position
Safety and Quality	Amber	0	12	0	Appropriate arrangements are in place to manage landlord health and safety, property compliance and quality of homes. Opportunities remain to further strengthen assurance through more formal reporting, evidence and ongoing monitoring.

Consumer Standard	Overall Rating	Green	Amber	Red	Summary Position
Transparency, Influence and Accountability	Amber	12	9	0	Squared demonstrates openness, accountability and a commitment to listening to customers. Existing engagement and complaints arrangements provide assurance of compliance; with opportunities to further develop customer influence, reporting and documented evidence.
Tenancy	Green	14	4	0	Tenancy management arrangements are operating effectively. Remaining recommendations (Re: criteria SE4 and SE6) focus on strengthening evidence and governance, not addressing compliance concerns.
Neighbourhood and Community	Amber	4	5	0	Effective partnership working and neighbourhood management arrangements are in place; with opportunities to further strengthen evidence, reporting and assurance.

4. Key Board observations

The Board noted positively that:

- There is clear commitment from the Leadership Team to continuous improvement.
- Operational practice is generally stronger than the level of documented evidence in some areas.
- Existing Board reporting provides assurance across many operational areas.
- The self-assessment has been undertaken honestly and proportionately.
- Improvement actions are focused on identifying opportunities to strengthen governance assurance and continuous improvement, rather than addressing regulatory concerns.

5. Assurance by Consumer Standard

5.1 Safety and Quality Standard

Assurance rating: Amber

Assessment profile: 0 green, 12 amber, 0 red

Appropriate arrangements are in place to manage health and safety responsibilities, property compliance and the quality of homes. The self-assessment identifies that core processes, policies, reporting and operational controls are in place, including asset management, repairs and maintenance, health and safety compliance reporting, damp and mould tracking, and capital investment planning.

Main assurance strengths

- Asset management arrangements and capital investment planning are in place.
- Health and safety compliance is monitored through operational reporting and Board reports.
- Repairs, maintenance and planned improvement services are supported by policies, systems and customer reporting channels.
- Damp and mould, emergency repairs, statutory compliance and risk assessment activity are monitored operationally.
- No red-rated compliance concerns were identified.

Key improvement actions

- Complete remaining stock condition surveys and establish a rolling programme to survey at least 20% of homes annually.
- Finalise and approve key compliance policies, including property compliance, asbestos, fire safety and gas safety customer information.
- Implement and embed compliance software to improve tracking, escalation and reporting of statutory actions.
- Strengthen recording of customer contact and communication in MRI.
- Publish clearer information for customers on repair timescales, safety responsibilities, Decent Homes and adaptations.
- Improve evidence of value for money outcomes, customer feedback and customer influence in repairs and planned works.

5.2 Transparency, Influence and Accountability Standard

Assurance rating: Amber

Assessment profile: 12 green, 9 amber, 0 red

Squared demonstrates openness, accountability and a commitment to listening to customers. Existing engagement, complaints and communication arrangements provide assurance of compliance, with opportunities to strengthen customer influence, reporting and documented evidence.

Main assurance strengths

- Customer profile data, customer surveys, complaints data and service insight are used to understand customer needs.
- Multiple communication channels are available, including digital, paper, telephone and face-to-face routes.
- Translation, interpretation and accessible formats are available on request.
- Complaints handling, safeguarding, ASB and customer engagement activity provide assurance and insight.
- A Customer Engagement Strategy has been developed to strengthen customer influence.
- No red-rated compliance concerns were identified.

Key improvement actions

- Improve recording of communication preferences, support needs and accessibility requirements.
- Develop customer diversity, vulnerability and outcomes reporting dashboards.
- Strengthen evidence that services are accessible to different customer groups.
- Broaden meaningful engagement opportunities and strengthen evidence of customer influence.
- Improve visibility of advocacy, representation and customer rights information.
- Strengthen annual reporting on complaints, fairness, protected characteristics and service outcomes.

5.3 Tenancy Standard

Assurance rating: Green

Assessment profile: 14 green, 4 amber, 0 red

Tenancy management arrangements are operating effectively. The assessment identifies that allocations, tenancy sustainment, partnership working and housing management arrangements are generally in place and operating. Remaining recommendations focus on strengthening evidence, consistency and governance.

Main assurance strengths

- Allocations and tenancy processes are supported by operational policies and partnership working.
- New tenancy activity and contribution to homelessness prevention are reported to the Board.
- Tenancy sustainment and move-on pathways are supported through operational arrangements.
- No red-rated compliance concerns were identified.

Key improvement actions

- Keep allocations policies aligned with local housing strategies and statutory duties.
- Strengthen processes for matching properties to customer needs, including adapted and specialist housing.
- Review approaches to under-occupation and overcrowding.
- Consider a tenancy fraud policy and strengthen team member awareness of fraud risks.
- Review allocations appeals and review processes.
- Maintain accurate CORE reporting and governance oversight.

5.4 Neighbourhood and Community Standard

Assurance rating: Amber

Assessment profile: 4 green, 5 amber, 0 red

Effective partnership working and neighbourhood management arrangements are in place. The assessment identifies opportunities to strengthen evidence, reporting and assurance around neighbourhood management, ASB, hate incidents, domestic abuse and partnership activity.

Main assurance strengths

- ASB and safeguarding reporting is provided through Board reporting.
- Partnership working is evident across ASB, safeguarding and community-related activity.
- There are arrangements to respond to ASB, hate incidents and domestic abuse.
- No red-rated compliance concerns were identified.

Key improvement actions

- Strengthen consistency of partnership working across service areas.
- Improve customer awareness of ASB and hate incident reporting routes.
- Review and refresh relevant ASB, hate incident and domestic abuse policy content.
- Strengthen monitoring and reporting of ASB and hate incident outcomes.
- Improve coordination with specialist domestic abuse agencies and local authority partnership forums.
- Improve measurement and reporting of neighbourhood and community outcomes.

6. Cross-cutting improvement themes

Across the self-assessment, the main themes for further assurance are:

1. **Documented evidence:**
Strengthen documentary evidence where operational practice is already in place.
2. **Board reporting:**
Improve consistency of Board assurance reporting, including clearer commentary on risks, mitigations, overdue actions and customer outcomes.
3. **Customer outcomes:**
Provide more evidence of outcomes for customers, including case studies, satisfaction data and learning from complaints.
4. **Policy governance:**
Review and refresh key housing, safety, repairs, ASB, safeguarding and customer-facing policies as part of the normal policy cycle.
5. **Customer communication:**
Increase visibility and accessibility of customer information across the website, portal, letters and customer engagement routes.
6. **Data and systems:**
Improve data quality, monitoring dashboards and system use, especially for compliance tracking, customer needs, vulnerabilities and communication preferences.
7. **Partnership evidence:**
Strengthen evidence of partnership working, particularly for ASB, safeguarding, domestic abuse, adaptations and local authority relationships, where appropriate.

7. KPI and performance reporting

The Board supported management's recommendation not to include a static KPI column within the self-assessment. The rationale is supported as performance measures are already routinely reported to the Board, and KPI results can fluctuate during the year. Including static performance data within the assessment could become outdated or potentially misleading without operational context.

Assurance will therefore continue to be derived through existing Board performance reporting, supported by clearer narrative on risks, trends, mitigations, learning and customer outcomes.

8. Board assurance and ongoing monitoring

The Board supports using the self-assessment as a living document. Progress against agreed improvement actions should will be reviewed over the coming year through normal governance and performance reporting routes.

Recommended monitoring arrangements are:

- Maintain an action tracker for all agreed improvement actions.
- Assign responsible owners and target dates for each action.
- Report progress to the Board at agreed intervals.

- Escalate any emerging compliance risks, overdue statutory actions or material concerns.
- Use future Board reports to provide clearer evidence of customer outcomes, learning and assurance.

9. Conclusion

The Board representatives' position is that Squared can be assured that it is currently compliant with the Consumer Standards. The implementation of identified improvement actions will further strengthen governance, regulatory assurance and future Board oversight.