

Housing

Ombudsman Service

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7 June 2022

Why damp and mould

- ▶ Distress, disruption and inconvenience
- ▶ Relatively high compensation
- ▶ High maladministration rate – 38% for landlords below 1K, 65% 1-10K and 67% 10K+

Our approach

- ▶ New systemic powers to extend fairness
- ▶ Examined 410 formal investigations involving 142 landlords
- ▶ Call for evidence – 555 responses

Call for evidence

- ▶ “It is very tiresome trying to explain to tenants it is not rising damp, time consuming and they don’t believe it” **Landlord**

- ▶ “Most landlords will tend to blame the issue on condensation created by the tenants unless the damp has reached the water stain stage.”

Contractor

- ▶ “They have been steadfast in insisting that you ventilate, open windows and keep the heating on low. I have been put off bringing it to their attention because ... there was a hostile attitude towards tenants. It brow beats you down. When even care coordinators and social workers repeat ... that the council won’t do anything, you just give up.” **Resident**

Issues we found

- ▶ Complex cases
- ▶ Issues long-running
- ▶ Blame often inferred
- ▶ Lack of resident confidence in initial diagnosis
- ▶ Lack of clarity about repairs and timescales
- ▶ Problems reoccur
- ▶ Inaction, excessive delays or poor communication drive maladministration

Zero tolerance

“

... requires changes in culture, behaviour and approach...; from being reactive to proactive, and from inferring blame to taking responsibility.

”

Strategic – proactive approach

- ▶ 'Lifestyle':
 - review information
 - co-design with residents
- ▶ Intervention:
 - Data-driven
 - Risk-based prevention
- ▶ Comprehensive and consolidated policy – urgent, transparent actions

Strategic – claims v complaints

- ▶ Accessible complaints:
 - ‘find their silence’
- ▶ Pre-action protocol on housing conditions:
 - jurisdiction guidance

Operational

- ▶ Right skills:

- diagnosis (extending scope)
- independent expertise

- ▶ Professionalism:

- missed appointments
- communication (including internal) and empathy

- ▶ Record keeping

- ▶ Remedies

Demonstrating change

- ▶ Produce an action plan:
 - Engage residents
 - Governing bodies
- ▶ Pre-action protocol
- ▶ Learn from complaints

Podcast

- ▶ New Ombudsman podcast with ‘deconstructed’ case – can be used for training
- ▶ Includes examples of landlord’s action plans, including London Borough of Hammersmith & Fulham, Clarion, A2 Dominion, Lewisham Homes, MTV

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Damp and mould – The residents' view

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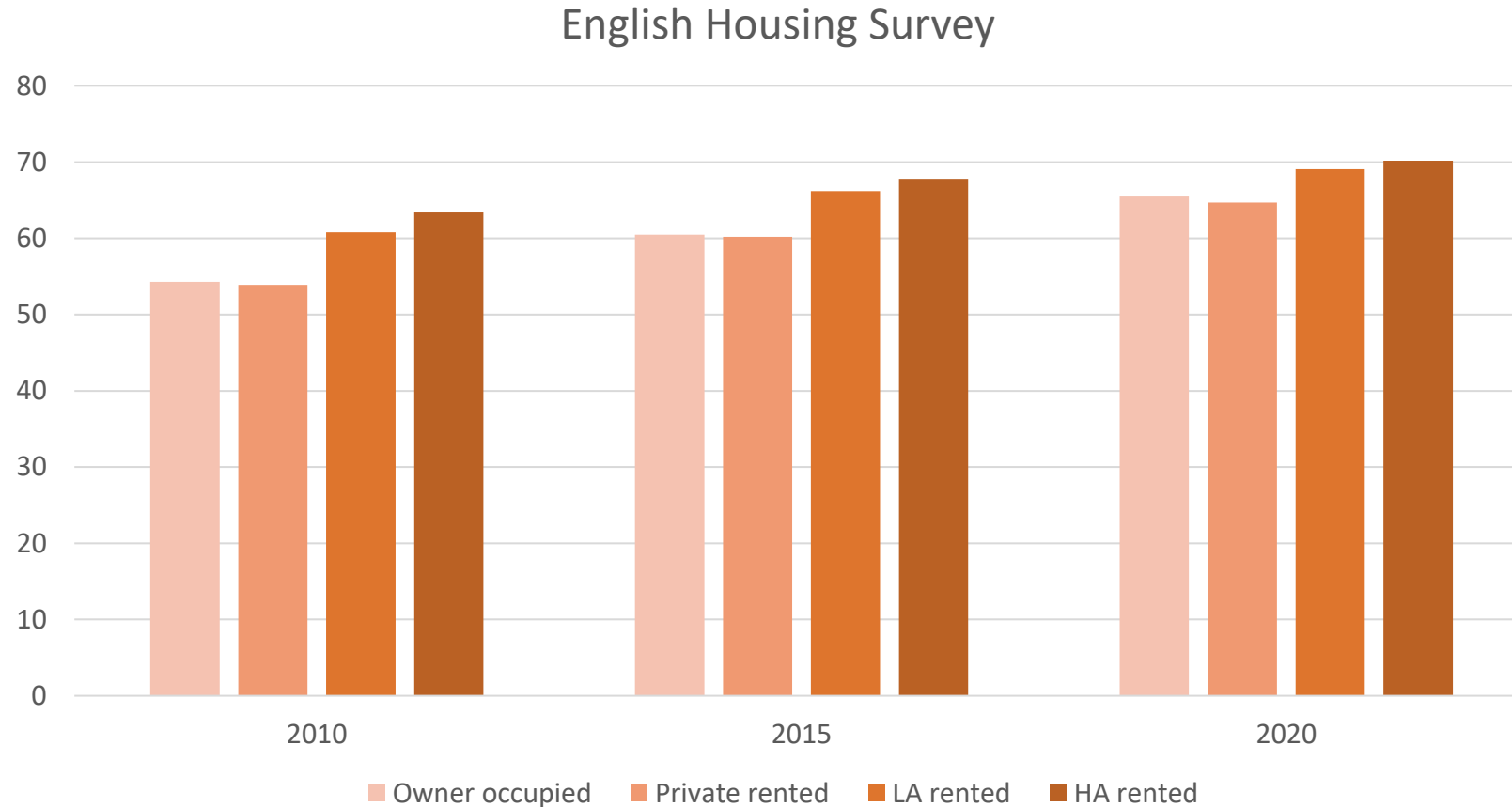
Contents

- Buildings and people
- Stigma
- Prevention advice

Assumption:

- I'm taking it for granted that everyone's on board with the idea we should take tenants' concerns seriously and treat them with respect

Higher SAP ratings in social housing



TENANT ENGAGEMENT EXPERTS

Economic activity and health (2020)



- Reasonable preference categories:
 - Homelessness
 - Insanitary/overcrowded/'otherwise unsatisfactory'
 - Medical/welfare (including disability)
 - Local connection/hardship

	Unemployed	Retired	Other economic inactive
Outright owners	0%	61%	3%
Mortgage buyers	1%	5%	3%
LA tenants	7%	27%	24%
HA tenants	6%	25%	23%

Low incomes

- On average in 2020, LA tenants' income was about 1/3 (34%) of mortgage buyers'. For HA tenants, it was about 2/5ths or 41%
- In 1976, those figures were 60% and 56%
- In cash terms, social rented tenants have around £496 weekly (gross) compared to £1,442 for mortgage buyers (2019/20)

Fuel poverty

- In 2019:

Tenure	% in fuel poverty*
Owner-occupied	8.2
Private rented	26.8
LA rented	22.6
HA rented	15.7

- Cross-tenure NE, NW, Y&H all higher than England average

*based on the Low Income/Low Energy Efficiency measure

Stigma is the backdrop

- Making assumptions
- Linked to poor customer service
- “Treating tenants in a condescending, patronising manner”
- “Toxic culture of judgemental behaviour and dismissiveness”
- Acceptance of poor standards (by professionals)
- Anticipating rejection (by tenants)

Prevention advice

Advice	May sound like
Open windows	Let the warm air out, let the intruders in
Don't dry clothes indoors*	Put your clean washing out there where it can get rained on/dirty/stolen
Have an external vent for your tumble drier	Buy a more expensive drier and ask us for permission to make a hole in your wall (we'll probably say no)
Keep furniture away from the wall	Make your living space smaller than it is already
Report leaks promptly	We're definitely going to make it your fault if we don't fix your leak
Keep your home warm	This is your fault because you don't understand how to keep the place warm

*More than 80% of **all** people in UK dry washing indoors during 'heating season'

Key points

- Social housing mostly performs well in terms of SAPs/decent homes, but low incomes mean fuel poverty is high for social tenants
- Social housing tenants are likely to be disadvantaged in other ways, including health and traumatising experiences
- Stigma affects both professionals and tenants. It colours the relationship and may make advice meaningless or even offensive
- The homes and service we provide need to be suitable for the tenants we have now and in the future. Not the ones we might have had in 1958



Thank you

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Damp and Mould - Getting it Right

CIH Event, 7 June 2022

Mark Bishop, Head of Asset Services

Session overview

1. Background
2. Response to Housing Ombudsman's report and learning
3. How it is shaping ways that Thirteen is approaching tackling damp and mould
4. Working with customers
5. Links to asset management and environmental sustainability
6. What next
7. Questions



Background

- Thirteen is the largest Social Housing provider in the North East
- Own and manage over 35,000 properties and provide services for more than 72,000 customers

Vision - To provide safe, quality homes and services to the best environmental standards

Our priorities

1. Great customer experience
2. Quality places to live and improving neighbourhoods
3. Being Team Thirteen

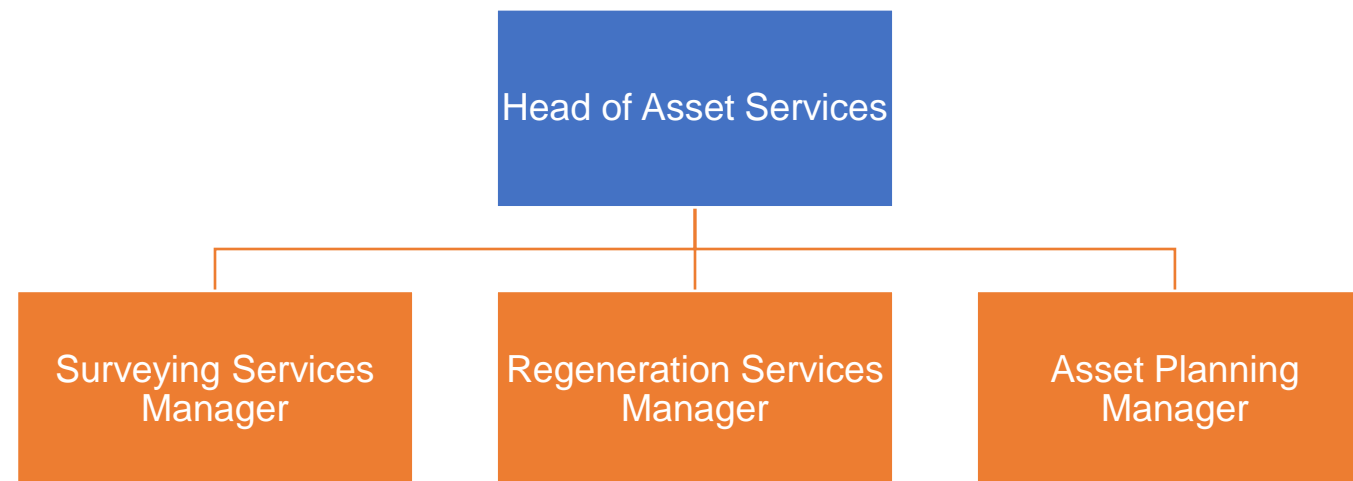
Our values

- Considerate in the way we do things
- Smart in how we do things
- Progressive in that we get things done



Background

- Over 13 years working in the private housing sector and a further 6 years working in the social housing sector
- BSc (Hons) Building Surveying, MBA Construction and Real Estate, and a Member of the Royal Institution of Chartered Surveyors (MRICS) specialising in Building Pathology and Valuation
- Associate Tutor for UCEM and Head of Asset Services at Thirteen



Housing
Ombudsman Service

**Spotlight on:
Damp and mould**

It's not lifestyle

October 2021

Response to Housing Ombudsman's report and learning

- Based upon investigations and a call for evidence no surprise that:
 - Damp and mould issues effect a diverse range of landlords
 - There is a need to drive up standards and sharing best practice is equally as critical
 - Changes in culture, behaviour and approach by landlords is required – from reactive to proactive and from inferring blame to taking responsibility
 - Living with damp and mould causes distress and disruption, impacting upon health and wellbeing
 - The occurrence of damp and mould may have increased due to retrofit measures
- Support the 26 recommendations made to prevent and resolve issues, many of which are already embedded



Shaping Thirteen's approach to tackling damp and mould

- Customers and Thirteen colleagues visiting properties are encouraged to report damp and mould issues:
 - If only one area of mould and not reporting a repeat experience – R&M Decorator
 - If more than one area of mould or it is a repeat issue – Asset Surveyor
- As part of our investment specification we install extractor fans in kitchens and bathrooms and top up loft insulation when replacing roofs
- Budget available to; increase loft insulation, extract / install CWI / IWI, PIVs and extractor fans, and deal with rising and penetrating damp issues outside the scope of standard R&M
- Information leaflet –
[Condensation Leaflet_Dec2017.pdf \(thirteengroup.co.uk\)](#)
- Video on how to prevent condensation and mould -
<https://youtu.be/9yQKU6dIpWo>



Working with customers

- In January 2021 there was a Damp and Mould Involved Customer Project:
 - Processes have been reviewed
 - Piloting outgoing follow-up calls
 - Set up a priority register for vulnerable customers who are unable to check for damp and mould themselves
 - Consulted on content and approach of self-help video
 - Approved a 10 working day response to reports of damp / mould
 - Introduced a maintenance programme to clean the gutters on all 3 story blocks (19 in total) every 6-months



Links to asset management and sustainability

- Alongside health implications, damp and mould have considerable cost implications
- Colleague and complaint feedback, trend analysis and humidity and temperature data
 - proactive data-driven risk based approach to identifying homes that have or may be at risk of developing problems rather than putting the onus on tenants to report an issue and ensuring those properties have the right insulation and ventilation installed
- Data can be integrated into existing asset management systems to spot trends and allocate resources more efficiently
- Durability is a key aspect of sustainability - measured by the environmental impact of a building's life cycle, and the biggest threat is excess damp and moisture. Eradicating damp and mould is an important component of healthy and sustainable living



What next

Continue to:

- Engage with and encourage customers and colleagues to report issues
- Roll out training
- Invest in homes to address damp and mould issues
- Use data-led trend analysis and feedback to become more proactive rather than reactive
- Apply a consistent approach and policy
- Prepare for seasonal peaks
- Trial new technology and monitor impact
- Share knowledge, experience and best practice



Thank you

Questions?