

## Spotlight on Damp and Mould: Self-Assessment (November 2025)

Housing Ombudsman Service Recommendations to Senior Managers:	Current Position:	Future Ambitions:
<p><b>Recommendation 1:</b> 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>	<p>The City of London has adopted a Damp, Mould &amp; Condensation Policy, with Version 2 presented to the Housing Management and Almshouses Sub-Committee in October 2025. Amendments were made to ensure the policy and associated procedures align with the requirements of Awaab's Law, which came into effect on 27 October 2025. The policy outlines a structured, risk-based approach to assessing all reported cases of damp and mould. A risk matrix is used to evaluate two key factors:</p> <ul style="list-style-type: none"> <li>• <b>Severity of Damp and Mould:</b> The physical extent and location of the issue within the property.</li> <li>• <b>Household Composition:</b> Consideration of residents who may be more vulnerable to the effects of damp and mould, such as young children, older adults, or individuals with health conditions.</li> </ul> <p>This approach ensures that cases are prioritised appropriately and that legal obligations are met while safeguarding resident health and wellbeing.</p>	<p>Ongoing training is being delivered to both technical and non-technical staff to ensure they are fully aware of the requirements of new legislation, including the implementation of Awaab's Law. This training supports consistent, informed responses to damp and mould cases and reinforces the importance of compliance, resident safety, and effective communication across all roles involved in the Repairs and Maintenance service.</p>
<p><b>Recommendation 2:</b> 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</p>	<p>The Damp, Mould &amp; Condensation Policy (Version 2) provides a comprehensive framework that aligns with sector expectations for managing damp and mould. It outlines proactive interventions, a structured risk-based assessment process, and tailored responses based on severity and household</p>	<p>The Damp, Mould and Condensation Policy is subject to review every 3 years. The Damp &amp; Mould Self-Assessment will be reviewed on an annual basis.</p>

<p>it considers appropriate in different circumstances, effective communication and aftercare.</p>	<p>vulnerability. The policy incorporates clear procedures for diagnosis, prioritisation, and follow-up, and emphasises effective communication with residents, including empathy, clarity, and accessibility. It also includes provisions for aftercare, monitoring, and ongoing staff training to ensure compliance with legislation such as Awaab's Law. Overall, the policy demonstrates a robust and resident-focused approach to addressing damp and mould across the housing stock.</p>	
<p><b>Recommendation 3:</b> Landlords should review the accessibility and use of their systems for reporting repairs and making complaints to 'find their silence'.</p>	<p>The City of London has taken steps to improve the accessibility and visibility of its repair reporting and complaints systems to ensure that all residents feel empowered to raise concerns. Residents can report repairs via phone, email, or Microsoft Forms, and are encouraged to submit photos to aid initial diagnosis. Information and guidance on repairs and damp and mould management are also available on the City's website.</p> <p>In November 2024, a targeted campaign was carried out to raise awareness of the Complaints Service, including leafleting across all estates, which led to an increase in complaint volumes and greater insight into resident concerns. A simplified version of the Complaints Leaflet is available for residents with additional communication needs. The City promotes a positive complaints culture, encouraging residents to speak up when dissatisfied. Contractors are also asked to act as the City's "eyes and ears" on estates, reporting any concerns around damp and mould encountered during other works. These measures, alongside ongoing monitoring and feedback</p>	<p>The ongoing stock condition survey is playing a key role in identifying priority issues across the housing portfolio, including cases of damp and mould. Several instances have already been flagged through this process and are being actioned by the relevant teams within appropriate timescales. This proactive identification supports early intervention, ensures compliance with health and safety standards, and contributes to the wider strategy for improving housing conditions and resident wellbeing.</p>

	analysis, help identify gaps in engagement and ensure that silent voices are heard.	
<b>Recommendation 4:</b> 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.	The City of London's current approach to diagnosing damp and mould issues is carried out on a case-by-case basis, with effective solutions often extended to neighbouring properties where similar conditions exist. Contractors are also asked to act as the City's "eyes and ears" on estates, reporting any signs of damp and mould encountered during unrelated works. These proactive measures, combined with ongoing monitoring and feedback analysis, help identify hidden or unreported issues and ensure that early interventions are as effective and wide-reaching as possible. This approach supports the principle of extending the scope of diagnosis within buildings to prevent recurrence and protect vulnerable households.	<p>The City of London is committed to strengthening its diagnostic approach to damp and mould by identifying opportunities for early and wider intervention. There is an ambition to develop a heat map of current and historic cases, which will help assess the likelihood of occurrence in neighbouring properties and inform long-term investment planning.</p> <p>In addition, the ongoing stock condition survey, which following completion will continue on a 20% rolling basis annually, supports early identification of issues across the housing stock. These measures will enable a more strategic and data-informed response, ensuring that interventions are not only reactive but also preventative and targeted.</p>
<b>Recommendation 5:</b> 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>The Damp, Mould &amp; Condensation Policy clearly meets the requirement for landlords to implement a data-driven, risk-based approach to managing damp and mould. The policy outlines a structured process for assessing reported cases using a risk matrix that evaluates both the severity of the issue and the vulnerability of the household. This ensures that interventions are prioritised appropriately and tailored to individual circumstances.</p> <p>Beyond reactive reporting, the policy commits to proactive identification of issues. It states that the Major Works Team will periodically evaluate repairs and stock data to identify property archetypes more</p>	The City of London is strengthening its data-driven approach to managing damp and mould through improved reporting and system integration. A dedicated module within the Civica CX system to track damp and mould cases is being tested with a plan to fully implement by the end of 2025, allowing for close monitoring of each stage of the process and enabling more accurate reporting. This complements the ongoing stock condition survey, which will continue on a 20% rolling basis annually and supports early identification of issues. In parallel, ongoing training is being

	<p>prone to damp and mould. This includes reviewing properties with lower EPC ratings, blocks with multiple reports, and historically affected archetypes. These insights are used to inform planned maintenance programmes and targeted inspections, reducing reliance on residents to report problems.</p> <p>Additionally, the policy mandates that all opportunities to identify damp and mould, such as during repairs, stock condition surveys, tenancy inspections, and contractor visits, are utilised. This approach supports early detection and intervention, helping to prevent escalation into complaints or disrepair claims. All cases are recorded, monitored, and overseen by the Head of Repairs and Maintenance, ensuring accountability and continuous improvement through performance data and feedback analysis.</p>	<p>delivered to ensure staff consistently apply the risk-based approach outlined in the Damp, Mould &amp; Condensation Policy. Together, these measures reduce reliance on resident reporting, help uncover hidden issues, and support timely, targeted interventions before problems escalate.</p>
<p><b>Recommendation 6:</b> 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>	<p>We encourage all residents, frontline staff, and contractors to remain vigilant and report any signs of damp and mould. We are committed to responding to these reports within our policy target timescales, regardless of any planned major works or regeneration in the area.</p> <p>We recognise that some homes may experience persistent or recurring issues. In such cases, a longer-term resolution plan may be necessary. This could include scheduled inspections, mould treatments, and planned investment works.</p> <p>Where significant repairs or future regeneration are required to achieve a lasting solution, we will</p>	<p>Our ongoing stock condition survey will provide clearer insight into the current state of our homes, identifying existing hazards and levels of risk. It will also help highlight where urgent intervention is needed, even if those properties are not currently included in major works programmes.</p>

	consider temporary or permanent alternative accommodation to support affected residents.	
<p><b>Recommendation 7:</b> 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>	<p>We understand that damp and mould can result from a range of contributing factors, and that a holistic approach to diagnosis and remediation is essential.</p> <p>When issues are linked to condensation and an imbalance between heating, ventilation, and insulation, we assess the effectiveness of the building's components alongside any practical steps residents can take to help manage the problem.</p> <p>As part of our service, we typically carry out a mould wash of affected areas, followed by appropriate redecoration. We also check overall airflow, upgrade extractor fans in kitchens and bathrooms, and address any leaks or defects in heating systems, windows, or doors that may contribute to heat loss.</p> <p>In addition, our Tenancy Support Officers are available to assist residents across our estates. They provide support with tenancy management and can signpost residents to our City Advice page for help with issues such as fuel poverty or refer them to external agencies where appropriate.</p>	<p>We recognise that identifying the route causes of damp and mould issues requires an appropriate level of skill, training and diagnostic tools.</p> <p>We will invest in further enhanced diagnostic training for our Property Services team including the use of tools and equipment to aid diagnostics. We will also identify external specialist surveyors who can assist for more complex cases, beyond the skillset of the existing team.</p>
<p><b>Recommendation 8:</b> 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>	<p>Version one of the policy included resident consultation as part of its development. It was subsequently reviewed at HMA SC in October 2025. Following feedback from Members, the policy was adapted to reflect their input.</p>	<p>Building on the recent review of the Damp, Mould and Condensation Policy, we are committed to continuously improving how we communicate with and support residents.</p> <p>The November edition of the @Home newsletter issued to residents will include</p>

	<p>The policy directly addresses the Housing Ombudsman’s recommendation by ensuring that residents receive clear, empathetic, and practical information to help prevent and manage damp and mould. It commits to accessible communication, avoids placing blame, and provides tailored advice that takes individual circumstances into account.</p> <p>Guidance is shared through multiple channels, including estate offices, tenancy sign-ups, the City of London website, resident publications, and a dedicated damp and mould booklet. The policy also includes follow-up visits after repairs, offers support for vulnerable residents through tenancy support officers and signposting, and commits to learning from individual cases to improve future communication and service delivery.</p> <p>This holistic, resident-focused approach ensures that the tone and effectiveness of materials are regularly reviewed and remain aligned with residents’ needs.</p>	<p>updated information for residents relating to Damp &amp; Mould in accordance with policy and procedural changes that are being implemented.</p>
<p><b>Recommendation 9:</b> 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>	<p>A mutual exchange inspection is carried out before any exchange takes place. This inspection records any identified damp and mould issues, along with the actions required, ensuring full transparency for the incoming resident. Where significant issues are identified, the exchange may be delayed until appropriate remedial works have been completed.</p> <p>In 2024, we updated our void lettable standard to strengthen our approach to damp and mould. This includes ensuring that any issues are properly diagnosed and addressed during the void period.</p>	<p>We plan to use improved damp and mould data to identify a property at risk of damp and mould prior to any exchange taking place and even if there was no evidence of damp and mould during a mutual exchange inspection. Information can be provided to residents to help them spot early warning signs and how to report them if they occur.</p>

	<p>We also check that extractor fans are operational and meet performance standards, and that heating systems are fully functional before a new tenancy begins.</p> <p>To support new tenants, we carry out a series of introductory tenancy visits at 6 weeks, 6 months, and 9 months. These visits help us identify and resolve any emerging repair or maintenance issues early, ensuring residents feel supported and their homes remain safe and comfortable.</p>	
<p><b>Recommendation 10:</b> 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>	<p>In line with the PAS 2035 Standard, all of our energy performance upgrade projects and programmes include measures to improve ventilation. This helps reduce the risk of unintended damp, mould, and condensation issues, ensuring a healthier living environment for residents.</p> <p>Recognising the unique challenges posed by our heritage housing stock, including properties with listed building status, we work with a range of specialist consultants. These experts ensure that all designs are sensitive to the historic character of the buildings while also addressing potential unintended consequences, such as damp and mould, through appropriate, compliant solutions.</p>	
<p><b>Recommendation 11:</b> 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>	<p>The Damp, Mould and Condensation Policy reflects a clear commitment to reviewing its initial response to reports of damp and mould in partnership with residents. The policy avoids automatically apportioning blame and ensures that language used in communications is empathetic, respectful, and non-judgmental. It explicitly states that residents will not be blamed for damp and mould in their</p>	<p>Our Resident Involvement Strategy outlines five key objectives, including <b>inclusive and accessible engagement</b> and <b>consistent, timely communication</b>. As part of this commitment, we will consult with residents on our policy approach, particularly the content and tone of our communications, to ensure that no resident feels blamed or stigmatised.</p>

	<p>homes and that the cause will not be prejudged. This approach fosters trust and encourages early reporting, enabling a more effective and collaborative response to resolving issues. We actively encourage and listen to resident feedback through a variety of channels, including satisfaction surveys, complaints, focus groups, and resident associations. Our published <a href="#"><i>Service Standards - Involvement &amp; Communications</i></a> document sets out our commitment to treating residents with respect and responding constructively to their feedback. We use this feedback to inform continuous service improvement, including reviewing the tone and clarity of our communications. This ensures that residents feel heard and that our materials remain accessible, supportive, and free from language that could be perceived as blaming.</p>	<p>There will be future opportunities for residents to be actively involved in assessing the quality and effectiveness of our damp and mould service. Their feedback will be essential in shaping a responsive, transparent, and resident-centred approach.</p>
<p><b>Recommendation 12:</b> 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>	<p>In October 2025, a new Damp and Mould module was introduced, allowing ‘cases’ to be traced from start to finish. This process has been implemented, and ongoing testing and training is being carried out to ensure that record keeping is robust.</p> <p>In November 2025 we are introducing new inspection software that enables the digital recording of inspections on site and the immediate production of a digital report that can be shared with residents, with copies held on record for future reference.</p>	<p>Ongoing training is being delivered to staff across the Housing Team to ensure that record keeping is consistent, accurate, and robust. The introduction of the new Damp and Mould module in October 2025 supports this by enabling comprehensive case tracking from initial report through to resolution. The module is being tested before rolling out to the wider team during November and December 2025. The case management module represents a new way of working for the repairs team as a whole and will take time for adoption and embedding of the new module.</p>



	<p>This will mean that reports, inspections, actions, and follow-ups are systematically logged, creating a reliable and auditable record.</p> <p>The updated policy and process enacts a risk-based approach to damp and mould. A risk matrix is used, centred around severity, recurrence, and resident vulnerability. For complex or high-risk cases—such as those involving serious health risks or requiring intrusive works—additional assessments and interventions are triggered, including temporary decanting if necessary.</p>	<p>Looking ahead, future iterations of the Housing Performance Dashboard will incorporate data from this module, providing enhanced insights into damp and mould case performance. This will further strengthen the City’s ability to monitor trends, identify high-risk cases, and target interventions—reinforcing a proactive, risk-based approach to managing damp and mould.</p>
<p><b>Recommendation 13:</b> Landlords should ensure that their responses to reports of damp and mould are timely and reflect the urgency of the issue.</p>	<p>In April 2025, a new Repairs and Maintenance Contract commenced, which includes a specific Repair Priority for damp and mould. This ensures that cases are treated with urgency and that appropriate resources are allocated.</p> <p>The Damp and Mould module within Civica CX supports this by enabling cases to be tracked from report to resolution. It facilitates prompt investigation and action, guided by a risk matrix that considers severity, recurrence, and resident vulnerability. This integration of contract delivery and case management systems ensures that high-risk cases are prioritised and resolved efficiently, reinforcing a structured, risk-based approach to damp and mould management.</p> <p>The new risk based approach assists with the identification of emergency hazards that require investigation within 24 hours and significant hazards that require investigation within 10 working days.</p>	<p>Whilst training on Awaab’s Law regulations has already been delivered to technical staff and the wider Property Services Team, a dedicated training session has been scheduled for January 2026 to support non-technical staff. This session will refresh their understanding of how to respond to damp and mould cases appropriately and in a timely manner. It will also reinforce the importance of early identification, empathetic communication, and effective escalation, ensuring that all staff, regardless of role, are equipped to support residents in line with the regulatory requirements and the City’s risk-based approach.</p> <p>In addition to external training we will also ensure that the Housing Department are familiarised with the updated damp and mould policy, the procedures for reporting issues and the risk based approach that we have adopted</p>

<p><b>Recommendation 14:</b> 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>	<p>The Repairs and Maintenance Contract that commenced in April 2025 includes enhanced reporting requirements, including the tracking of missed appointments. This data is incorporated into the Housing Performance Dashboard, providing greater visibility of contractor performance.</p> <p>Where appointments are missed or not completed within the agreed timescales, each case is reviewed individually, this includes damp and mould cases, to ensure appropriate follow-up action is taken. This approach supports accountability, improves service delivery, and ensures that delays in addressing potentially high-risk issues are promptly addressed.</p>	<p>The data collected through the Repairs and Maintenance Contract is continuously monitored however we cannot currently capture accurate data on missed appointments based on information supplied from our contractors system. We will continue to work with our technology teams to find a suitable solution to the issue.</p> <p>Our contractor is required to make 2 reasonable attempts at access before completing an order as no access, however where a health and safety risk exists, the current process is for the contractor to leave the order open and to escalate to COL for further action and decision as to next steps.</p>
<p><b>Recommendation 15:</b> 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>	<p>Our contractors, housing, and estate staff act as our ‘eyes and ears’ across our estates. There is an established process in place for them to report any concerns related to damp and mould, ensuring that potential issues are identified early and addressed promptly. This frontline vigilance plays a key role in our proactive, risk-based approach to managing damp and mould in residents’ homes.</p>	<p>An updated training session titled “<i>Awaab’s Law for Non-Technical Staff</i>” is being rolled out in January 2026 to ensure that all staff are equipped to support and report damp and mould cases effectively. This training will refresh knowledge and reinforce the importance of timely, appropriate responses in line with regulatory requirements. It also aims to strengthen awareness of the roles non-technical staff play in identifying risk, supporting residents, and ensuring cases are escalated and recorded accurately.</p>
<p><b>Recommendation 16:</b> Landlords should take steps to identify and resolve any skills gaps they may have, ensuring their staff and contractors have appropriate expertise to properly diagnose and respond to reports of damp and mould.</p>	<p>Alongside the updated Damp and Mould Policy and process, developed in line with Awaab’s Law, extensive training has been delivered across the Property Services Team. This includes targeted training for the Repairs Service Desk, who are</p>	<p>We will invest in enhanced diagnostic training for our Property Services team over the next 6 months, including the use of tools and equipment to aid diagnostics. We will also identify external specialist surveyors who can</p>

	responsible for logging repair reports. Ensuring that frontline staff are equipped with the knowledge to respond appropriately and escalate damp and mould cases in a timely manner is a key part of our commitment to compliance, early intervention, and resident safety.	assist for more complex cases, beyond the skillset of the existing team.
<b>Recommendation 17:</b> 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.	The Property Services Team are rolling out the use of iAuditor for survey reports, to ensure that the resident receives a copy of any reports within 72 hours of investigation. These reports will contain information about the cause, actions that will be taken, and who will be involved in the resolution.	Moving forward, the use of Civica CX cases will support in tracking case activities and actions until resolution. There will still need to be proactive communications with residents by the Property Services Team, especially where works are more complex.
<b>Recommendation 18:</b> 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>There is a weekly coordination meeting between the Property Services Team and the Housing Complaints Team, during which any damp and mould-related cases are flagged as part of the complaint allocations process.</p> <p>During these meetings:</p> <ul style="list-style-type: none"> <li>• Follow-up responsibilities for each complaint are clearly assigned.</li> <li>• Complaints remain open on the tracker until a post-inspection has been completed.</li> <li>• A dedicated staff member (Property Services Complaints Officer) is responsible for monitoring the progress of repairs linked to complaints.</li> <li>• Both teams use shared trackers to ensure transparency and continuity.</li> </ul> <p>The recently implemented Damp &amp; Mould module on CX will enable a case management approach. It supports tracking cases and all required actions,</p>	<p>We continue to use feedback from transactional surveys to inform and improve our service delivery.</p> <p>As part of this commitment, updated training on Awaab's Law is being rolled out for non-technical staff. This training will enhance the Complaints Team's understanding of damp and mould issues and further strengthen collaboration with the Property Services Team, ensuring a more coordinated and informed response to residents' concerns.</p>

	through to completion and helps ensure compliance with statutory requirements.	
<b>Recommendation 19:</b> 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>The City of London's Housing Complaints Policy is fully aligned with the Housing Ombudsman's Complaints Handling Code.</p> <p>Each complaint is assessed on its individual merits. Where compensation is being considered, a discussion takes place between the complaint investigator, the Housing Complaints Manager, and any other relevant staff with direct knowledge of the case. This ensures that decisions are fair, informed, and consistent with policy standards.</p> <p>Amendments were made to the Housing Compensation Policy in June 2025 in response to resident feedback. We also introduced a 'compensation calculator' guided by the updated policy, to help investigators consistently apply compensation.</p>	The Information, Performance and Quality Assurance Manager will be coordinating updated training for complaint investigators. This training will be informed by current regulatory requirements and resident feedback, with the aim of ensuring greater consistency in decision-making and continued compliance with service standards.
<b>Recommendation 20:</b> 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>We acknowledge that complex cases, particularly those requiring further investigation, diagnosis, or involving major repairs or planned improvements, can make it more challenging to maintain regular communication and provide timely updates to residents.</p> <p>To support effective case management, Property Services Officers act as the main point of contact for residents experiencing complex damp and mould issues. Their work is supported by colleagues in the Housing Management and Estates Teams to ensure a coordinated and responsive approach.</p> <p>When complex cases are identified—often through complaints—case conferences or multi-agency</p>	<p>We have identified the need for a robust case management approach where complex repair issues exist, as well as being able to create and track cases and associated activities in our IT system. In October 2025 we have set out a definition and criteria for identifying a complex repairs case, that may include damp and mould issues.</p> <p>Sometimes complex cases cannot be resolved within standard repairs timescales and may be of a longer duration. We recognise a need for increased involvement from the COL Repairs team to manage these cases, which includes improved planning, co-ordination and</p>

	<p>meetings are convened with relevant parties to discuss and agree on appropriate resolutions.</p> <p>The updated Damp, Mould and Condensation Policy and Procedure, implemented in 2025, includes a risk rating matrix to help identify and prioritise high-risk cases, ensuring that the most urgent issues are addressed promptly and in line with statutory requirements.</p>	<p>supervision of work, setting out and agreeing clear plans of work and actions with residents, to manage expectations and ongoing proactive resident communications until a case is resolved.</p> <p>We expect to develop the Case Management approach for complex cases over the next 12 months, which includes upskilling team members to support this process.</p>
<p><b>Recommendation 21:</b> 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>	<p>While most damp and mould investigations are carried out by our in-house Property Services Team and specialist suppliers, we also have access to qualified external surveyors through our membership of professional frameworks. This allows us to bring in additional expertise when needed.</p> <p>In disrepair cases, which may include damp and mould issues, we aim to agree on a joint expert with the resident wherever possible. We act on the findings of these independent reports, which are shared with residents to ensure transparency and build trust in the resolution process.</p>	<p>We will invest in enhanced diagnostic training for our Property Services team over the next 6 months, including the use of tools and equipment to aid diagnostics.</p> <p>We will also identify a pool of external specialist surveyors who can assist for more complex cases, beyond the skillset of the existing team.</p>
<p><b>Recommendation 22:</b> 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>	<p>Where extensive works are required, particularly in cases involving damp, mould, or condensation, we take into account household vulnerabilities as part of our planning process.</p> <p>This includes assessing whether it is appropriate to offer alternative accommodation to minimise disruption and safeguard resident wellbeing.</p> <p>If a case progresses to the complaints stage, the Housing Complaints Team maintains a log of any</p>	<p>The Tenancy Audit, currently being mobilised, will enhance the City of London's understanding of resident vulnerabilities and support needs. This initiative will build on existing data and provide an additional layer of insight to inform future case management and service planning.</p>

	<p>reasonable adjustments required for the household. These considerations are factored into discussions around major works or potential household moves, ensuring that individual needs are recognised and appropriately addressed.</p>	
<p><b>Recommendation 23:</b> 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>	<p>The Housing Complaints Team actively promotes a positive complaints culture and encourages residents to engage with the service. All communications from the team include a direct link to the Housing Ombudsman Service, and every complaint response letter clearly outlines the availability of this independent service. Residents are informed that they can contact the Housing Complaints Team at any stage of the complaints process for support or clarification. To reinforce the importance of the complaints service, team members regularly attend meetings across the Housing Team, advocating for a constructive approach to complaints and encouraging staff to promote the service.</p> <p>In November 2024, informational leaflets detailing the Complaints Service were distributed across all Housing Estate Offices to raise awareness and improve accessibility for residents.</p>	<p>To continue promoting awareness of the Housing Complaints Service, leaflets will be redistributed to all Estate Offices during Winter 2025/26. These materials provide residents with clear information on how to access the service and the support available.</p> <p>In addition, updated training for complaint investigators will be delivered to ensure continued alignment with regulatory standards and best practice, reinforcing consistency and quality in complaint handling.</p>
<p><b>Recommendation 24:</b> 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</p>	<p>The Housing Complaints Team maintains regular communication with the City of London's Legal Team to ensure there is no overlap between active complaints and legal proceedings. Residents are made aware of the relevant exemptions outlined in the Housing Complaints Policy where legal action is involved.</p>	

effectively where an issue is being pursued through the complaints process and protocol.	In cases that begin as complaints and later progress to legal proceedings, the Housing Complaints Team continues to monitor them through weekly meetings with the Property Services Team. This ensures that any required works remain on track and are not delayed due to the change in case status.	
<b>Recommendation 25:</b> 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>A two-monthly Complaints Learning Panel has been established, with active involvement from Housing Management. These meetings provide a forum to review Housing Complaints statistics in detail, analyse Housing Ombudsman findings and determinations, and flag any high-profile cases for discussion with senior management.</p> <p>To support this work, a Power BI dashboard has been developed to enable clear visualisation of trends and patterns in complaints data, helping to identify areas for improvement and track progress over time.</p> <p>In addition, a bi-annual strategic meeting, introduced in January 2024, provides a deeper dive into complaints learning. This session focuses on reviewing long-term patterns, identifying systemic issues, and setting ambitions for service improvement across the Housing Team.</p>	<p>From the end of October 2025, the Housing Complaints Team began cascading key themes and lessons learned from complaints to all staff involved in complaints handling. The aim is to ensure that each lesson leads to specific, actionable improvements, with clearly allocated action owners responsible for implementation.</p> <p>These actions will be reviewed and discussed at the Complaints Learning Panel, supporting a culture of continuous learning and service improvement across the Housing Team.</p>
<b>Recommendation 26:</b> 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	One of the core aims of the updated <i>Damp, Mould and Condensation Policy</i> is to treat residents reporting damp and mould with empathy and respect. This principle is embedded throughout the revised processes and reflected in our customer	Regular customer service training is being rolled out to staff across the Housing Team, with a particular focus on supporting vulnerable residents. This training aims to strengthen staff confidence in handling sensitive cases and ensure that all interactions

seen, and this needs to be reflected in the tone and approach of the complaint handling.	service standards, ensuring that all staff approach these cases with sensitivity and professionalism.	reflect empathy, professionalism, and a consistent standard of care.
--	---	--

Version Control:

Version	Date
Version 1 Published November 2025: <a href="#">HMASC Nov 2024 Complaints Report - Appx (Damp &amp; Mould Self Assessment)</a>	28 November 2024
Version 2 (Housing Management and Almshouses Sub Committee)	26 November 2025