# Damp and mould





# Self-assessment – May 2025

#### From Reactive to Proactive

| Housing Ombudsman Service recommendation  | What we've done to date   |
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| 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. | <ul> <li>We attend all reports of damp and mould and don't consider lifestyle as a reason. Where we have overcrowding for example, we will source an alternative ventilation option to improve / resolve the situation, and we follow a three-inspection procedure over a 6 - 9 month period to ensure it is resolved.</li> <li>We completed our damp and mould policy and have been working to develop our strategy further through specialist roles within the team and with the use of video assessment methods to support timely triage and prioritise assessments.</li> <li>We are implementing a damp and mould case management system (Mobysoft) to support case management. The software will link into our repairs system and use Al 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 i.e. where multiple flats are reporting in the same block so that we can survey the whole block.</li> <li>Additional colleague guidance was produced in relation to the damp and mould guidance published by the DLUHC.</li> </ul> |

| 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. | <ul> <li>Our policy was written and approved with key principles. It references our proactive approach and how we take into account vulnerabilities.</li> <li>Awaabs law was added to our damp and mould policy in March 2025 as part of our bi-annual review.</li> </ul>  |
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| Landlords should review the accessibility and use of their systems for reporting repairs and making complaints to 'find their silence'.   | <ul> <li>Our damp and mould policy was subject to an Environmental Impact Assessment (EIA) and also defines approaches taken to ensure information is available in accessible formats.</li> <li>We have information on our website that meets accessibility standards and are committed to tailoring communication to customer needs.</li> <li>We have also completed leaflet drops to support customer awareness. We are implementing a damp and mould case management system (Mobysoft) to support case management. The 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 i.e. where multiple flats are reporting in the same block so that we can survey the whole block.</li> <li>Our Healthy Homes team contacts customers following repairs and surveyor inspections, this includes where we have had no access.</li> </ul> |

| 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.   | <ul> <li>We group inspections together based on address, this is to ensure surveyors are seeing the full picture in a block or street for example.</li> <li>The future use of AICO Coders will also be a further opportunity to receive information directly from the property through the installation of data loggers within the home.</li> <li>Training has been provided by Aico in January 2024 and in March 2025 for new surveyors on where appropriate to use data loggers.</li> </ul>   |
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| 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.   | <ul> <li>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.</li> <li>The Mobysoft system we use can provide analytics. Alongside the use of AICO coders this will support a more data driven approach.</li> <li>We've recently changed the structure of our Healthy Homes team and Project Surveyors will now manage major structural issues within blocks and more complex cases. The Project Surveyors will have training and access to Mobysoft to support in identifying hot spots and carry out the necessary investigative work to resolve the issues.</li> </ul> |
| 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. | <ul> <li>This commitment is currently covered in our policy on Home Loss, Disturbance and Decant.</li> <li>We currently have a working group in place reviewing our approach and oversight of decant arrangements; this includes learning the lessons from Housing Ombudsman Service determinations related to decants.</li> <li>Our decant procedure is now completed and our disposals policy discusses the needs of our customers, providing suitable alternative accommodation. We will also carry out any necessary repairs and improvements whilst the customer remains in the home.</li> </ul>   |

| 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. | <ul> <li>We have recruited four Healthy Homes Advisors who have just started. Part of their role will be to support customers with fuel poverty, mental health issues, etc., and they will be a pivotal link with complex cases to ensure we manage these cases with the correct level of skills and experience.</li> <li>We are keen to extend our network for example the NHS and local authorities, to support us to tackle DAM in our customers' homes.</li> <li>Our Healthy Homes team is now embedded to support customers where condensation is the issue, they provide advice and signposting.</li> </ul> |
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| 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.   | <ul> <li>Our damp and mould procedure and policy have been shared and consulted on with our Customer Panel.</li> <li>We have carried out testing of video accessibility with a member of our Customer Panel.</li> <li>This is an evolving process and therefore we will continue to involve our customers as we make further developments.</li> </ul>   |
| 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.   | Equipment has been ordered for our Repairs and Maintenance team when properties become void so that they carry out a 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 as any other customer (procedure would be followed).  |
| 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.  | <ul> <li>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.</li> <li>We recognise the emerging importance that net zero carbon may play for customers seeking homes that are high performing in terms of energy efficiency and designed or improved to meet or exceed future carbon targets.</li> </ul>  |

| As part of our Asset Management Strategy 2022-24, key carbot targets already set are:  All new boilers installed are 'hydrogen-ready' from 2020 All new district heat network connections are low-carbot from 2025 All social homes and homes for sale are certified EPC 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  |
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| 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.   | <ul> <li>There is clarity that this is not acceptable, and any uses of such approaches are being challenged and eradicated.</li> <li>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.</li> </ul>   |
| 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. | <ul> <li>Record keeping is an area of focus following our knowledge and<br/>information management self-assessment. The Information<br/>Governance Steering Group are overseeing the use of data<br/>owners and data stewards and identifying a training programme<br/>for these. Mobysoft software system will support a data driven<br/>approach and support case management.</li> </ul> |

|  | There are also inter-dependencies here with other key organisational priorities - the data warehouse and customer data projects and our single housing management system.   |
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| Landlords should ensure that their responses to reports of damp and mould are timely and reflect the urgency of the issue.   | <ul> <li>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.</li> <li>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. Surveyors during inspections will raise a mould wash and again these have to be attended within five days.</li> <li>We are evolving our approaches to improve our response times.</li> </ul> |
| 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. | <ul> <li>We try to contact all customers by phone to arrange appointments, to maximise the appropriateness of visit times to meet customer needs.</li> <li>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.</li> </ul>  |
| Landlords should ensure that their staff, whether in-house or contractors, have the ability to identify and report early signs of damp and mould.  | <ul> <li>Surveyors have attended a number of training courses and webinars this year.</li> <li>Webinars have been shared with housing and contact centre colleagues for learning purposes.</li> <li>Our Surveying team attended a damp and mould course provided by The Chartered Institute of Housing.</li> <li>We will continually develop and train our Surveying team in the causes and resolution of damp and mould in our customers' homes.</li> </ul>  |

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### Good neighbourhood management policy

| Housing Ombudsman Service recommendation  | What we've done to date   |
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| 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. | 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.   |
| 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. | <ul> <li>We hold weekly meetings with the Repairs and Maintenance and Asset Management teams specifically to discuss damp and mould cases.</li> <li>damp and mould inspections are currently managed by a tracker which a coordinator and administrator monitor and track. There are future plans to increase the size of this team.</li> <li>Complaints are overseen by a dedicated Customer Care Team.</li> </ul> |

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.

- We have made policy updates in line with the updated 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   |
|---|---|
| Landlords need to ensure they can identify complex cases at an early stage and have a strategy for keeping residents informed and effective resolution.   | <ul> <li>Our Healthy Homes Advisors were recruited to support customers particularly when we are dealing with complex situations.</li> <li>The Mobysoft software will also assist with case management.</li> <li>Where complex cases are identified following a surveyor inspection, they will be referred to a Project Surveyor to manage through to resolution.</li> <li>Desktop surveys will initially be carried out and specialists will be called upon if needed to resolve the problem.</li> </ul> |
| 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. | We have a team of in-house surveyors but may utilise external specialist contractors if indicated.  |
| 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.  | <ul> <li>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.</li> <li>A risk assessment has been implemented to ensure individual circumstances i.e. vulnerabilities / disabilities are being taken into consideration and whether a decant is appropriate.</li> </ul>  |

| Landlords should promote the benefits of their complaints process and the Ombudsman to their residents as an appropriate and effective route to resolving disputes.  | We actively promote our complaints process, sharing details on our website and signposting customers as appropriate. |
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| 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. | Our updated complaints process reflects this.  |

### From a complaints to a learning culture

| Housing Ombudsman Service recommendation  | What we've done to date   |
|---|---|
| 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. | <ul> <li>Learning and action plans are prepared for each upheld or partly upheld complaint and shared with the relevant services within our organisation. We have an Evergreen system in place to complete case reviews. Our complaints dashboard also allows us to monitor themes.</li> <li>We issue quarterly learning logs comprising learning from both GSA and the wider sector, as published by Housing Ombudsman Service.</li> <li>Through our Quality team, we are now monitoring completion of actions arising from Evergreen reflective learning sessions.</li> </ul> |

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.

- 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.
- We have introduced training on meeting the needs of customers with vulnerabilities and have rolled out key messages from the Housing Ombudsman Service spotlight report on Attitudes, Rights and Responsibilities - Relationship of Equals.
- We will further embed this through the launch of our Customer Strategy and related vulnerability strategy.