

Damp and Mould

Self-assessment – updated April 2026



From Reactive to Proactive

Housing Ombudsman Service recommendation	What we've done to date
<p>Landlords should adopt a zero-tolerance approach to damp and mould interventions. Landlords should review their current strategy and consider whether their approach will achieve this.</p>	<ul style="list-style-type: none">▪ We updated our damp and mould policy, procedure and processes to fully align with our legal obligations under Awaab's Law.▪ We have implemented a damp and mould case management system (Mobysoft) to support case management. The software links into our repairs system and uses AI to alert us to where there could be potential for damp and mould in our homes so that we can address the matter. The system will search historic dates to inform us and will also provide triggers if certain actions haven't happened during a specified period. In addition to this the system will also alert us to hot spots, for example, where multiple flats are reporting in the same block so that we can survey the whole block.▪ To provide independent review of our approach to damp and mould, we have commissioned an independent review via Altair. The outcome of this review is due shortly and we are committed to acting on any recommendations. A follow-on audit by our Internal Auditors Menzies will be used to validate that remedial actions have been taken.

Landlords should consider whether they require an overall framework, or policy, to address damp and mould which would cover each area where the landlord may be required to act. This would include any proactive interventions, its approach to diagnosis, actions it considers appropriate in different circumstances, effective communication and aftercare.

- Our policy was written and approved with key principles. It references our proactive approach and how we consider vulnerabilities.
- We are identifying blocks with significant reports of DMC, once identified we are installing Aico sensors to allow us to monitor the internal environment. All of the surveyors have received training on identifying issues on a dashboard report provided by Aico.

Landlords should review the accessibility and use of their systems for reporting repairs and making complaints to ‘find their silence’.

- Our damp and mould policy was subject to an Equality Impact Assessment (EIA) and also defines approaches taken to ensure information is available in accessible formats.
- We have information on our website that meets accessibility standards and are committed to tailoring communication to customer needs.
- We have also completed leaflet drops to support customer awareness.
- The use of Mobysoft software will link into our repairs system and use AI to alert us to where there could be potential for damp and mould in our homes so that we can address the matter. This will also support in finding the 'silence'. The system will search historic dates to inform us and will also provide triggers if certain actions haven't happened during a specific period. The system will also alert us to hot spots, for example, where multiple flats are reporting in the same block so that we can survey the whole block.
- Our Healthy Homes team contacts customers following repairs and surveyor inspections; this includes where we have had no access.

<p>Landlords should identify opportunities for extending the scope of their diagnosis within buildings, for example by examining neighbouring properties, to ensure the response early on is as effective as possible.</p>	<ul style="list-style-type: none"> ▪ We group inspections together based on address; this is to ensure surveyors are seeing the full picture in a block or street for example. ▪ We are actively identifying hot spots and installing Aico Sensors to monitor the internal environments.
<p>Landlords should implement a data driven, risk-based approach with respect to damp and mould. This will reduce over reliance on residents to report issues, help landlords identify hidden issues and support landlords to anticipate and prioritise interventions before a complaint or disrepair claim is made.</p>	<ul style="list-style-type: none"> ▪ We are currently using photographs and video to carry out desktop surveys to allow us to prioritise inspections. However, we recognise the need to develop this further. ▪ The Mobyssoft system we use can provide analytics. Alongside the use of AICO coders this will support a more data driven approach. ▪ We are also using our Your Home App as a further vehicle for GSA colleagues to report any concerns about property condition.
<p>Where properties are identified for future disposal or are within an area marked for regeneration, landlords should proactively satisfy themselves that residents do not receive a poorer standard of service or lower living conditions, that steps are taken to avoid homes degrading to an unacceptable condition and that they regularly engage and communicate with these residents.</p>	<ul style="list-style-type: none"> ▪ For all properties identified for disposal GSA will operate in accordance with its Disposals Policy. ▪ All properties designated for disposal and regeneration will be subject to maintenance and improvement programmes that ensure that minimum standards of fitness for habitation and compliance with necessary standards and regulations are achieved at all times. ▪ Fundamental aspects of the approach to be adopted are that customers are to be consulted and engaged once the criteria for proceeding down the disposal or regeneration route have been triggered.

<p>Landlords should avoid taking actions that solely place the onus on the resident. They should evaluate what mitigations they can put in place to support residents in cases where structural interventions are not appropriate and satisfy themselves, they are taking all reasonable steps.</p>	<ul style="list-style-type: none"> ▪ Our Healthy Homes team is now embedded to support customers where condensation is the issue, they provide advice and signposting. ▪ Healthy Homes Advisors also support customers with wider needs including fuel poverty, mental health issues, etc., and they are a pivotal link with complex cases to ensure we manage these cases with the correct level of skills and experience. ▪ We are keen to extend our network for example the NHS and local authorities, to support us to tackle DAM in our customers' homes.
<p>Together with residents, landlords should review the information, materials and support provided to residents to ensure that these strike the right tone and are effective in helping residents to avoid damp and mould in their properties.</p>	<ul style="list-style-type: none"> ▪ Our damp and mould procedure and policy have been shared and consulted on with our Customer Panel. ▪ We carried out testing of video accessibility with a member of our Customer Panel and video inspections have been implemented. ▪ We will continue to involve our customers as we make further developments.
<p>Landlords should be more transparent with residents involved in mutual exchanges and make the most of every opportunity to identify and address damp and mould, including visits and void periods.</p>	<ul style="list-style-type: none"> ▪ Full damp and mould inspection and repairs are carried out during the void period. Any damp and mould observed during a mutual exchange would be managed in the same way.
<p>Landlords should ensure their strategy for delivering net zero carbon homes considers and plans for how they can identify and respond to potential unintended consequences around damp and mould.</p>	<ul style="list-style-type: none"> ▪ GSA has an Asset Management Strategy in place and aspires to exceed targets set out within legislation with respect to the achievement of performance standards and carbon reduction measures before the deadlines set by government. ▪ We recognise the emerging importance that net zero carbon may play for customers seeking homes that are high performing in terms

	<p>of energy efficiency and designed or improved to meet or exceed future carbon targets.</p> <ul style="list-style-type: none"> ▪ As part of our Asset Management Strategy 2022-28, GSA plans to achieve net zero carbon through a structured and iterative approach with identified targets. ▪ Our key carbon targets are: <ul style="list-style-type: none"> ○ All new boilers installed are 'hydrogen-ready' from 2025. ○ All new district heat network connections are low carbon from 2025. ○ All social homes and homes for sale are certified EPC C or better by 2030. ○ No new oil or coal heating systems are installed from 2028. ○ No natural gas boilers are replaced after 2033. ○ All heat networks convert to low carbon heat sources from 2040. ○ All homes are net zero carbon by 2050.
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From inferring blame to taking responsibility

Housing Ombudsman Service recommendation	What we've done to date
<p>Landlords should review, alongside residents, their initial response to reports of damp and mould to ensure they avoid automatically apportioning blame or using language that leaves residents feeling blamed.</p>	<ul style="list-style-type: none"> ▪ There is clarity that this is not acceptable, and any uses of such approaches are being challenged and eradicated. ▪ We understand the issues around condensation and surveyors make referrals to Healthy Homes teams to provide support and guidance where they come across this as the cause.

<p>Landlords should consider their current approach to record keeping and satisfy themselves it is sufficiently accurate and robust. We would encourage landlords to go further and consider whether their record keeping systems and processes support a risk-based approach to damp and mould.</p>	<ul style="list-style-type: none"> ▪ Record keeping is an area of focus following our knowledge and information management self-assessment. The Information Governance Steering Group are overseeing the use of data owners and data stewards and identifying a training programme for these. Mobyssoft software system will support a data driven approach and support case management. ▪ There are also inter-dependencies here with other key organisational priorities including the data warehouse and customer data projects.
<p>Landlords should ensure that their responses to reports of damp and mould are timely and reflect the urgency of the issue.</p>	<ul style="list-style-type: none"> ▪ Our damp policies and procedures are aligned with the requirements of Awaab’s Law and take into account any additional vulnerabilities or risk factors. ▪ We have used video facilities and photos to assist in the triaging of cases to prioritise assessments and this is an area we will enhance further. ▪ Mould washes are used simply as a safety measure and are carried out within five days of the customer reporting damp and mould if specifically requested. During inspections, surveyors will raise a mould wash and again these have to be attended within five days.
<p>Landlords should review the number of missed appointments in relation to damp and mould cases and, depending on the outcome of any review, consider what steps may be required to reduce them.</p>	<ul style="list-style-type: none"> ▪ We try to contact all customers by phone to arrange appointments, to maximise the appropriateness of visit times to meet customer needs. ▪ Missed appointments are not closed and the Healthy Homes team actively re-engage with customers to make further appointments. Once we have three no accesses this is escalated to the Housing team to carry out a welfare check.

<p>Landlords should ensure that their staff, whether in-house or contractors, have the ability to identify and report early signs of damp and mould.</p>	<ul style="list-style-type: none"> ▪ Surveyors have attended several training courses and webinars ahead of Awaab’s Law and we will continually develop and train our Surveying team in the causes and resolution of damp and mould in our customers' homes. ▪ Webinars have been shared with housing and contact centre colleagues and our training provision for damp and mould/Awaab’s Law is currently under review to ensure there is clarity on who requires training and the content of training required subject to role.
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Good neighbourhood management policy

Housing Ombudsman Service recommendation	What we’ve done to date
<p>Landlords should ensure that they clearly and regularly communicate with their residents regarding actions taken or otherwise to resolve reports of damp and mould. Landlords should review and update any associated processes and policies accordingly.</p>	<ul style="list-style-type: none"> ▪ Ensuring consistent and appropriate communication/follow up continues to be an area of focus. We will continue to build this into our review of systems and processes and will be further assisted by the use of the Mobysoft software that will assist in case management and analytics. ▪ We will use the independent review by Altair to make any identified improvements to our systems and processes. ▪ We also use findings from the Housing Ombudsman Service (both for GSA and the wider sector) to update our processes to ensure effective learning from adverse cases.

<p>Landlords must ensure there is effective internal communication between their teams and departments and ensure that one individual or team has overall responsibility for ensuring complaints or reports are resolved, including follow up or aftercare.</p>	<ul style="list-style-type: none"> ▪ We hold weekly meetings with the Repairs and Maintenance and Asset Management teams specifically to discuss damp and mould cases. ▪ Damp and mould inspections are currently managed by a tracker which a coordinator and administrator monitor and track. ▪ Complaints are overseen by a dedicated Customer Care Team.
<p>Landlords should ensure that their complaints policy is effective and in line with the Complaint Handling Code, with clear compensation and redress guidance. Remedies should be commensurate to the distress and inconvenience caused to the resident, whilst recognising that each case is individual and should be considered on its own merits.</p>	<ul style="list-style-type: none"> ▪ Our complaints policy is fully aligned with the Housing Ombudsman Service Complaint Handling Code. ▪ We have made changes to how we issue compensation payments and have updated our compensation policy and procedure to ensure it fully aligns with the Housing Ombudsman Service redress guidance.

From disrepair claims to resolution

Housing Ombudsman Service recommendation	What we've done to date
<p>Landlords need to ensure they can identify complex cases at an early stage and have a strategy for keeping residents informed and effective resolution.</p>	<ul style="list-style-type: none"> ▪ Our Healthy Homes Advisors were recruited to support customers particularly when we are dealing with complex situations. ▪ Where complex cases are identified following a surveyor inspection, they will be referred to a Project Surveyor to manage through to resolution. ▪ The Mobyssoft software will also assist with case management.

<p>Landlords should identify where an independent, mutually agreed and suitably qualified surveyor should be used, share the outcomes of all surveys and inspections with residents to help them understand the findings and be clear on next steps. Landlords should then act on accepted survey recommendations in a timely manner.</p>	<ul style="list-style-type: none"> ▪ We have a team of in-house surveyors but may utilise external specialist contractors if indicated. ▪ In line with Awaab’s Law we have updated our processes to ensure customers receive communication on the outcomes of damp and mould inspections and are clear on the next steps.
<p>Where extensive works may be required, landlords should consider the individual circumstances of the household, including any vulnerabilities, and whether or not it is appropriate to move resident(s) out of their home at an early stage.</p>	<ul style="list-style-type: none"> ▪ We always consider the customer and the situation and decant when required; this includes where we come across severe mould. This is covered within our policy. ▪ A risk assessment has been implemented within our damp and mould inspection tool to ensure individual circumstances i.e. vulnerabilities / disabilities are being taken into consideration and whether a decant is appropriate.
<p>Landlords should promote the benefits of their complaints process and the Ombudsman to their residents as an appropriate and effective route to resolving disputes.</p>	<ul style="list-style-type: none"> ▪ We actively promote our complaints process, sharing details on our website and signposting customers as appropriate.
<p>Landlords should continue to use the complaints procedure when the pre-action protocol has commenced and until legal proceedings have been issued to maximise the opportunities to resolve disputes outside of court. Landlords should ensure their approach is consistent with our jurisdiction guidance and their legal and complaint teams work together effectively where an issue is being pursued through the complaints process and protocol.</p>	<ul style="list-style-type: none"> ▪ Our complaints process reflects this.

From complaints to a learning culture

Housing Ombudsman Service recommendation	What we've done to date
<p>Landlords should consider how best to share learning from complaints and the positive impact of changes made as a result within the organisation and externally. Systems should allow the landlord to analyse their complaints data effectively and identify themes, trends and learning opportunities.</p>	<ul style="list-style-type: none"> ▪ A learning dashboard is in place to oversee learning from complaints. ▪ Our complaints dashboard also allows us to monitor themes. ▪ We have an Evergreen reflective learning system in place to complete case reviews and cascade learning. ▪ We issue quarterly learning logs comprising learning from both GSA and the wider sector, as published by Housing Ombudsman Service.
<p>Landlords should ensure they treat residents reporting damp and mould with respect and empathy. The distress and inconvenience experienced by residents in this area is some of the most profound we have seen, and this needs to be reflected in the tone and approach of the complaint handling.</p>	<ul style="list-style-type: none"> ▪ We have complaint quality aide memoires, which are in place to ensure due consideration is given to the customer's experience, ensuring an appropriate tone of empathy and respect, and providing appropriate remedies. ▪ Quarterly qualitative audits are completed by our quality and compliance team to assess that appropriate standards of respect and empathy are demonstrated. ▪ We have training on meeting the needs of customers with vulnerabilities and this includes key messages from the Housing Ombudsman Service spotlight report on Attitudes, Rights and Responsibilities - Relationship of Equals. ▪ Customer-centric provision is further reinforced through our Customer Strategy and related vulnerability strategy.