



Regulator of
Social Housing

Decision

Karibu Community Homes Limited (LH3728) - Regulatory Judgement: 25 March 2026

Published 25 March 2026

Applies to England

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Our Judgement

	Grade/Judgement	Change	Date of assessment
Consumer	C2 Our judgement is that there are some weaknesses in the landlord delivering the outcomes of the consumer standards and improvement is needed.	First grading	March 2026
Governance	G2 Our judgement is that the landlord meets our governance requirements but needs to improve some aspects of its governance arrangements to support continued compliance.	Downgrade	March 2026
Viability	V2 Our judgement is that the landlord meets our viability requirements. It has the financial capacity to deal with a reasonable range of adverse scenarios but needs to manage material risks to ensure continued compliance.	Assessed and unchanged	March 2026

Reason for publication

We are publishing a regulatory judgement for Karibu Community Homes Limited (Karibu) following an inspection completed in March 2026.

Karibu was formed on 2 April 2024 by a transfer of engagements of Westway Housing Association Limited (Westway) to Inquilab Housing Association Limited (Inquilab). On the same date Inquilab changed its name to Karibu Community Homes Limited (Karibu).

This regulatory judgement confirms a consumer grade of C2, a governance downgrade of G2 and a financial viability grade of V2.

Prior to this regulatory judgement, the governance and financial viability grades for Karibu were last updated in December 2024 following a stability check to confirm a G1 grade for governance and a V2 grade for financial viability. This is the first time we have issued a consumer grade in relation to this landlord.

Summary of the decision

From the assurance gained during the inspection, based on the evidence provided by Karibu, we have concluded that there are some weaknesses in Karibu's delivery of the outcomes of the consumer standards and improvement is needed, specifically in relation to outcomes in our Safety and Quality Standard and Transparency Influence and Accountability Standard. Based on this assessment, we have concluded a C2 grade for Karibu.

Our judgement is that Karibu meets our governance requirements but needs to improve some aspects of its governance arrangements to support continued compliance, specifically in relation to weaknesses identified in stress testing, and the effectiveness of its internal control framework. Based on this assessment we have concluded a G2 downgrade for Karibu.

Our judgement is that Karibu meets our financial viability requirements and has capacity to manage a reasonable range of adverse scenarios. However, due to investment in existing stock, Karibu has reduced capacity to respond to adverse events and stress testing and mitigations require development. Based on this assessment, we have concluded a V2 grade for Karibu.

How we reached our judgement

We carried out an inspection of Karibu to assess how well it is delivering the outcomes of the consumer standards and meeting our governance and financial viability requirements, as part of our planned regulatory inspection programme. During the inspection, we considered all four of the consumer standards: Neighbourhood and Community Standard, Safety and Quality Standard, Tenancy Standard, and the Transparency, Influence and Accountability Standard.

During the inspection we observed a board meeting and Karibu's Tenants Committee, spoke with tenants, held meetings with Karibu including its non-executive directors, interviewed staff, and reviewed a wide range of documents provided by Karibu.

Our regulatory judgement is based on all the relevant information we obtained during the inspection as well as analysis of information supplied by Karibu in its regulatory returns and other regulatory engagement activity.

Summary of findings

Consumer – C2 – March 2026

During the inspection, Karibu demonstrated that it understands the condition of its homes and that this informs the provision of good

quality, well maintained and safe homes for tenants. This includes ensuring that its homes meet the Decent Homes Standard.

We are assured that Karibu takes all reasonable steps to ensure the health and safety of its tenants, but improvement is required to the level of assurance it has where third parties have responsibility for the safety of communal areas. During the inspection we found that Karibu was already working to strengthen its approach in this area to ensure that robust processes are in place.

We found weaknesses in Karibu's delivery of an effective, efficient and timely repairs service. Karibu is involving tenants in the process of changing how its repairs service is delivered, which is expected to have a positive impact on performance. Although Karibu's repair completion times have improved, further work is required to demonstrate continued improved outcomes in quality and timeliness for tenants once the new repairs service arrangements are in place. Repairs is an area of focus for Karibu while it implements these changes, and this will form an important part of our ongoing engagement.

We have evidence that Karibu works in partnership to deter and tackle anti-social behaviour and hate incidents in the neighbourhoods where it provides homes. A new anti-social behaviour system has recently been introduced but we do not yet have assurance that cases are being managed within target timescales. Karibu is improving its monitoring of this area.

Karibu is taking steps to improve its complaints performance and provide a better service for tenants. We saw evidence that Karibu records and learns from its complaints, themes are identified and Karibu has implemented a range of measures to address these areas. While we have assurance that improvements in complaints handling have already been made, these improvements need to be sustained to ensure that tenants' complaints are addressed effectively and promptly. We will continue to engage with Karibu while improvements are embedded.

We found that Karibu has a good understanding of the diverse needs of its tenants and is committed to providing fair and equitable service outcomes. It now needs to develop a strategy to use the tenant information it holds to further tailor and improve service outcomes.

Tenants have meaningful opportunities to scrutinise services and influence decision making, and a range of engagement opportunities are available. Karibu recognises that it needs to strengthen the formal process for ensuring tenants' views are taken into account.

Governance – G2 – March 2026

Based on evidence gained through the inspection, we have assurance that Karibu meets our governance requirements but needs to improve some aspects of its governance arrangements to support continued compliance with the Governance and Financial Viability Standard.

Karibu's board is sufficiently skilled for the activities that the organisation is engaged in. The board has set a clear strategic direction and monitors progress. Since merger there has been a focus on integration and delivering merger promises and these are starting to be realised. It has made good use of external advice and support although executive team capacity has been a factor limiting its delivery plans.

Karibu has completed recommendations from external governance reviews. Karibu plans to further review its governance arrangements to ensure it has an effective committee structure, to improve the board's line of sight of operations and strengthen the link between governance bodies and committees, reflecting a culture of continuous improvement.

Through the inspection we found there is an appropriate risk management framework. There are weaknesses in Karibu's internal control environment that require strengthening, including those around landlord health and safety reporting. Karibu cannot yet evidence that all its information is robust or demonstrate that it is using the information it holds on its homes to inform its decision making. The board has identified these issues and is addressing them, but until actions are completed and embedded there is a risk of controls not working effectively.

We found that Karibu's approach to stress testing needs to be improved. Scenarios do not include all identified strategic risks and

the impact of the stress tests on cash and security has not been explicitly reported. Links between stress testing and Karibu's assets and liabilities register need to be strengthened. Mitigations are underdeveloped and need to be fully worked through to identify priorities and potential impacts on stakeholders. Karibu is addressing these weaknesses as part of its business planning for 2025/26 financial year, and we will continue to review these actions as part of our ongoing engagement.

Viability – V2 – March 2026

Based on the evidence gained through the inspection we have concluded there is appropriate assurance that Karibu's financial plans are consistent with, and support, its financial strategy. Karibu has demonstrated that it has an adequately funded business plan, sufficient security in place to support its financial plans, and is forecast to continue to meet its financial covenants under a reasonable range of adverse scenarios. Karibu's board has effective oversight of covenant compliance, with regular reporting in place on its actual and forecast position.

Karibu has increased investment into its existing homes, including to meet energy efficiency targets by 2030. When set in the context of economic pressures this increased pressure on financial performance reduces Karibu's capacity to respond to adverse events.

Background to the judgement

About the landlord

Karibu owns and manages 1,859 social homes and mainly operates in West London. At year ended 31 March 2025, turnover was £18.32m and it employs 40 full time equivalent staff.

Our role and regulatory approach

We regulate for a viable, efficient, and well governed social housing sector able to deliver quality homes and services for current and future tenants.

We regulate at the landlord level to drive improvement in how landlords operate. By landlord we mean a registered provider of social housing. These can either be local authorities, or private registered providers (other organisations registered with us such as non-profit housing associations, co-operatives, or profit-making organisations).

We set standards which state outcomes that landlords must deliver. The outcomes of our standards include both the required outcomes and specific expectations we set. Where we find there are significant failures in landlords which we consider to be material to the landlord's delivery of those outcomes, we hold them to account. Ultimately this provides protection for tenants' homes and services and achieves better outcomes for current and future tenants. It also contributes to a sustainable sector which can attract strong investment.

We have a different role for regulating local authorities than for other landlords. This is because we have a narrower role for local authorities and the Governance and Financial Viability Standard, and Value for Money Standard do not apply. Further detail on which standards apply to different landlords can be found on our [standards page \(https://www.gov.uk/guidance/regulatory-standards\)](https://www.gov.uk/guidance/regulatory-standards).

We assess the performance of landlords through inspections and by reviewing data that landlords are required to submit to us. In Depth Assessments (IDAs) were one of our previous assessment processes, which are now replaced by our inspections programme from 1 April 2024. We also respond where there is an issue or a potential issue that may be material to a landlord's delivery of the outcomes of our standards. We publish regulatory judgements that describe our view of landlords' performance with our standards. We also publish grades for landlords with more than 1,000 social housing homes.

The Housing Ombudsman deals with individual complaints. When individual complaints are referred to us, we investigate if we consider that the issue may be material to a landlord's delivery of the outcomes of our standards.

For more information about our approach to regulation, please see [Regulating the Standards](https://www.gov.uk/government/collections/how-we-regulate) (<https://www.gov.uk/government/collections/how-we-regulate>).

Further information

- [Regulating the standards](https://www.gov.uk/government/collections/how-we-regulate) (<https://www.gov.uk/government/collections/how-we-regulate>)
- [Regulatory standards for landlords](https://www.gov.uk/government/collections/regulatory-standards-for-landlords) (<https://www.gov.uk/government/collections/regulatory-standards-for-landlords>)



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