



Consultation outcome



**Proposal: Own Initiative Investigation
on how social housing providers
respond to reports of disrepair, with a
focus on damp and mould, from
vulnerable tenants.**

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Overview

The Public Services Ombudsman for Wales has powers to undertake 'Own Initiative' investigations where evidence suggests that there may be systemic service failure or maladministration.

Following consultation on the principle of undertaking an investigation into how social housing providers respond to reports and complaints relating to disrepair, with a focus on damp and mould, from vulnerable tenants, we have now considered the responses received.

A range of responses to the consultation were received, including from tenants of social housing and providers of social housing, which includes Local Authorities and Registered Social Landlords (also known as Housing Associations). Responses were also received from third sector advice, advocacy and support organisations, Welsh Government and other interested parties.

After careful consideration of all comments received, at this stage, we have decided to move forward to propose two investigations. The purpose of this document is to provide an overview of the consultation responses and of our decision to take our proposals to use our Own Initiative powers of investigation further.

For any enquiries, please contact the Own Initiative Lead Officer by email owninitiative@ombudsman.wales or post to the address above.

Foreword

Wales is in the midst of a housing crisis, with demand significantly outstripping supply. This in turn restricts the opportunities for those living in poor housing conditions to move to more appropriate accommodation. The link between poor housing and health is also well established.

There has been significant media attention to the impact of poor living conditions in recent years, particularly following the tragic death, in 2020, of a young boy in Rochdale from a respiratory condition. The Coroner, in November 2022, found his death to be due to exposure to mould at the family's social housing owned property. Whilst this event took place in England, it highlighted concerns that could affect those in Wales.

In Wales, social housing comprises 16% of housing¹ and, as of 31 March 2014, social housing stock comprised approximately 240,000 properties². The Renting Homes (Wales) Act 2016 places obligations on landlords regarding the condition of the homes that they let. These include ensuring the dwelling is both in repair and fit for human habitation. The Welsh Housing Quality Standard ("WHQS") 2023 also sets out the standards expected for social housing in Wales, against which landlords are measured.

Subsequent to the Coroner's findings in 2022, the Welsh Government wrote to all social housing providers in Wales to remind them that a decent, safe and secure home is fundamental to people's wellbeing and that the core business and responsibility of social housing providers is to keep tenants safe in their homes. Following this a more detailed assurance exercise took place to promote learning and improvements for social housing providers.

¹ [Senedd Research 3 February 2025](#)

² [StatsWales social housing stock](#)

A stakeholder group was set up with representatives from a number of relevant organisations. The group's work concluded that there were opportunities for improvements and development to ensure the best outcomes for tenants are delivered and the risk to their health and safety minimised. It also felt that whilst the existing policy, legislative and regulatory frameworks provided a good basis for the provision of high quality services, which minimised the risk to tenants from hazards, there was an opportunity to improve outcomes and make recommendations to support social landlords to provide the level of assurance that tenants, regulators and boards should expect.

This work resulted in agreement from Welsh Ministers to specify a rule in relation to how social housing providers respond to damp, mould and other hazards under the WHQS. On 19 December 2025, the Cabinet Secretary for Housing and Local Government issued a statement which explained that the WHQS will be updated to set out clear timescales for investigating and remedying hazards, including those relating to damp and mould. It stated that the Welsh Government is determined to improve accountability and transparency for tenants. The new WHQS rule will come into force on 1 April 2026 and the Welsh Government will continue to monitor compliance closely and expects to see tangible improvements in how these issues are addressed across the sector.

During this time, we have seen evidence to suggest social housing tenants in Wales, particularly those that could be considered vulnerable, face issues in how social housing providers respond to reports and complaints relating to disrepair, damp and mould. In recent years we have seen an increase in complaints about social housing and in the year 2024-2025, just over 19% of our new complaints related to that subject. During that year we intervened early (without an investigation) in 79 cases relating disrepair and/or damp and mould.

In November 2024, we issued a thematic report, [Living in Disrepair](#), that detailed themes and learning points from our casework relating to housing disrepair, damp and mould complaints. This identified cases where vulnerable tenants had waited longer than necessary for repair or maintenance work to be carried out and highlighted the cost to individuals living in poor housing conditions is all the greater if the occupier is elderly or disabled.

During the current financial year, we have continued to receive complaints relating to disrepair and damp and mould. During the first three quarters of the year, we have intervened early (without an investigation) in 43 cases relating to disrepair, damp and mould. We have also undertaken investigations. We issued Public Interest investigation reports against Cardiff Council, Flintshire County Council and 2 against Trivallis (a Housing Association) in November and December 2025. These investigations found delays in responding to reports of disrepair and/or damp and mould, and involved vulnerable tenants and their families. This leads us to suspect these issues may affect tenants of other social housing providers.

The [Public Services Ombudsman \(Wales\) Act 2019](#) (“the 2019 Act”) empowers the Ombudsman to undertake ‘Own Initiative’ investigations, which do not need to be prompted by an individual complainant. The Ombudsman now proposes to take forward Own Initiative investigations where our Criteria for starting such investigations is met.

The reason for proposing to investigate

In November 2025, we opened a consultation to gain views about whether to undertake an investigation into how social housing providers respond to reports of disrepair, particularly damp and mould, from vulnerable tenants. We received a wide range of responses including from Housing Associations, Local Authorities, Welsh Government, third sector organisations, tenants of social

housing and other interested parties. Evidence gained during this consultation process has been used to inform this investigation proposal.

The majority of the responses to the consultation supported that it would be in the public interest to undertake an investigation. Most of the responses we received supported that there were opportunities for improvements in the social housing sector, in respect to responding to reports of disrepair, damp and mould.

A number of respondents recognised that this improvement journey was already ongoing, particularly noting the new WHQS due to be implemented in April 2026. We also recognise the change that this brings to the sector, providing a process with specified timeframes and actions for hazards which may cause significant harm, including damp and mould, along with greater transparency and reporting of data. Some respondents suggested waiting, until after the implementation of the new WHQS, so that it could be imbedded and our investigations could consider its impact. This was carefully considered and we felt that delaying our investigations would not be necessary. Even without the responsibilities arising from the new WHQS, social housing providers should be responding to reports of disrepair, damp and mould in line with their internal polices and guidance. Our investigations would also potentially include consideration of the handling of issues which were not initially identified as a significant risk and therefore would not come under the new WHQS. During our proposed investigations we will take into consideration the changes in the new WHQS and any recommendations we make will reflect the new requirements for social housing providers.

We believe vulnerable tenants may be affected more by issues with the quality of social housing and the consultation responses supported this. Some examples of potential vulnerable groups that we have identified are:

- **Disabled people**

Evidence shows disabled people are over-represented among social housing tenants in Wales and face specific barriers - notably lack of accessible housing, long waits for adapted properties, and disproportionate harm from poor housing conditions (for example, damp and mould).

- **Older people**

While less likely to live in social housing than younger demographics, older people are a vulnerable group in the context of social housing because, as people age, their housing needs tend to change significantly (including concerns around mobility, accessibility, health, safety and warmth). Available evidence in Wales shows that older people face greater exposure to housing disrepair (particularly issues like damp, mould, poor insulation), and can live in accommodation that may not be well suited to their changing needs.

- **Young people and children**

Children and young people are directly affected by housing, both as members of households in social housing and as young people transitioning into independent living. In Wales, child poverty rates remain among the highest in the UK and families with children make up a large share of those on waiting lists for social housing or in temporary accommodation. Poor housing conditions such as damp and mould pose particular risks to children's health and development, while long waits or frequent moves disrupt education and stability. For young people, limited access to affordable, suitable housing increases the risk of homelessness, especially for those leaving care or experiencing family breakdown. However, the evidence base for children and young people in Wales appears to be much stronger around access to housing, waiting lists, homelessness prevention, and temporary accommodation. Once households are actually in social housing, the data becomes patchier.

- **People from diverse ethnic backgrounds**

Evidence indicates that while ethnic minority households are slightly underrepresented in social housing relative to their population share, they are more likely to experience overcrowding, economic pressures, and barriers to accessing suitable housing. Qualitative research also highlights experiences of discrimination, cultural insensitivity, and limited access to tailored housing support services. Taken together, these factors suggest that ethnic minority tenants may face substantive disadvantages in securing and maintaining adequate, safe, and culturally appropriate social housing.

- **People on low income**

Individuals on low incomes are disproportionately represented in social housing. These tenants often experience housing affordability issues, with many spending a disproportionate amount of their income on rent. Concerns about the quality of housing, including issues related to energy efficiency and maintenance, will disproportionately affect low-income tenants.

Some responses to the consultation gave specific examples how vulnerable tenants had been impacted by these issues. For example, older people were identified as having experienced persistent damp and mould issues despite making reports, not having complaints dealt with in line with complaints handling policies and lack of support in raising concerns. The impact included physical and mental health deterioration and social isolation. Concerns were raised specifically about the needs of disabled older people, older people from diverse ethnic backgrounds, and older people on low incomes, who may experience compounded challenges.

Many respondents highlighted the impact on those with physical health problems, particularly respiratory issues which may be more impacted by damp and mould. The impact of the cost-of-living crisis, which has increased fuel poverty, was also recognised. This can cause tenants to use their heating less, contributing to increased damp and mould. This is likely to impact many groups but particularly those on low income and those with health conditions.

A third sector organisation outlined the impact on ethnic minority tenants, highlighting that cultural change was needed to ensure a better understanding of the diversity of tenants' needs and a perception that landlords lacked receptiveness to, and understanding of, the needs of ethnic minority tenants.

We acknowledge that there are significant pressures facing social housing providers across Wales. This includes issues such as an old or ageing housing stock, the financial resources required for investment, a shortage of appropriately skilled workers and increasing demand. However, it remains that tenants of social housing should expect to live in homes which are fit for habitation and do not negatively impact their health or independence. The use of our Own initiative powers of investigation would provide an opportunity to explore how all reports of disrepair, damp and mould are being addressed, taking into consideration the needs of the tenant and other residents of the property.

Does the proposal meet the Ombudsman's published criteria?

The Ombudsman has published [criteria](#) for Own Initiative Investigations:

- **Public interest**

Public interest is generally accepted to be "something which is of serious concern and benefit to the public". We consider it to be something that

impacts upon the public, rather than a matter the public finds of interest, or a matter that impacts upon an individual (even though it can affect an individual more directly than the wider public). 'Public' in this context can refer to a distinct section of the public or the entire population of Wales.

The overwhelming response to our consultation was that it would be in the public interest to use our Own Initiative power of investigation on this issue. It is clear that over recent years there has been a significant focus on failures of social housing providers to respond appropriately to reports of damp and mould. It is also clear that this remains an area of focus going forward and work is ongoing in this sector to improve the service provided to social housing tenants and the conditions that they live in. We acknowledge that the sector is committed to ongoing development. However, as evidenced from our casework, it remains that it is likely that further lessons can be learned and best practice shared, across the sector.

- **Reasonable suspicion of systemic maladministration**

Our own casework has evidenced failings in how a number of social housing providers have responded to reports of damp and mould from vulnerable tenants. It is clear that this is also an area of concern for Welsh Government and the housing sector, with the introduction of the new WHQS in April 2026. One third sector organisation said that over 17% of clients contacting it, who live in social housing, have raised issues of damp or disrepair, and that there was a lack of consistent practice in relation to how social housing providers responded to reports and complaints of this nature.

Whilst we acknowledge this does not mean that there is systemic maladministration within all social housing providers, we consider it is reasonable to suspect that there is systemic maladministration and that our Criteria for using our Own Initiative power of investigation is met in relation to some social housing providers.

- The matter impacts upon a wide group of citizens, to such an extent that they appear likely to sustain injustice or hardship in consequence of the matter being considered for investigation

The evidence suggests that vulnerable groups are more likely to access social housing and therefore are more likely to be impacted by these issues. This includes, amongst others, those on low income, older people and young children, disabled people and ethnic minority tenants. The evidence also suggests that the impact of failing to appropriately address damp and mould issues, is more significant for these individuals.

As already outlined, the responses to our consultation recognised the impact on vulnerable groups. It was also highlighted that there needs to be recognition that individuals can intersect multiple vulnerable groups at one time.

- **The weight of evidence**

There is considerable evidence relating to concerns about how social housing providers are responding to reports of damp and mould from vulnerable tenants. Our casework alone evidences these issues across a number of bodies. It is clear that this is also an area of significant focus for Welsh Government, with the planned implementation of a new WHQS specifically in relation to this area. The consultation responses we received, from a range of sources, provided further supportive evidence.

- **The persuasiveness of the evidence**

Our view is that the range of evidence we have obtained, including from our own casework, Welsh Government, other interested parties, and tenants themselves, is credible, reliable and suggestive of potential systemic

maladministration in how social housing providers are responding to reports of disrepair, damp and mould from vulnerable tenants.

In the light of this analysis, we consider that all these criteria are met.

At this stage, we consider that our Criteria and the public interest test are met in relation to 2 Housing Associations. We will write to these bodies individually to outline our proposed investigations giving them an opportunity to comment in line with the legislation under which we operate. We will continue to review whether we should also propose Own Initiative investigations of other bodies.