

Self-Assessment

Action Point Number	Detail of Point	Proposed Action(s)	Current Position	Target Completion Date
1)	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.	Damp & Mould Policy created in December 2022, approved and Implemented March 2023. This covers: <ul style="list-style-type: none"> A. Effective Inspections & Diagnosis B. Training off staff and use of qualified contractors C. Improved usage of data D. Improved monitoring and reporting E. Equality analysis F. Associated legislation and linked policies G. Methods for continuous improvement H. Tenant involvement and scrutiny I. Work process J. Post works review K. Monitoring and reporting 	Complete	March 2023
2)	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.	Damp & Mould policy implemented March 2023 and approved by Board. Updated Policy now going through Tenant scrutiny and TPAS Task and Finish Group.	Complete On-going	March 2023 May 2024
3)	Landlords should review the accessibility and use of their systems for reporting repairs and making complaints to 'find their silence'.	Housing Ombudsman Complaint Handling Code Implemented. Service Quality Committee (SQC) and Saffron's Tenant Scrutiny Groups. Tenant Accessibility Data	Complete	June 2023

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		was analysed and reported via Power BI to inform where improvements can be made.		
4)	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.	Increased levels of digital stock condition surveys, along with advertisement of the service and a no tolerance approach has increased reporting and the discovery of mould/damp. Usage of the increasing amount of data is allowing a proactive approach, as archetype information is available. All front-line teams have also been trained to ask the questions around damp and mould, so we can know our silence.	Complete	February 2024
5)	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.	Since July 2023, Saffron has increased the frequency of stock condition surveys, covering all 29 categories of HHSRS. Additionally, frontline staff across all teams have been instructed to inquire about the presence of damp or mould. The heating team, conducting annual servicing for each home, has also been directed to make these inquiries and report any findings of damp or mould. Leveraging Power BI, we analyse our data to identify properties at higher risk of damp and mould and proactively engage with them. Furthermore, SAP data is utilized, as properties with lower SAP ratings tend to experience more mould-related issues	Complete	February 2024
6)	Where properties are identified for future disposal or are within an area marked for regeneration, landlords	The Property Disposals Policy was enacted in May 2023. Typically, properties earmarked for disposal are vacant units that undergo assessment before a	Complete	May 2023

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	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.	determination is reached. In instances where tenants seek a direct let due to issues like mould or damp, Saffron will engage with them accordingly. The policy and procedure for such cases mirror those for any other, emphasising risk mitigation and necessary works to ensure tenant safety.		
7)	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.	All staff underwent a comprehensive training and updating program emphasising that attributing mould or damp issues solely to tenants or their lifestyle choices is unacceptable. We have disseminated updated communications through newsletters, digital engagement channels, and company statements to reinforce this message.	Complete	November 2022 – March 2023 and on-going
8)	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.	The Damp, Mould and Condensation advice leaflet is published on our website. This is reviewed between the Communications and Asset Teams on a regular basis.	Complete	March 2024 and on-going
9)	Landlords should be more transparent with residents involved in mutual exchanges and make the most of every opportunity to identify and address damp	Inspection reports will reference any presence of damp or mould. Any remedial works necessary will be carried out during the void period, or prior to a mutual exchange taking place.	Complete	November 2022 and on-going

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	and mould, including visits and void periods.			
10)	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.	Saffron's Sustainability strategy encompasses all our housing stock, including new builds. As part of this strategy, a ventilation plan is incorporated into every retrofit assessment, which must be approved by a retrofit coordinator. The coordinator conducts a risk assessment to mitigate the potential for mould and damp formation resulting from other retrofit activities, such as enhanced insulation. Since the inception of the SHDF's first wave, we have been adhering to the standards outlined in PAS-2035.	Complete	April 2023 and on-going
11)	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.	All initial responses to reports of damp and mould, whether from tenants or internal sources, are consistently handled with sensitivity and without assigning blame. Tenants are never criticised for circumstances they are unlikely to influence. Our immediate priority is to collaborate with tenants to mitigate risks, particularly in cases where significant mould is detected.	Complete	March 2023 and on-going
12)	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	We utilise a dedicated spreadsheet to document damp and mould cases. Additionally, we leverage Dynamics 365 to upload notes and communications, storing them within our complaints, tenancy management, contact history, or repairs module. Power BI Dashboards are also	On-going	1 st April 2025

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	support a risk-based approach to damp and mould.	utilised to track cases and outcomes. Saffron are undertaking an overhaul of the Asset element of our Dynamics 365 system, to allow for better record keeping of all compliance areas, including damp and mould.		
13)	Landlords should ensure that their responses to reports of damp and mould are timely and reflect the urgency of the issue.	Saffron has diligently prioritised responses to damp and mould cases. Where currently possible, adhering to the proposed timeframes outlined in Awaabs law. During peak reporting periods, such as mid-winter, cases are triaged to address those with the highest risk or vulnerabilities first.	Complete	March 2023 and on-going
14)	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.	All missed appointments are logged, and subsequent return appointments are scheduled. If access is not granted after repeated attempts, tenants are contacted via letter. If this approach fails, our Neighbourhood Teams will intervene to facilitate access. In cases where there are perceived category one or higher category two risks, particularly if vulnerable individuals are involved, we may pursue legal injunctions to gain access for necessary remedial works.	Complete	March 2023 and on-going
15)	Landlords should ensure that their staff, whether in-house or contractors, have the ability to identify and report early signs of damp and mould.	Saffron has provided training and webinars to all internal staff entering properties to identify and report damp and mould issues. Additionally, we have collaborated with external contractors to ensure they are equipped to report any issues with our housing stock. This training	Complete	June 2023 and on-going

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		initiative will remain ongoing and evolving as we transition between contractors and frameworks through our procurement processes.		
16)	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.	Saffron exclusively employs qualified third-party contractors for both the diagnosis and remedial works for damp and mould. To enhance our inspection and reporting process, we are implementing a third-party inspection method using Pocket Surveyors' damp, mould, and HHSRS surveying apps. All Saffron surveyors have undergone extensive HHSRS training in advance. We are committed to ongoing training and skill enhancement in damp and mould management to adapt to emerging best practices in the sector. Training requirements are identified as part of one to ones. Inspection team members have attended webinars run by TPAS and Envirovent. Staff have completed Part F Means of Ventilation installation training.	Complete	March 2023 and on-going
17)	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.	Inspection Teams are trained to be open and honest with tenants on what they are finding and having a two way conversations. Potential remedial actions will be discussed on-site, as well as a risk assessment on the current risks to the tenants from the damp or mould present. Tenants are contacted and made aware as remedial works are booked in, to ensure that access will be achieved as well as any	Complete	November 2022 and on-going

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		possible disruption. If decanting is required, this will be discussed with the tenants and our Neighbourhood Officers will work with tenants to find suitable accommodation that works for them.		
18)	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.	All frontline staff have been instructed to forward any concerns regarding damp, mould, or disrepair to a designated email address and team. We have appointed a repairs administrator dedicated solely to handling damp, mould, and disrepair cases.	Complete	June 2023 and on-going
19)	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.	The damp and mould policy was written in line with the Complaint Handling Code and includes consideration for compensation and redress. Each case is considered on its individual merits, dependant on risk, longevity of the issue and the impact made to tenants lives.	Complete	June 2023 and on-going
20)	Landlords need to ensure they can identify complex cases at an early stage and have a strategy for keeping residents informed and effective resolution.	Our dedicated administration will liaise with the Responsive Maintenance Manager to identify complex cases. Saffron employ a Complex Case Neighbourhood Officer who will assist with tenant liaison in these circumstances	Complete	August 2023 and on-going
21)	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	In cases of high demand or tenant preference, an independent surveyor is accessible and engaged. Saffron will work agree to the recommendations offered by the independent surveyor, aligning with	Complete	March 2023 and on-going

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	them understand the findings and be clear on next steps. Landlords should then act on accepted survey recommendations in a timely manner.	our Damp and Mould Policy and procedures.		
22)	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.	We assess on inspection the extent of the damp and potential effect on the tenants. Consideration is given to vulnerabilities and scope of the repairs. The Neighbourhood team can arrange a temporary move for the duration of the repair if recommended.	Complete	November 2022 and on-going
23)	Landlords should promote the benefits of their complaints process and the Ombudsman to their residents as an appropriate and effective route to resolving disputes.	All correspondence sent to tenants and residents includes information on how to get in touch with the housing ombudsman service. How to get in touch with the HOS is also published on our website.	Complete	March 2023
24)	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.	All complaint cases remain live, and identified repairs in progress when a pre-action protocol has commenced. Repairs will only be paused when requested by a tenant's solicitor.	Complete	November 2022 and on-going
25)	Landlords should consider how best to share learning from complaints and the positive impact of changes made as a result within the organisation and	Insights gleaned from complaints are disseminated among the Service Quality Group, Tenant Scrutiny Group, and Service Improvement Group, which encompass	Complete	March 2023 and on-going

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	externally. Systems should allow the landlord to analyse their complaints data effectively and identify themes, trends and learning opportunities.	representation from the Board, tenants, and staff. Feed back from the Tenant groups is taking on-board to continuously improve the service.		
26)	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>Complaints training has been delivered to all tenant facing staff during Q4 of 22/23. Tenants and residents are also offered additional support through the Tenant Support & Wellbeing Service run by Life & Progress.</p> <p>Q4 23/24 deliver a recap and embed of changes to HOS Code to all staff.</p> <p>EDI & unconscious bias training delivered to senior leadership and staff forum members.</p> <p>We will consider how are tenants wish us to communicate with us and will support any reasonable adjustments.</p>	<p>Complete</p> <p>On-going</p> <p>Complete</p> <p>Complete</p>	<p>May 2023 and on-going</p> <p>Due to be completed by end May 24</p> <p>Jan 24</p> <p>On-going</p>