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Roundtable Findings:
AI in Social Housing

October 2026



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Executive summary

Hugh James brought together senior leaders and specialists from across the Welsh housing sector to explore the growing impact of artificial intelligence (AI) on workforce strategy, governance, regulation and service delivery in a roundtable discussion.

The session focused particularly on the implications of AI for HR professionals, organisational leadership and regulatory compliance within housing associations and related organisations. Attendees included experts in employment law, organisational development, digital technology, housing operations, governance and public policy.

The purpose of the session was to create an open and collaborative discussion around emerging AI technologies, the opportunities they present, and the challenges they pose for jobs, organisational culture and leadership within the housing sector.

While participants acknowledged the significant opportunities AI offers, particularly in improving efficiency, productivity and customer experience, there was strong consensus that organisations must proceed carefully. The discussion repeatedly returned to the importance of maintaining human oversight, building trust with employees and residents, and ensuring ethical governance frameworks evolve alongside any technological advancement.



Key themes

Throughout the discussion, several themes consistently emerged:

- The need for clear governance frameworks and policies around AI use, particularly in relation to decision-making, transparency and accountability.
- Concerns around workforce impact, including job redesign, employee anxiety, psychological safety and the future skills required within housing organisations.
- The importance of maintaining "human in the loop" oversight for critical decisions affecting employees, residents and safeguarding responsibilities.
- Growing concern about data quality, bias and explainability, particularly where AI systems are used to support recruitment, performance management or predictive analytics.
- Recognition that collaboration across the housing sector will be essential to maximise opportunities, improve consistency and address shared challenges around capability, talent and investment.

Priority recommendations

Participants identified several priority actions for organisations and sector leaders:

- Develop clear organisational AI strategies aligned to organisational culture, workforce planning and customer outcomes.
- Invest in workforce capability, digital skills and leadership development to support long-term organisational resilience.
- Establish robust governance structures with clear policies on acceptable AI use, human oversight and accountability.
- Increase collaboration across the housing sector to share knowledge, resources, data and best practice.
- Ensure transparency with employees and residents about how AI is being used and where human decision-making remains essential.

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Introduction

This whitepaper is informed by a multidisciplinary roundtable hosted by Hugh James focused on the future role of artificial intelligence within the housing sector. The discussion explored how AI technologies are reshaping workforce strategy, organisational leadership, service delivery and regulatory considerations.

The roundtable was created to provide a collaborative forum for senior professionals to openly discuss the opportunities and risks associated with AI adoption within the housing sector. Participants reflected on the increasing pressure on organisations to adopt AI-enabled tools as well as the need to ensure innovation is implemented responsibly and ethically.

The discussion brought together experts from across the housing and professional services sectors, including specialists in employment law, digital transformation, people management, governance, organisational culture and sector leadership. The aim was to draw on diverse expertise and experiences to better understand how AI may reshape jobs, leadership and service delivery in the housing sector over the coming years.





"Individuals are having to cope with a faster and evolving world – to do that might mean a job with a secure company but acknowledging that with AI, it won't be the same job that it was last year and will likely evolve again next year...can individuals make that shift?"

Simon Drinkwater
Vantor Advisory

Those in attendance included:

- **Louise Price**, Partner and Head of Employment & HR Services at Hugh James
- **Harriet Morgan**, Partner and Head of Governance at Hugh James
- **Rob Fletcher**, Director of Digital, Data and Technology at Codi Group
- **Chris John**, Director of Strategy at Tai Hedyn
- **Simon Drinkwater**, Founder and Director of Vantor Advisory
- **Joanne Oak**, Group Chief Executive Officer at Valleys to Coast
- **Hayley Hughes**, Director of People Operations at Codi Group
- **Joanne Nisbett**, Director of People at Tai Hedyn
- **Caroline Belasco**, Executive Director of People at Beacon Housing Group
- **Pip Gwynn**, Managing Director at Insight HRC
- **Stuart Ropke**, Chief Executive at Community Housing Cymru

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The current landscape

The housing sector is facing an increasingly complex and challenging landscape, shaped by a combination of economic, regulatory and societal pressures. Housing providers are contending with rising construction, borrowing and maintenance costs following sustained inflation, higher interest rates and ongoing global supply chain disruption.

At the same time, the sector is under growing pressure to deliver more affordable and social housing amid acute housing shortages and rising homelessness, while also meeting ambitious decarbonisation and Welsh Housing Quality Standard (WHQS) requirements. In addition to this, many housing providers are managing workforce pressures, such as skills shortages and increased employee workloads. These pressures have intensified following wider economic uncertainty, inflation and increased compliance obligations across the sector.

Against this backdrop, AI is increasingly being viewed as a tool that could help alleviate some of these operational and resource pressures experienced by the workforce. By automating repetitive administrative tasks, improving access to organisational knowledge and enabling more efficient data analysis, AI has the potential to free up time for skilled work and interactions requiring emotional intelligence or relationship building.

Housing associations and related organisations are increasingly experimenting with AI-enabled tools across areas including recruitment, policy development, customer service, data analysis, software development and operational planning.

However, alongside these opportunities, there are significant concerns around governance, ethics and workforce impact. Firstly, there is currently no single, comprehensive legislative framework governing AI use in the workplace. Existing obligations instead sit across several legal and regulatory areas, including GDPR, data protection, equality law, employment law and emerging guidance from regulators and government bodies.

There are also growing concerns around transparency, accountability and bias within AI systems. AI tools are only as reliable as the data they are trained on, meaning existing inequalities or historical biases can potentially be replicated within automated decision-making processes. This has particular significance where AI is used in areas such as recruitment, performance management or customer-facing services.

Despite growing adoption, many organisations remain in the early stages of developing formal AI governance structures and workforce strategies. As AI technologies continue to evolve rapidly, housing organisations are increasingly being required to balance innovation with risk management, ensuring that technological advancement does not compromise trust, fairness or human-centred service delivery.



"A lot of myth-busting is needed- there can be a lack of understanding about how closed or secure a work AI platform really is."

Caroline Belasco
Beacon Housing Group

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Key themes

The roundtable discussion highlighted a number of recurring themes around the adoption of AI within the housing sector. While participants recognised the significant opportunities AI may bring, there was also strong consensus around the importance of balancing innovation with governance, workforce wellbeing and ethical responsibility.

Governance and human oversight

One of the strongest themes throughout the discussion was the need for robust governance and accountability frameworks around AI use. Participants consistently emphasised that organisations must retain clear human oversight over critical decisions, particularly where those decisions affect employees, residents or safeguarding responsibilities.

There was broad agreement that AI should be used to augment decision-making rather than replace it entirely. Rob Fletcher, Director of Digital, Data and Technology at Codi Group, highlighted the challenge of 'explainability' as a significant legal and ethical concern.

He stated that "AI increasingly leaves us in a really difficult space... If you can't explain how algorithmic decisions are being made anymore, then we will be judging the quality of decisions based on outputs, consequences and potential harms."

Participants widely agreed about the importance of maintaining a "human in the loop" approach to decision-making, particularly in areas such as recruitment, disciplinary investigations and resident-facing services.



"AI increasingly leaves us in a really difficult ethical space when it comes to 'explainability'. If you can't explain how algorithmic decisions are being made anymore then we're just judging the quality of those decisions on its outputs, consequences and potential harms."

Rob Fletcher
Codi Group

Workforce transformation

Administrative tasks are increasingly being automated, enabling employees to focus more on strategic thinking, relationship management and complex decision-making. However, this shift has also raised concerns around employee wellbeing, resilience and job security.

Participants highlighted research that suggested that employees most concerned about AI are often the least likely to speak openly about their fears. Leaders therefore have an important role in creating cultures where experimentation, learning and honest conversations about change are encouraged.

Commenting on the responsibilities of leaders, Pip Gwynn, Managing Director of Insight HRC added "We can't necessarily create the certainty that leaders have been expected to provide in the past, but what we do need to provide is a sense of security."



> "Workforce structure may not be seen to change all that much in the immediate future but what the roles do within it day to day will evolve organically as elements of it fall away."
>
> Joanne Nisbett
> Tai Hedyn



Collaboration, data and sector-wide capability

The final major theme focused on collaboration and capability-building across the housing sector. Participants agreed that many organisations are attempting to solve similar problems independently, creating inefficiencies and duplication of effort.

There was strong support for greater collaboration through organisations such as Community Housing Cymru and other sector bodies. Opportunities for shared learning, joint investment, collaborative AI capability development and sector-wide approaches to workforce upskilling and governance were also discussed.

Data quality was identified as one of the main barriers to effective AI adoption. It was stressed that AI systems are only as effective as the data underpinning them, making investment in data governance and infrastructure essential.

The roundtable concluded that while AI presents significant risks and challenges, the housing sector is well-positioned to shape adoption collaboratively and responsibly if organisations are willing to share expertise, resources and best practice.

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Recommendations

The recommendations outlined below reflect the collective views shared throughout the discussion and are intended to support the responsible and effective adoption of AI within the housing sector.

Whist participants widely agreed that AI presents significant opportunities to improve efficiency, productivity and service delivery, organisations must ensure that governance, workforce development and ethical considerations remain central to implementation.

The following recommendations are aimed at supporting policymakers, HR professionals and housing associations as they navigate the opportunities and risks associated with emerging AI technologies.

For policy makers

Participants recommended that policymakers and regulators:

- Develop clearer national guidance on AI governance, ethics and accountability within public services and housing.
- Provide greater clarity on regulatory expectations around AI-assisted decision-making.
- Support sector-wide digital capability and workforce development initiatives.
- Encourage responsible innovation while ensuring safeguards remain proportionate and practical.
- Work collaboratively with housing organisations to develop ethical frameworks and governance standards for AI use.

> The focus has to be on training, adaptive skills and assurance because control through policy can never keep up with how AI is being used."
>
> Chris John
> Tai Hedyn



For housing associations

Participants recommended that housing associations:

- Develop organisation-wide AI strategies aligned to business objectives and customer outcomes.
- Establish cross-functional governance groups involving HR, legal, digital and operational teams.
- Improve transparency with residents regarding how AI tools are being used.
- Collaborate across the sector to share learning, resources and capability development.
- Invest in data quality, digital infrastructure and workforce readiness before scaling AI adoption.

For HR professionals

Participants recommended that HR leaders:

- Prioritise communication and psychological safety during periods of technological change.
- Develop clear AI usage policies covering transparency, accountability and acceptable use.
- Invest in workforce upskilling and digital literacy programmes at all organisational levels.
- Ensure leadership development programmes include change management, emotional intelligence and resilience.
- Maintain meaningful human oversight in recruitment, disciplinary and performance-related decision-making.

Conclusion

The roundtable reinforced that AI is no longer a future consideration for the housing sector; it is already reshaping organisational operations, workforce expectations and customer interactions. Participants agreed that while the opportunities presented by AI are significant, organisations must proceed carefully to ensure innovation is balanced with accountability, fairness and trust.

A key conclusion from the discussion was that leadership and organisational culture will play a critical role in determining whether AI adoption is successful. The pace of technological change is unlikely to slow, meaning organisations must build resilience, adaptability and psychological safety into both workforce strategy and governance structures.

Participants consistently returned to the importance of maintaining human-centred services within the housing sector. While AI may improve efficiency and support decision-making, there was strong consensus that human judgement, empathy and trust remain essential, particularly in services involving vulnerable residents and complex decision-making.

The discussion also highlighted the importance of collaboration. Participants recognised that many of the challenges facing the sector — from governance and workforce capability to data quality and investment — are shared challenges that will benefit from shared solutions.

Ultimately, the roundtable demonstrated that the housing sector has an opportunity not simply to react to AI adoption, but to actively shape how these technologies are implemented responsibly, ethically and sustainably across the sector.



Final thoughts

We really valued the leaders in the room being willing to acknowledge the aspects of the AI journey that they didn't yet have the answers to and it was noted that encouraging staff to feel positive about experimenting will be a successful way to preserve psychological safety.

Recent figures show that 44% of the British public is worried about the impact AI will have on their jobs so the existing culture an organisation has, as well as how they approach change, has never been more important.

The discussion highlighted that awareness of how decisions are currently made is key and for managers and recruiters to better understand what each role currently involves will really help the path to innovation whilst maintaining staff confidence.

From a customer perspective, there seems lots of opportunity to shift back office work that they barely noticed impacted them towards the aspects that really make a difference, which is also more rewarding for staff.

Above all, AI will hold the mirror up to the trust that exists within an organisation and with its customers and as a trusted partner of the sector, we are looking forward to supporting every organisation each step of the way.

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