

Damp, mould and condensation (DMC) Self-Assessment

Following the recommendations made in the Housing Ombudsman’s Spotlight Report

Last reviewed: October 2024

- Further work is planned to meet full compliance
- Partial compliance and work is ongoing
- Fully compliant – monitoring and review required

Recommendation	Rating	Actioned and achieved	Ongoing
<p>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>		<ul style="list-style-type: none"> • A comprehensive approach has been implemented to identify, risk assess and remedy DMC issues • Revised our customer sign-up procedures, raising awareness of DMC, signposting and providing details on how to report concerns via our website and leaflets • A range of reactive and proactive approaches to DMC are being progressed: programmed / periodic inspections by our housing officers and repairs teams during day to day works. At Fugglestone we undertake joint surveys with CBRE agent surveyors and the developer as part of the defect process. Both CBRE and Patron Capital make allowance for capital expenditure for works that are root cause of DMC • A DMC policy has been created and published on our website. New DMC leaflet and other educational information is available on our website and notice boards. • In response to the call from the Secretary of State for DLUHC for a doubling down of efforts (December 2022) we have developed the following initiatives: <ul style="list-style-type: none"> ➤ DMC cases are tracked separately and managed manually through this process ➤ Delivered training and awareness for all front-line employees (as part of whole company training and company-wide briefings) 	<ul style="list-style-type: none"> • We will continue to monitor and review all data collection, current provisions / resources and regularly report progress to the executive management team and board, in addition to customers on our performance. • We will provide a copy of the DMC Leaflet to all new Customers at sign up with all relevant information and signposts. • We will review our policies, procedures and working practices following the outcome of the Awaab’s Law proposals

<p>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.</p>		<ul style="list-style-type: none"> • A DMC policy which has been developed and is available to the public via our website • The main provisions of the policy are as follows: <ol style="list-style-type: none"> 1. It demonstrates how we meet the relevant legislative and regulatory requirements in maintaining properties to a habitable standard and ensuring the health and safety of occupants 2. It provides a clear statement of intent of our zero-tolerance stance and how we resolve / address DMC 3. It offers clear and accessible routes for customers to report concerns and a proactive approach to identifying previously unreported occurrences 4. It outlines a risk-based and rating approach (HHSRS) through a combination of reactive repairs and where we need to include technical assessment (property surveys) in more complex cases such as GDS surveys in Wiltshire 5. Information is provided on the types, causes, outward signs and possible remedies for DMC cases 6. The policy also includes a commitment to working in partnership with customers and providing support 7. where there are extensive and persistent cases 	<ul style="list-style-type: none"> • We will review the DMC Policy periodically and have this approved by the Senior Leadership team to ensure its continuing suitability, adequacy and effectiveness, or as required by the introduction of new legislation or regulations that impacts on the obligations or changes to business practices • We will endeavor to involve customers in any reviewer revisions to the policy following feedback and lessons learnt in any complaint handling failures of DMC cases.
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<p>Landlords should review the accessibility and use of their systems for reporting repairs and making complaints to 'find their silence'.</p>		<ul style="list-style-type: none"> • We have a diverse portfolio covering emergency accommodation to shared ownership homes and through interactions with our remote teams and CSC agent we can build an accurate customer knowledge base to help us to identify any under-reporting issues or certain groups of people that are not reporting repairs. • We have also adopted a proactive approach to identify any previously unreported issues including: <ul style="list-style-type: none"> ➤ employees and contractors consult with customers in respect of any DMC issues during home visits ➤ Reporting of DMC repairs on Arthur self-service for repairs logging and on a separate tracker for known cases with timelines and actions, 	<ul style="list-style-type: none"> • We will continue to monitor and review our repairs and complaints data to help identify areas of focus or potential improvement. • We are identifying replacement management systems to automate the repairs journey with priority for DMC in 2025.
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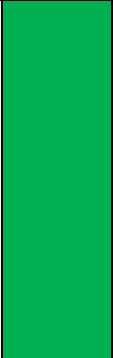
<p>Landlords should identify opportunities for extending the scope of their diagnosis within buildings, for example by examining neighboring properties, to ensure the response early on is as effective as possible.</p>		<ul style="list-style-type: none"> • We have improved our repairs logging and asset management systems to be able to disaggregate DMC repairs to allow for more accurate data capture • We continue to use our DMC data to identify and make proactive contact with customers where repairs reporting history and current reporting from similar property types / areas indicates there may be a likelihood of DMC. 	
<p>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>		<ul style="list-style-type: none"> • We have a small stock portfolio, and data is manually inputted on to Arthur, we recognize as we grow this will become more challenging and as such a replacement of the Arthur system will be required to enable more analytical data to be produced. 	<ul style="list-style-type: none"> • We will continue to monitor and review the effectiveness of our management arrangements to ensure they remain suitable and sufficient.
<p>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>		<ul style="list-style-type: none"> • We guarantee(d) to maintain the same repairs standard for all properties regardless of their status / identification for any potential disposal through operations or rationalisation. 	<ul style="list-style-type: none"> • We will maintain our standard / commitment going forward and will ensure we continue to assess customer satisfaction with all aspects of service delivery measured through TSMs.
<p>Landlords should avoid taking actions that solely place the onus on the resident. They should</p>		<ul style="list-style-type: none"> • Our DMC policy contains a commitment to provide support and guidance to all customers who may have 	

<p>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>issues (either through direct support or signposting and referral mechanisms)</p> <ul style="list-style-type: none"> • We regularly sign post support through our Housing team working in conjunction with nominating local authorities and NHS trusts for our key worker schemes. 	
<p>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>		<ul style="list-style-type: none"> • We have written to all customers and produced a revised information leaflets and digital support that carefully considers tone and messaging. The prime message of both communications is for customers to make us aware of any concerns they have about damp and mould so that we may instigate corrective actions. • We try to ensure that all communications including information available on the website and electronic customer newsletters, standard letters and information leaflets is customer focused. 	<ul style="list-style-type: none"> • As we grown the organisation, we will aim to create a customer committee and separate customer board member. Our aim is to strengthen the governance of Oak Housing.
<p>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>		<ul style="list-style-type: none"> • As part of the pre-inspection process for approving mutual exchanges we record (and raise jobs to remedy, where required) any incidences of DMC • Where mutual exchanges are approved (i.e. acceptance criteria is met and (if involved) other landlords agreed we will inform incoming customers of any issues involving DMC and any actions that have been taken / or are planned to remedy them, to inform their decision-making process 	
<p>Landlords should ensure their strategy for delivering net zero carbon homes considers and plans for how they can identify and respond to potential unintended</p>		<ul style="list-style-type: none"> • Both CBRE and Patron Capital are committed to ensuring that all homes have a minimum rating of EPC C and where opportunities to improve through planned capital works or improvement works will be considered 	<ul style="list-style-type: none"> • We will continue to utilise our void surveys and any pre-entry surveys (for investment works) to review measuresthat have previously been installed (pre-PAS 2035)

<p>consequences around damp and mould.</p>		<ul style="list-style-type: none"> • We will upgrade or replace ventilation (natural and mechanical means) if needed so to reduce the likelihood of unintended DMC issues 	
<p>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>		<ul style="list-style-type: none"> • We have provided DMC awareness training to all front-line colleagues and contractors services. Training includes an element on customer communications. • Customer communication is included as lessons learnt using recent publicised ombudsman cases to use as best or worst cases during whole team meetings. 	
<p>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>		<ul style="list-style-type: none"> • At present we are manually tracking DMC cases separately which at our current stock numbers is manageable. 	<ul style="list-style-type: none"> • We recognise that a priority in 2025 will be to replace Arthur our current job management system with a more intuitive CRM system (Arthur does have a small CRM function) which will enable a 360 view of the customer and asset including a secure means of identifying customer vulnerabilities.
<p>Landlords should ensure that their responses to reports of damp and mould are timely and reflect the urgency of the issue.</p>		<ul style="list-style-type: none"> • Working alongside our in-house repairs and maintenance team and contractors outside of London we can quickly identify and manage cases as they arise. If the case is technical then we will use an external specialist to undertake a technical survey which we will share with customers agreeing to undertake the works recommended if reasonable to do so. 	<ul style="list-style-type: none"> • We will continue to monitor performance and satisfaction with responses to meeting all repairs responsibilities and will share collated results from our TSM on our website from this year (2024) • We will review and respond accordingly to any dips in expected performance or satisfaction

		<ul style="list-style-type: none"> • Where works are more complex / extensive than first reported or a root cause cannot easily be identified this will trigger a technical assessment (property survey) and subsequent issue of further remedial work • Appointments are prioritised where it is known that the customer or a member of their households is vulnerable 	
Landlords should review the number of missed appointments in relation to damp and mould cases and, depending on the outcome of any review, consider what steps may be required to reduce them.		<ul style="list-style-type: none"> • If the customer continually refuses access, we will consider methods (injunctions) to gain access, as a last resort or using terms of the license or ASTs to gain access, this is an issue in our emergency/temporary accommodation portfolio whereby we undertake spot checks. • Although Arthur does not create no access/missed appointments this is monitored by our repair's coordinator and back-office staff. • DMC cases are reviewed separately via a tracker with manual updates. 	<ul style="list-style-type: none"> • We will continue to keep the revised process under review and aim to imbed this process into a new job management system to replace Arthur in 2025.
Landlords should ensure that their staff, whether in-house or contractors, have the ability to identify and report early signs of damp and mould.		<ul style="list-style-type: none"> • We have provided mandatory DMC awareness training to all our front-line staff that are likely to attend customers properties • We use when needed external specialist DMC Surveyors 	<ul style="list-style-type: none"> • We will continue to provide internal communications to ensure employees remain vigilant about the importance of dealing appropriately with DMC at team meetings • We will continue to ensure staff receive bespoke e-learning.
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.		<ul style="list-style-type: none"> • The issue of DMC will continue to be the subject of team meetings sessions and contract monitoring meetings • A review of resources was conducted with additional resource in people and asset investment 	<ul style="list-style-type: none"> • Additional upskilling is planned for 2025 in DMC.

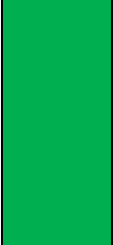
<p>Landlords should ensure that they clearly and regularly communicate with their residents regarding actions taken or otherwise to resolve reports of damp and mould. Landlords should review and update any associated processes and policies accordingly.</p>		<ul style="list-style-type: none"> • We are undertaking TSMs for customer satisfaction ratings for dealing with repairs and we will review the findings, our first attempt at TSM in 2023 provided positive feedback and lessons have been identified and actioned which is put in place for 2024 – these again will be published on our website • We have updated our website to include details on how to report damp and mould concerns alongside advice, hints and tips, FAQs and a customer leaflet on how to manage DMC in the home. • A DMC policy which has been created is available to the public via our website • Either directly, or through our in-house repairs and maintenance contractor we will regularly communicate with customers who have reported DMC issues throughout the process until the issue is resolved. 	<ul style="list-style-type: none"> • We will continue to consult and communicate with our customers on experiences and results regarding Repairs and DMC issues • We will continue to explore other methods of communicating with our customers to understand the customer experience and to ensure our response and resolution meets customer expectations. • We will review at SLT level all complaints upheld due to DMC.
<p>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>		<ul style="list-style-type: none"> • Our Complaints Coordinator overseen by the COO is in place to ensure complaints are assigned to the correct person to be managed, to help teams communicate and provide relevant information to resolve the complaint in line with the updated Housing Ombudsman’s Complaints Handling Code and consumer standards. • A Complaints Tracker is in place for any post action work to be added, assigned and tracked through to completion 	<ul style="list-style-type: none"> • We will continue to review all processes and where possible automate them to provide robust data for scrutiny at board meetings and to confirm responsibility of actions required to mitigate damp, mould and condensation issues

<p>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</p>		<ul style="list-style-type: none"> • Our complaints policy has been updated in line with the new code, incorporated within the policy is compensation which deliberately allows discretion to award compensation in line with ombudsman guidelines and recent case history published on their website which is used to benchmark. • Our complaints and compensation processes / practices have been independently verified and have achieved the ISO9001 accreditation standard and our regularly reviewed and audited annually. 	<ul style="list-style-type: none"> • We will keep our policies under review and will ensure we take note of levels of compensation recommended by the Housing Ombudsman in DMC • We will engage in 2025 prior to IDA in 2026 with a consultant to review all policies and processes.
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<p>each case is individual and should be considered on its own merits.</p>		<ul style="list-style-type: none"> • We have completed training with Investigating Officers utilising Housing Ombudsman case studies to share best or worse practice and comparison of any redress offered 	
<p>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>		<ul style="list-style-type: none"> • Close partnership working with the in-house repairs and maintenance contractor ensures there is a rapid and consistent route for technical assessment of complex cases via on-site reporting via operatives attending a job • Where possible, we encourage customers reporting DMC to provide photographs of the affected areas. This can enable rapid diagnosis and prioritisation of technical assessments / joint visits with repairs contractors and expedient instructions on remediation works • Where a technical assessment is required and / or the case is complex, we will discuss in detail with the customer, the full schedule of agreed works, the likely timescales for completion and an accurate assessment of any disturbance that will be caused • This has been evidenced by DMC cases linked to latent defects at 2 phases in ground floor apartments at Fugglestone. 	<ul style="list-style-type: none"> • Oak will continue to work with all stakeholders including fund partners, developers to tackle complex cases of DMC. All stakeholders have a commitment to do the right thing to irradicate DMC even in the most challenging circumstances as demonstrated at Fugglestone.
<p>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>		<ul style="list-style-type: none"> • We observe strict adherence to the Pre-Court Protocol and will work alongside any independent surveyors that are required (normally only applicable in cases of disrepair) this is overseen by the COO • The COO ensures all property hazards identified through this route ædealt with as expediently as possible – regardless of any on-going legal actions • We provide information to all customers on the benefits of early and direct reporting of DMC as the most effective and rapid way of achieving lasting resolutions 	

<p>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>		<ul style="list-style-type: none"> • We review each complex or extensive case of damp, mould or condensation on its merits and will consider the vulnerabilities of any household members • Our newly developed DMC policy dovetails with provisions in other Policies to enable temporary rehousing of customers in cases where the remedial works are extensive or there are ongoing health and wellbeing concerns 	<ul style="list-style-type: none"> • We will, in any cases where temporary or permanent rehousing is required, conduct a full review to identify any lessons learnt and improvements to make the process more effective / eliminate the need for this course of action in future (where possible), through effective management / early intervention measures
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<p>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>		<ul style="list-style-type: none"> • Our accessible means of registering complaints are promoted to customers in a variety of ways e.g. at the sign-up process for new customers, via connects made over the phone and in person with any staff member and via information on the website 	<ul style="list-style-type: none"> • We will also continue to promote awareness of the Housing Ombudsman via our website and in all correspondence in dealing with complaints
<p>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.</p>		<ul style="list-style-type: none"> • We revised our 'Complaints Policy' to make it clear that where customers choose to pursue legal action we will continue to all that is reasonably possible to resolve any repair issues that be outstanding (This include pursuing injunction actions for access wherethis is denied by the customer) • We advised and will continue to advise customers on the best avenues to resolve complaints i.e. via our internal processes up to the point where legal papers are filed with the courts (as stated over leaf this will not stop concerted efforts to continue to remedy any property defects / hazards) 	
<p>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>		<ul style="list-style-type: none"> • We review internally complaints handing information with the whole team and will adopt any best practices or lessons learned from our outcomes whether good or bad. 	<ul style="list-style-type: none"> • We benchmark complaints handing information with peer providers and will adopt any best practice that is identified
<p>Landlords should ensure they treat residents reporting damp and mould with respect and empathy.</p>		<ul style="list-style-type: none"> • We have provided training and awareness at team meetings for all front-linecolleagues to deal with customers reporting DMC with 	

<p>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>		<p>respect and by using appropriate forms of questioning to lead to accurate diagnosis / effective mitigation measures</p> <ul style="list-style-type: none">• We annually monitor customer satisfaction with all aspects of our service delivery to lead to improvements, where required and to ensure our standards remain high	
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