When it comes to making the headlines, housing association chief executives aren’t ranked as highly by newspaper editors as the bosses of major car manufacturers. So if Toyota or Jaguar Land Rover go public with their concerns over Brexit you can be pretty sure they will have the attention of the nation’s newsdesks.

But the heads of the registered housing providers I talk to are as concerned as the captains of industry about what might happen after March 29 next year. And their voices too need to be heard.

Much of their anxiety stems from the uncertainty which Brexit is creating – for their businesses and for their customers. Theresa May crossed a significant hurdle last week when the first draft of the Brexit withdrawal agreement was finally published. But it’s hardly proving popular, and many more hurdles lie ahead, with the danger of ‘no deal’ remaining a real prospect.

If that worst case scenarios does materialise, then it will be the poorest in society who will end up being worst affected. And yes, that means people who live in social housing – something which hasn’t escaped the attention of those who collect their rent. Already hard hit by austerity and welfare reform, these are the very people who would suffer the most if the UK economy takes a post-Brexit downturn.

There is also a cruel irony, not lost on the chief executives I speak to, that many tenants voted for Brexit in the belief it might make life better for them. What effect might Brexit have on quality of life on our housing estates if anti-social behaviour, social unrest and hate crime take hold?

So it’s with good reason that Brexit remains top of many housing association risk registers. And the risks certainly don’t end with tenants. Housebuilding is another major concern. We all know the country needs more homes and the government is expecting registered providers to do their bit. Brexit could act to thwart those ambitions – and housing associations could well find themselves under fire, unfairly so.

If Theresa May doesn’t get her deal through Parliament and we crash out of the EU next spring, then customs checks at Channel ports could well be a reality for importers and exporters. The impact this could have on raw materials vital to the house building industry, such as bricks and timber, coupled with higher prices as a result of the continually falling pound, could hit supply chains.

We also might find it harder to recruit the construction workers needed to build new homes (in London and the South East where EU nationals often make up as much as 25% of the construction workforce, this problem could be particularly acute).

Then what happens if the house market crashes (as the governor of the Bank of England has predicted in the event of no deal)? Providers’ cross subsidy strategies would be thrown into chaos if market sales took a nose dive, resulting in even fewer social rented homes being built.

Further uncertainty remains over how construction projects might be financed in the event of a macro-economic slowdown. In DTP’s latest Exchange report, our bi-annual survey of senior figures in social housing, we heard evidence of debt restructuring and early refinancing as part of Brexit preparations.

One in four of the survey respondents we spoke to said they were looking again at their loan book. The good news is that in many cases these organisations are getting good deals, with institutional investors, especially pension and insurance funds, willing to lend to registered providers. Competitive rates of 3.5 per cent are typical, with the sector being seen as a safe bet, well insulated from the vagaries of economic cycles.

This forward planning is sensible but it remains important not to panic. And in other areas it’s not as easy to forward plan.

Other organisations we spoke to said, refinancing aside, that robust business planning is becoming impossible given the opaque outlook on the economy. How can we plan anything with any certainty while there is so much uncertainty about everything from inflation to interest rates?

It’s easy to become disheartened in such circumstances. And while most are gloomy, our Exchange research did find some possible reasons to be cheerful. Might a labour shortage allow us to skill up local communities by, for example, promoting apprenticeships or creating new training and employment opportunities? If private house builders ‘down tools’ as happened after the last recession could social housing providers step in and be part of the solution? All possible, but they seem to me like small comforts.

So with this in mind, and weighing up the uncertainties we face, I believe action is needed to mitigate or potentially even stop Brexit if the economic consequences are deemed too severe. It’s not too late, and calls for a People’s Vote offer one possible way forward, certainly if Parliament cannot reach a consensus.

In the end, nothing we do may make a difference. We may leave the EU with no deal and the consequences could be catastrophic. I for one, however, do not want to look back in years to come and say I stood by and let it happen. Too much is at stake.