

DASH AI Insights Series

BOARD-READY AI. TENANT-FIRST OUTCOMES.

AI Adoption in Social Housing

Insights For Board Members and Executives in Social Housing

What you'll get:

- The latest evidence from **NHF**, **HAILIE** and **DASH** on AI adoption and readiness
- Where the sector sits on the **AI Maturity Scale** – from **exploration** to **assurance**
- Five key **governance challenges** shaping board and executive priorities
- Practical **next steps** to turn innovation into trusted, tenant-centred impact



Executive Summary

This document provides a synthesis of four major surveys on AI adoption in the UK social housing sector. The surveys analysed are: (1) HAILIE User Intelligence [July 2025](#), (2) DASH Readiness Assessment [Sep 2025](#), (3) Service Insights 'Aspirations and Applications of AI in Social Housing' [Aug 25](#), and (4) the NHF/Phoenix State of AI in Housing [July 2025](#). Each has been reviewed and summarised individually before combining insights into an overall briefing, which can be found in Appendix A.

AI adoption is accelerating, but assurance is lagging. Over 90% of providers are now experimenting with AI tools, yet fewer than one in five have a governance policy or accountable lead. Most initiatives remain tactical and uncoordinated, led from operational teams rather than strategic oversight by boards and executives.

Surveys show enthusiasm outpacing readiness. Two-thirds of staff believe AI will improve productivity and service quality, but confidence and literacy are low. Only 40% trust the accuracy of their organisation's data, and few have ethical or equality frameworks to manage bias or risk.

For executives, the priority is to translate early innovation — predictive repairs, complaint triage, data insight- into governed, transparent practice. For boards, the challenge is to provide assurance on risk, reliability, and ethics under emerging consumer and data standards.

Across sectors, housing remains at least two years behind local government and health. The sector now needs governed innovation, embedding oversight, capability, and accountability so AI strengthens both service and trust.

The purpose of this briefing is to help senior leaders, particularly board members and executives, understand the current state of AI adoption, governance gaps, risks, and opportunities across the sector.

1. The Big Picture – AI in Housing Today

“Adoption is accelerating — assurance isn’t.”

AI is already reshaping how data, service delivery, and decision-making operate across the sector. Adoption is broad but unbalanced: enthusiasm for experimentation is high, yet formal governance and measurable impact remain limited.

Adoption vs Governance Maturity:

- 90% experimenting with AI
- 4% scaling across functions
- 20% with formal AI policy or named lead

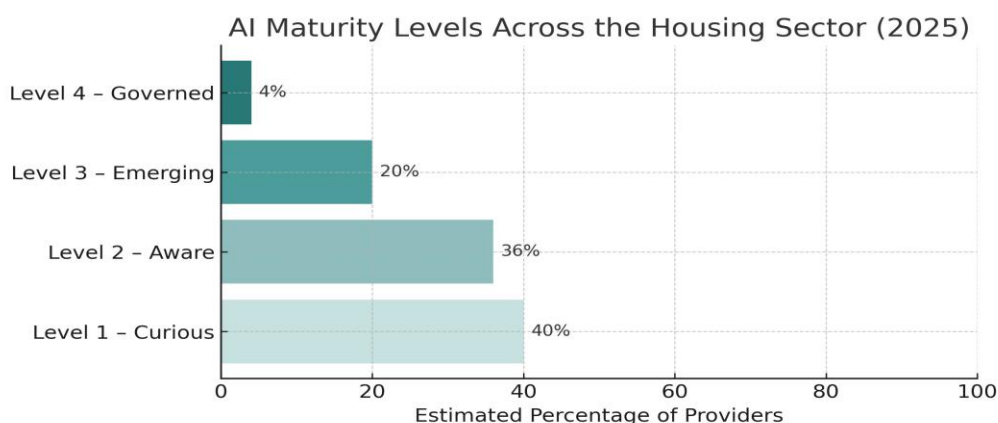
Source: NHF AI Survey (Jul 2025), HAILIE User Intelligence (Jul 2025), DASH AI Adoption Pulse (Oct 2025).

Most providers remain in the experimentation phase, trailing generative AI tools in isolation rather than embedding them strategically. Few have linked AI to corporate strategy, risk frameworks, or tenant outcomes. Governance maturity remains low and uneven. This moment defines the sector’s challenge: how to move from experimentation to assurance.

The Regulator of Social Housing and Housing Ombudsman now expect boards to evidence digital assurance, demonstrating control over how data, algorithms, and automation affect service quality and compliance.

AI Maturity Scale

- Level 1 – Curious: Ad-hoc pilots, no policy.
- Level 2 – Aware: Early use cases, limited oversight.
- Level 3 – Emerging: Defined use cases, partial governance.
- Level 4 – Governed: AI embedded in strategy, audited, and trusted.



Most providers sit between Levels 2 and 3 based on the most recent surveys. The challenge is not adoption, but assurance.

*Cross-sector benchmarking suggests housing is at least **two years behind** local government and health in AI embedding and governance maturity. While many NHS and councils are piloting AI and building governance infrastructure, scale deployment and full integration are still emerging. Housing will need to improve across policy, data, and oversight if it is to close that gap.

Early Adopter Insight – Wolverhampton Homes

[Wolverhampton Homes](#), working with NEC Housing, used AI to predict damp and mould risk across 21,000 homes. By integrating housing data with weather and repair records, the predictive model enabled proactive interventions. Where data was complete, accuracy reached 98%; in patchier datasets, around 70%. The project achieved a 15% reduction in unplanned repair visits, demonstrating the value of strong data governance.

Why it matters to tenants: Predictive tools prevent damp and mould before it becomes a health hazard, improving safety and well-being.

2.AI Adoption in Housing – Emerging Risks and Governance Implications

AI adoption in housing is expanding faster than assurance frameworks. The following challenges summarise where governance risk is building and what leadership must address to ensure innovation doesn't outpace accountability.

Oversight and Accountability

AI influences operations, yet few boards receive assurance on usage or risk. Without accountability, algorithmic decisions may go unchallenged, leaving directors exposed under consumer and data protection standards. Failure to demonstrate oversight could be viewed by the RSH as a governance weakness under the new consumer standards.

Data and Decision Integrity

AI performance depends on complete, high-quality data. Where records are inconsistent, accuracy can drop 20–30 points, causing misdirected repairs, compliance blind spots, and poor value-for-money reporting.

Skills and Fluency Gaps

AI literacy remains low at the leadership level. Executives may overestimate capability while boards underestimate governance needs. Without fluency, organisations risk approving business cases they cannot meaningfully challenge or measure.

Policy and Transparency

Few landlords have a formal AI or data-ethics policy, and even fewer disclose AI use to tenants. The absence of transparency could be seen as a compliance gap and weaken public trust.

Reputational Assurance and Tenant Trust

Tenant confidence in data and technology is fragile. Hidden automation can erode trust if not explained clearly, potentially affecting ESG funding and partner confidence.

Why It Matters to Tenants

- Fairness and transparency: Tenants deserve to know when AI supports decisions about their homes.
- Accuracy and safety: Poor data or bias can delay repairs or create risk.
- Inclusion: Tools must not disadvantage digitally excluded tenants.
- Human oversight: AI should assist, not replace, people.
- Trust: Transparent practices strengthen confidence and reduce complaints.

2.2 Leadership Priorities

The message: AI adoption is accelerating, but assurance is not. Boards and executives that embed governance now will move from exploration to evidence — ensuring innovation, compliance, and trust grow together.

Turning AI from experiment to evidence depends on how effectively boards and executives build governance, capability, and trust. The roadmap below provides a shared focus for action.

For Executives – Building Capability & Culture

- Start with purpose: Map every AI project to measurable outcomes (tenant satisfaction, safety, sustainability).
- Strengthen data foundations: Commission data-quality audits before scaling.
- Invest in digital fluency: Deliver role-based literacy sessions.
- Develop an AI governance policy: Define scope, ethics, and accountability.
- Communicate openly with tenants: Publish a plain-language statement on AI use.
- Measure impact and share learning: Track ROI, tenant outcomes, and assurance metrics.

For Boards – Embedding Oversight & Assurance

- Integrate AI oversight into risk and audit frameworks.
- Define ownership of AI risk and governance.
- Request regular reports on AI usage and risk.
- Strengthen board literacy through annual briefings.
- Align with RSH and Ombudsman expectations.
- Link AI adoption to ESG and corporate strategy.

Shared Actions

- Establish a joint AI Governance Group.
- Develop a shared dashboard tracking adoption, data quality, and outcomes.
- Engage with sector partners (NHF, HAILIE, DASH) to shape common principles of responsible AI use.

Embedding governance now turns innovation into evidence.

**Based on LGA's ["State of the Sector: AI 2025 Update"](#), NHS [AI Lab evaluation](#), and Tony Blair Institute's local [government efficiency modelling](#).*



Appendix A Evidence Summary & Cross-cutting Insights

1) Short Summaries (per survey)

1.1 HAILIE User Intelligence (July 2025)

- **Leadership & governance:** Only ~25% have a named Gen AI lead; ~33% mention a policy/ethics framework (often draft).
- **Use cases:** 75% can name at least one; only 38% involve frontline staff; benefits anecdotal.
- **Barriers:** 96% report at least one (skills, exec understanding, processes, privacy/security).
- **12-month outlook:** Only 33% have a view; no concrete milestones.
- **Support appetite:** 83% want shared templates/policies; only 17% willing to contribute.
- **Practice notes:** Business-led experimentation (~70%); consultant's report up to 6x coding-productivity gains.

1.2 DASH Readiness Assessment (Sept 2025)

- **Awareness:** Mostly somewhat familiar (44%); updates only occasionally.
- **Board stance:** Open/very open ~69%; some resistant.
- **Infrastructure & data:** Partial (50%); privacy/security somewhat prepared (31%).
- **Skills & training:** Clear gap; low training investment.
- **Adoption:** Pilot-level at best, not integral.
- **Governance:** Few policies; weak risk frameworks.
- **Tenant focus:** Moderate optimism; limited tenant feedback shaping AI.

1.2 Service Insights: Aspirations & Applications (Aug 2025)

- **Now vs next:** Current use skewed to LLMs; aspirations centred on predictive models.
- **Adoption pattern:** Ground-up rather than top-down; policy catch-up expected.
- **Governance & training:** Only 13.5% aware of AI policy; 3.8% strategy; 6.3% training.
- **Perceived benefits:** 93.8% report benefits; a minority distrusts AI.
- **Decision-making risks:** Concerns over erosion of scrutiny and 'black box'.
- **Data quality:** Outcomes depend on standards and maturity.
- **Values/EDI:** Risk values sidelined amid efficiency focus.

1.3 NHF / Phoenix "State of AI in Housing 2025"

- **Adoption:** ~47% use AI day-to-day; 23% planning; a third not using.
- **Opportunities:** Strong emphasis on productivity/efficiency and customer experience.
- **Barriers:** Skills (~80%) and privacy/security (~70%) are key issues.
- **Guardrails:** 20% have AI policy; ~44% none; 6% security training; ~2% literacy training.
- **Method:** Mapped to UK Government AI Playbook principles.

2) Overall Summary & Briefing

Where the sector is now

- Broad but shallow adoption.
- Governance lag.
- Skills and literacy gap.
- Data readiness is patchy.
- Tenant impact under-specified.

B. Cross-cutting Insights

1. Adoption outruns assurance – governance lags behind innovation.
2. Data quality is destiny – model performance drops 20–30 points with incomplete data.
3. Skills drive trust – AI literacy, not technology, is the top predictor of readiness.
4. Leadership matters – visible board sponsorship doubles the rate of measurable pilots.

C. Key Barriers

- Limited AI literacy (80%).
- Inconsistent data foundations (65%).
- Lack of assurance or audit processes (72%).
- Fear of reputational risk (54%).

D. Emerging Practice

Early adopters such as [Wolverhampton Homes](#), [Bromford](#), and [Together Housing](#) are demonstrating that predictive analytics combined with clear governance frameworks can deliver measurable service gains – including up to a 15% reduction in unplanned repair visits.



About Demystifying AI for Social Housing (DASH)

At DASH, we help boards and executives use AI safely, productively, and with confidence. Our promise is simple: **Board-ready AI. Tenant-first outcomes.**

We know AI can feel complex. That's why our guides, tools, and workshops cut through the jargon. For board members, we focus on governance and assurance—five clear checks before approval, evidence of compliance with SHRA and Awaab's Law, and practical dashboards that turn data into oversight. For executives, we provide ROI-grounded use cases and peer-tested models that show how AI can reduce complaints, fix repairs faster, and build resilience.

Everything we do is backed by a panel of housing and AI experts with over 15+ years of sector experience. We prove what works with case notes and metrics, not hype.

DASH is not a vendor; we're your AI co-pilot. We help you govern risk, improve services, and earn trust with tenants, staff, and regulators.

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Disclaimer: This resource is for general guidance in the social housing sector. It is not legal or professional advice.

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