

30 September 2025

Simon Thirtle – Partner and Head of Affordable Housing, Ward Hadaway LLP



Awaab's Law

30 September 2025



Awaab's Law – Legal Background

- Widespread sectorial changes introduced by the Social Housing (Regulation) Act 2023 – implemented 1 April 2024
- S.42: implied terms about remedying hazards
 - Codify how landlords must deal with prescribed hazards (i.e. HHSRS)
 - New S.10A Landlord and Tenant Act 1985 – remedy of hazards in social housing property (but not low cost home ownership accommodation)
 - Implied covenant to comply with “prescribed requirements”
 - Secretary of State “must” make regulations requiring landlords to take action in relation to prescribed hazards
- Secondary legislation was mandatory

Government Consultation: 9 January – 5 March 2024; 7 key proposals

- Not just damp and mould – all (current) 29 HHSRS hazards
- Significant risk to health or safety – not just category 1. Factor in tenant's circumstances
- Initial investigations
- Written summary of findings
- Beginning repairs
- Completing works
- Timescales for emergency repairs
- Decanting
- Record keeping

Initial Investigations

- Investigate cause within 14 days of “complaint” (not formal)
- Contact from tenant and constructive notice
- Skill and experience of investigating officer
- Physical inspection expected
- Damp and mould – refer to government guidance; do not default to “lifestyle”

Written Summary of Findings

- Details of the investigation – how, when, who
- Any follow up investigations (e.g. damp surveys)
- Details of any hazards found
- Significant risk?
- Details of any temporary and/or permanent repairs, and timescales
- How to contact the landlord re queries
- Provide written summary of findings within 14 days of being made aware of potential hazard
 - But – within 48 hours of the investigation
- Written summary not required before carrying out emergency repairs

Beginning Repairs

- Remedial works in relation to hazards to begin within 7 days of the written summary being issued
- “A worker being on site physically starting to repair and rectify a hazard”
- Take a cautious approach as to whether or not a hazard poses a significant risk to health or safety
- Temporary works pending complex repairs are permitted – complete within 7 days and provide clear timescales. Should be explained in the written summary

Completing Works

- No set time to complete works once they begin – complete within a “reasonable period”
- Provide evidence where delays are necessary
- Cannot delay because of future planned works
- Consider tenant’s circumstances and environmental factors (i.e. prioritise heating repairs in colder months)

Timescales for Emergency Repairs

- Complete emergency repairs as soon as practicable and within 24 hours
- Hazards that pose “significant and immediate danger to residents”
 - Gas leaks / broken boilers
 - Lack of water supply or significant leaks
 - Electrical hazards
 - Broken doors or windows that present security risks
 - Severe damp and mould that affects a resident’s ability to breathe
- Again, consider tenant’s circumstances and environmental factors

- Aim is to protect tenants if dangerous hazards cannot be removed within set timescales
- Alternative accommodation must be offered if landlord cannot make the property safe with repairs or temporary measures within set timeframes
- Landlord to cover the cost
- Vacant stock or hotel
- Defence – landlord has taken all reasonable steps to comply but not possible for reasons beyond their control (i.e. tenant fails to accept reasonable offer of alternative accommodation)

- Keep clear records of attempts to comply, including access
- Defence – landlord has taken all reasonable steps to comply but not possible for reasons beyond their control (i.e. because tenant has not allowed access)
- 3 attempts to contact the tenant and arrange an appointment
- Offer range of timeslots to suit their needs / work commitments
- Leave a contact card
- No expectation to make more than 3 attempts at agreed timeslots – but keep evidence
- Keep a record of correspondence
- Timescales suspended and begin to run once access provided

Key Points

- Government statement on 6 February 2025 in relation to implementation
- Awaab's Law will take effect on **27 October 2025** – damp and mould, and emergency hazards to begin with
- Phased application to all HHSRS hazards by October 2027 – there will be a consultation upon the Decent Homes Standard
- Investigations: must investigate by day 12 in order to provide written summary within 48 hours and by day 14 in total. Caution encouraged re identifying risks
- Written summaries: must be clear in the information that is provided and the basis for it. Explain what work is needed, what can be carried out now / in future and by when
- Starting repairs: clearly expects physical work – not just preparatory surveys. But remember this can include temporary works, such as damp and mould treatments


Key Points

- Completing works: have regard to repairs policies and sector best practice re timescales
- Emergency repairs: most likely in line with high priority repairs policies
- Decanting: consider tenant's circumstances and work / family commitments – but priority is making them safe, not accommodating every request
- Record keeping: most crucial aspect
 - Your records
 - Contractor's records
 - Access!

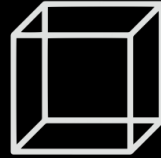
Impact upon disrepair claims

- Sorry...
- Likely to see an increase in claims post implementation (unlike the “false dawn” of fitness for human habitation)
- Increase in claims – and speed to issue proceedings – over the summer. Since slowed down
- Why? FRC

Thank you

 Ward Hadaway  @WardHadaway
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Aspirations and Applications of AI in Social Housing



Service Insights Ltd

Dr Simon Williams, Managing Director, Service Insights Ltd;
Associate Faculty, Leeds University Business School, University of Leeds

Primary Sponsor:
Technology
Company, BCN



Why research AI in social housing?

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From a service improvement perspective, it suggests a fantastic opportunity

Why research AI in social housing?

From a service improvement perspective, it suggests a fantastic opportunity

But...

- How have social housing organisations adopted AI?

- What are their experiences to date?

- What are their aspirations for the future?



AUTOMATING INEQUALITY

HOW HIGH-TECH TOOLS PROFILE,
POLICE, AND PUNISH THE POOR



VIRGINIA EUBANKS

Our Research Design

Our Research Design

- 10 housing associations (+ input from the HACT Non-Executive Director network).
- Arms length input from staff at the Housing Diversity Network and the research lead at the Housing Ombudsman.

Our Research Design

	Location	Approx number of properties
Organisation A	Midlands	10,000
Organisation B	Midlands	20,000
Organisation C	National	100,000+
Organisation D	South	50
Organisation E	North	1,500
Organisation F	South	5,000
Organisation G	North	10,000
Organisation H	South	500
Organisation I	Midlands	5,000
Organisation J	North	30,000

Our Research Design

- 50 depth interviews (up to 1hr)
- Employee survey (220 responses) with five themes:
 - SECTION 1: The organisation
 - SECTION 2: Service quality and productivity
 - SECTION 3: Decision making, trust, risk, and ethics
 - SECTION 4: Equality, diversity and inclusion
 - SECTION 5: Data quality

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 - SECTION 4: Equality, diversity and inclusion
 - SECTION 5: Data quality

Our Research Design

- “Aspirations and Applications of AI in Social Housing”
 - Drawing upon a **Service Performance Improvement** and **Operations Management** lens.... i.e. what would social housing providers like to do in the future, and what are they doing currently.

What is AI?

What is AI? IBM definition

- Artificial intelligence (AI) is technology that enables computers and machines to simulate human learning, comprehension, problem solving, decision making, creativity and autonomy.

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- Applications and devices equipped with AI can see and identify objects. They can understand and respond to human language. They can learn from new information and experience. They can make detailed recommendations to users and experts. They can act independently, replacing the need for human intelligence or intervention (a classic example being a self-driving car).

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- AI is the backbone of innovation in modern computing, unlocking value for individuals and businesses.

What is AI? Chat GPT definition

- **Artificial Intelligence (AI)** is the field of computer science focused on creating systems that can perform tasks that typically require **human intelligence**. These tasks include things like:
- **Perception** (e.g., seeing and understanding images or sounds)
- **Reasoning** (e.g., solving problems or making decisions)
- **Learning** (e.g., improving performance through experience)
- **Language Understanding** (e.g., understanding and generating human language)
- **Motion and Manipulation** (e.g., robotics)

What is AI? Chat GPT definition

or in simpler terms...

- **AI is the ability of a machine to mimic or simulate human-like intelligence and behaviour.**

What is AI?

Information Commissioner's Office definition

Artificial Intelligence (AI) can be defined in many ways. We define it as an umbrella term for a range of algorithm-based technologies that solve complex tasks by carrying out functions that previously required human thinking.

Decisions made using AI are either fully automated, or with a 'human in the loop'. As with any other form of decision-making, those impacted by an AI supported decision should be able to hold someone accountable for it.

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What is AI?

For our research we've defined AI as:

“the capability of a computer system to mimic human-like cognitive functions such as learning and problem-solving”.

[Microsoft 2024]

RESEARCH FINDINGS

SECTION 1:

Organisational perceptions

SECTION 1: Organisational perceptions

What does your organisation currently have in place?

<i>[Tick all that apply]</i>	Percentage	Count
Don't know / unsure	64.4%	134
AI Software / Tools / AI technology available for staff in specific roles	22.1%	46
AI usage Policy (either standalone or incorporated into wider policy)	13.5%	28
AI usage Strategy (either standalone or incorporated into wider strategy)	3.8%	8
AI Training for staff	6.3%	13

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SECTION 1: Organisational perceptions

Do you use AI in your working role?

	Percentage	Count
Yes	31.1%	66
No	61.8%	131
Unsure	7.1%	15

SECTION 1: Organisational perceptions

[If using AI] Have you found AI to be beneficial in your working role?

	Percentage	Count
Yes	93.8%	61
No	0.0%	0
Unsure	6.2%	4

SECTION 1: Organisational perceptions

[If not using AI] Would you like to use AI in your working role?

	Percentage	Count
Yes	39.0%	57
No	9.6%	14
Unsure	51.4%	75

SECTION 1: Organisational perceptions

Your level of knowledge and understanding of using AI tools?

	Percentage	Count
Very good	2.4%	5
Good	18.1%	38
Neither good nor poor	45.2%	95
Poor	16.7%	35
Very poor	15.2%	32
Don't know / unsure	2.4%	5

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SECTION 1: Organisational perceptions

Your level of confidence in using AI tools?

	Percentage	Count
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Good	22.1%	47
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SECTION 2:

Service Quality and Productivity

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Levels of agreement

	Agree	Disagree
Adopting AI will ultimately be beneficial for my organisation	68.2%	3.5%
AI will help my organisation achieve cost efficiencies	68.2%	4.0%
AI will help me achieve greater productivity in my role	67.4%	7.4%
AI will help my organisation improve the overall service quality provided	64.6%	7.3%
Adopting AI will ultimately be beneficial for my role	63.4%	8.7%
Adopting AI will ultimately be beneficial for tenants	61.0%	8.1%
AI will support my ability for good decision making in my role	43.9%	16.4%
AI will have a positive influence on job recruitment	36.3%	17.9%
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	Agree	Disagree
I am aware of potential risks of using AI in service delivery	75.7%	6.4%
I feel empowered to be able to challenge data / information	73.1%	4.1%
I can decide whether or not I use AI tools in my working role	58.6%	19.5%
AI use at my organisation is being built with the values and ethics of the organisation	41.7%	6.8%
I am aware of the link between the use of AI and its environmental impact	29.7%	29.7%
I trust AI tools to provide consistently accurate information	20.2%	36.9%

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SECTION 4:

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AI will help our organisation customise service delivery in ways that are appropriate for different ethnic and cultural groups	54.2%	6.5%
Adopting AI will help our organisation be more aware of tenants with a range of vulnerabilities (e.g. disability, poor mental health; trauma, digital exclusion, poverty,	49.3%	10.7%
Adopting AI will help our organisation provide more personalised services for different EDI groups	48.7%	9.2%
Adopting AI will help our organisation be more aware of tenants belonging to marginalised groups (e.g. protected characteristics or otherwise).	48.6%	9.7%
AI will help our organisation support social value / positive impact for communities	44.7%	8.7%
Adopting AI will help ensure that our organisation provides a fair service for all	40.8%	10.5%
I am confident that I would be able to identify bias in AI created outputs	36.7%	19.7%

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SECTION 5: Data Quality

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Data quality is essential for achieving my organisation's long-term strategic aims	93.1%	1.1%
Data quality is essential for achieving my day to day operational aims	92.0%	0.0%
I find it easy to access all the data sources I need	43.2%	37.8%
I am able to trust that the data I access is accurate	42.2%	31.4%

SECTION 5: Data quality

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So, what matters most?

1) Data Quality

- *“We currently have different views of our properties, different views of our customers, and we need to bring it together into one form”.*

1) Data Quality

Data Maturity Models

- Data Maturity Models were only mentioned by only a *very small* number of interviewees
- However, this could be a key part of addressing data quality in the social housing sector.

Data Maturity Models – An Example



Data Maturity Models – An Example

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2) Decision Making and Critical Thinking

- The impact of AI on decision making could be profound
- The use of AI may compromise critical thinking

2) Decision Making and Critical Thinking


- Chat GPT 4.5: In early tests, its hallucination rate, where [AI](#) systems generate inaccurate information, was 37 per cent compared with nearly 60 per cent on its predecessor GPT-4o (Feb 2025).

Financial Times article snippet:

OpenAI [+ Add to myFT](#)

OpenAI reveals GPT-4.5 amid flurry of new AI model releases

The San Francisco-based company said its latest product has fewer so-called 'hallucinations'



OpenAI is continuing to bet on big, expensive, large language models © FT montage

Cristina Criddle in San Francisco

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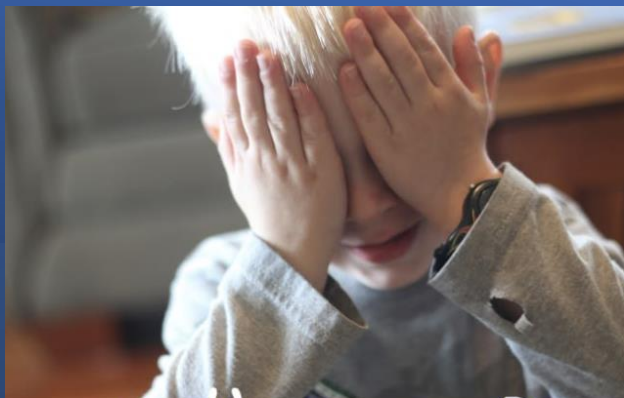
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glean **LIVE**

Meet the next-gen AI powering superintelligent organisations

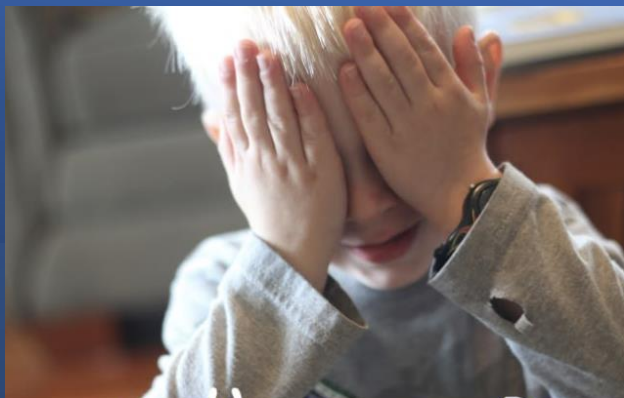
Sept 25, 2025 | 5:30 PM BST | Virtual

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THE What's Missing? GAME





THE What's Missing? GAME



3) Experimentation and Innovation

- Social Housing Providers need to facilitate safe experimentation and innovation
 - How do you capture that early spirit of 'playing' with new technologies?
 - How do you choose what to invest or disinvest in?
 - How do you keep pace with new developments in AI?

4) Maintaining 'Core Values' in Social Housing

- **AI is not always being implemented with the values of social housing providers in mind**
 - Our study suggests that core sector values and strategic priorities such as equality, diversity, and inclusion may risk being overlooked.
 - The focus is very much around cost saving and time saving - could this divert attention away from the fulfilment of social housing providers' core aims and purpose?

5) Benefits to Social Housing Organisations

- Our study found that a majority of employees (68.2%) felt that AI will be **beneficial** for their organisations, helping them achieve **cost efficiencies** (68.2%) and helping employees achieve **greater productivity** in their roles (67.4%).
- Overall, it will be interesting to see this translate into practice over coming years.

Where next?

- The Harvard Business Review Article “Why people resist embracing AI” (2025) notes that in a recent Gartner survey, 73% of corporate strategists said that the use of AI, automation, and analytics would be critical to their success over the next 2 years. But only 20% of them reported using AI in their daily activities.
- Similar usage trends are reflected in our research
- Knowing how to gain *value* from AI in social housing is essential

Where next?

- UK perspective:

“The AI Opportunities Action Plan is backed by leading tech firms, some of which have committed £14bn towards various projects, creating 13,250 jobs, the government said”.

BBC News, January 2025

Where next?

- US perspective:

“US tech giants announce AI plan worth up to \$500bn”.

BBC News, January 2025

Where next?

- Even religion is involved:

“Vatican warns of AI evils, from deepfakes to ‘enslavement’”.

The Times, January 2025

Questions for future debate and research

- 1) How can AI be implemented with the values and ethics of social housing?*
- 2) How can the social housing sector adopt AI with a greater emphasis upon addressing issues of equality, diversity, and inclusion?*
- 3) What will be the impact of organisations adopting AI who may not be considered to be 'data ready'? (i.e. organisations without a 'single version of truth', holding siloed data, inaccurate, out of date, and irrelevant data).*
- 4) How can the social housing sector keep pace with the invention and re-invention of AI technologies?*
- 5) How can the social housing sector ensure that tenants are kept at the centre of AI technology adoption in future service design?*

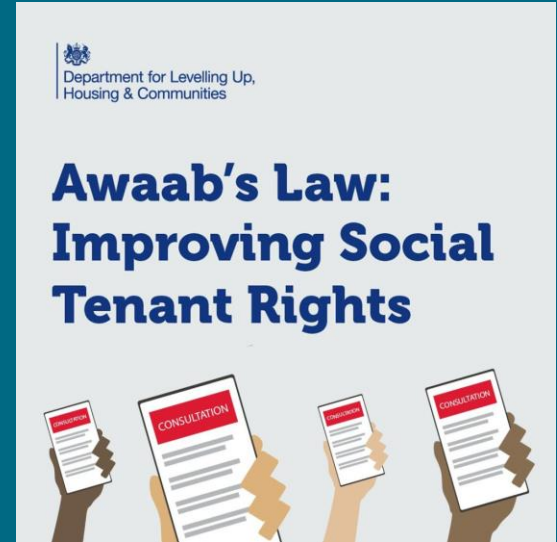
Housing

Ombudsman Service

Chartered Institute of Housing
Safer Homes, Smarter Systems: Awaab's Law and AI
Dani Rawling – Dispute Resolution Manager
John Dowswell - Sector Learning and Development Lead
30 September 2025

Agenda

- The Ombudsman's view and our Annual Complaints Review
- Current resources
- Plans for future resources
- Planned insight from casework



The Ombudsman's view

Collaboration

Can organisation's work collaboratively as they adapt to Awaab's Law?

Innovation

Organisations need to consider their policies, including learning from complaints.

Decent Homes Standard

Consider Awaab's Law in the context of the upcoming revisions.

Annual Complaints Review 24/25



This review shows the first signs of the sector's complaint handling improving. It is from a high failure rate and focus cannot be diverted.



71%

overall maladministration rate
(10,235 findings)

including findings of severe maladministration,
maladministration, and service failure



5%

**severe
maladministration
rate**
(714 findings)

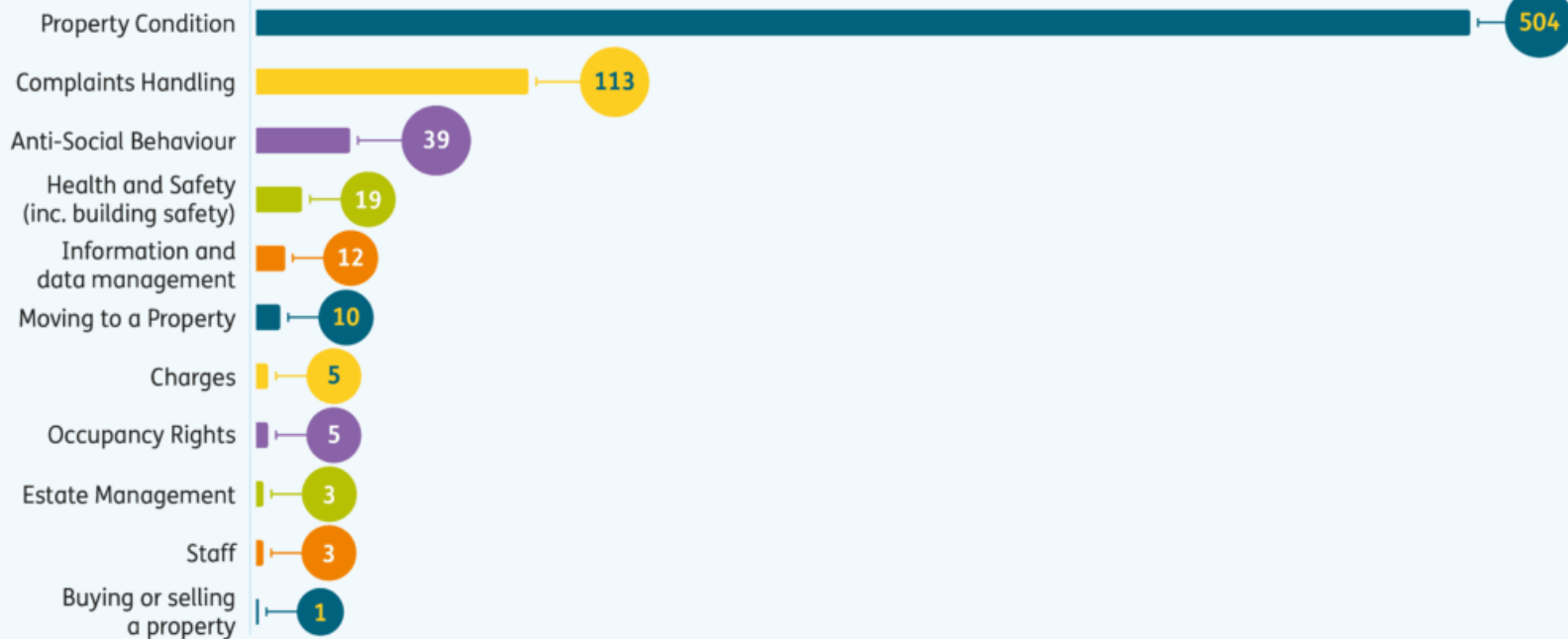


13%

**no maladministration
rate**
(1,938 findings)

Annual Complaints Review 24/25

Severe maladministration findings by category



Resources now

To support landlords we have:

- Webinar 8 oct
- Key topics
- Learning from severe maladministration
- Other resources – podcasts, spotlights, microlearning
- Centre for Learning

Awaab's Law

Awaab's Law will be effective from October 2025. This page shares our latest casework and learning on complaints about housing hazards related to the new law.

this page

What is Awaab's Law?

 Awaab's Law webinar

 Chat to us

Planned resources

Webinar on 8 October and guidance later in the month.

Based on casework once we have developed insight and identified areas that need support

[Gov.uk guidance](#)

[HOS Resources](#)

[Annual
Complaints
Review 24/25](#)



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