

Damp & Mould Policy



Contents

Introduction	3
Regulatory Framework	3
Aims and Objectives	4
Approach.....	5
Identification and Assessment.....	6
Supporting Our Customers.....	7
Customer Engagement.....	7
Monitoring.....	8
Complaints.....	8
Innovation	8
Policy Review	8

Introduction

At Legal & General Affordable Homes we want everyone to have a great quality, environmentally sustainable and affordable home from which they can build better futures.

We will do everything we can to make sure our customers stay safe, healthy and well in their homes. We know that damp and mould issues can have a serious impact on the health and well-being of our customers. Which is why we have set out a series of measures for the prevention, identification and management of damp and mould cases across all of our homes.

Our policy is set out to comply with 'The Home Standard'. The Home Standard is one of five consumer standards that registered providers of social housing must comply with and sets out the expectations to provide our customers with quality accommodation and a cost-effective repairs and maintenance service.

Our policy will apply to the following entities:

- Legal & General Affordable Homes Limited
- Legal & General Affordable Homes (AR) LLP
- Legal & General Affordable Homes (SO) LLP
- Legal & General Affordable Homes (Capital) Limited
- Legal & General Affordable Homes (Development 2) Limited
- Legal & General Affordable Homes (Operations) Limited

Definitions	
LGAH	Legal & General Affordable Homes
LGAH RPs	Registered Providers which are LGAH businesses
Aftercare Team	3 rd party supplier(s) providing defect management aftercare service
MP	Management Provider
(S)PQM	(Senior) Project Quality Manager
HUG	Home User Guide
Defects Liability Period	A period of time (usually 12 months) during which a building contractor is responsible for dealing with any defects (issues/failings) within a property.

Regulatory Framework

Our policy has been developed in accordance with best practice, and relevant policy and legislation, including the following:

- Housing Act 1985
- Homes (Fitness for Human habitation) Act 2018
- Landlord and Tenant Act 1985 Section 11 - Repairs and Maintenance
- Housing Act 2004 - Housing Health and Safety Rating
- Decent Homes Standard
- The Building Act 1984 and 2000
- Building Regulations 2010
- Health & Safety at Work Act 1974
- Environment Act 2021

(This list is non exhaustive, and all applicable legislation will be consulted prior to any review of this policy).

Aims & objectives of this policy

This policy sets out our approach to dealing with damp and mould in our homes and communal areas. It includes the services we provide to tenants who rent their home under a tenancy agreement, and for shared owners, obligations outlined in the terms of their lease.

We aim to achieve this by:

- Providing well built homes that are safe and comfortable to live in.
- Reducing the risk of occurrence of damp and mould through the appropriate design and construction of our homes.
- Ensuring a thorough investigation into identified cases of damp and mould with identified actions completed quickly.
- Assessing potential risks of harm by making sure we listen to our customers when they identify vulnerabilities and adjust our processes accordingly.
- Understanding the profile of our homes and which type of properties are more likely to trigger damp and mould issues.
- Capturing feedback from customer surveys and other data sources to proactively identify and respond to cases where there is a possibility of damp, mould and condensation issues.
- Maintaining a robust management system in which cases of damp and mould are identified and responded to swiftly and resolved effectively.
- Promoting information to customers about how to reduce condensation; ensuring that customers have access to and/or are provided with comprehensive information detailing appropriate use of their home to prevent occurrence of condensation and mould.
- Being agile and innovative by embracing technology to support the identification and management of cases of damp and mould.
- Reviewing our complaints policy every year to ensure it continues to meet the Housing Ombudsman guidelines and learn from complaints to improve internal processes.

In pursuit of these aims, we will ensure the following;

- All relevant employees will receive training on damp and mould appropriate to their job role.
- All relevant employees understand the importance of damp and mould in relation to providing safe homes for our customers.
- All employees and partners act in accordance with the policy in relation to managing cases of damp and mould.

Our Approach

We have a proactive approach to preventing managing and resolving condensation, damp and mould issues in our homes. We will do this at each stage of the journey:

1. Investment and Pre Acquisition
2. Construction
3. Handover and customer onboarding
4. Defects Management
5. Housing Management

Our approach in each stage is set out below.

Investment and Pre-Acquisition

In advance of the construction phase and practical completion of a home, a set of quality criteria has been defined by us which includes the requirement that homes are of sufficient good quality and design. For example, as part of our sustainability agenda we have committed to delivering homes that have an energy efficiency and rating of 'B' or higher. This means they are more efficient and affordable to heat.

For any occupied homes acquired directly from the market a detailed survey will be carried out to understand their condition prior to purchasing them. The aim of the surveys will be to ensure all homes are safe and have been maintained to a decent standard and are free from damp and mould.

Construction

Quality checks are carried out by us and our appointed representative through site inspections during the construction stage. In addition, we have strict requirements set out in our handover procedure to make sure we do not move in customers until we have completed all quality assurance checks.

Handover and Onboarding

Damp and mould is normally caused by condensation. Condensation occurs when excess moisture in the air gets cooler and tiny water droplets appear on surfaces. If left untreated, mould will begin to grow. It can be made worse by activities undertaken within the household such as cooking, drying clothes and blocking ventilation. If not managed effectively, damp and mould can cause serious harm to health.

Before customers move into their home, we carry out a home demonstration to show them everything they need to know about their new home. We also provide them with advice as well as written guidance regarding condensation via a home user guide (HUG).

After a customer moves into their home, we get in touch to give them the opportunity to raise any concerns they may have with their new home.

Defects Management

Where defects are identified that result in damp and mould we will identify these quickly, track and resolve to completion. We will only close cases when the customer is satisfied.

We have a dedicated Aftercare team to co-ordinate and manage snags and defects directly with the Developer during the Defects Liability Period (DLP). The DLP period is usually for a period of 12 months however in some cases can be up to 24 months.

Housing Management

All of our homes are managed through a network of Management Providers (MPs). Homes are periodically assessed for planned and future repairs, maintenance, and improvement work. This includes physical inspections of properties where damp and mould would be identified by our Management Providers and escalated to LGAH.

Customers can contact MPs through a range of channels (email, telephone, online) for housing management activity including to raise concerns of damp and mould. Cases are acknowledged, logged and triaged as per the requirements of our damp and mould process. We proactively look to identify opportunities for extending the scope of their diagnosis, for example by examining neighbouring properties at the same time. We will look to review this data to identify recurring trends across the portfolio aiming to revise our processes and approach to prevent occurrence.

MPs ensure suitable training on damp and mould is provided to all relevant employees and that any external resource used for investigation and cleaning is suitably competent.

Whilst the age of our homes doesn't warrant a survey to be carried out to understand the condition of our homes in the first few years; at present, 5% stock condition surveys are planned at increments of between 3-5 years and will be used to uncover any issues which require remediation, including damp and mould.

Identification and Assessment

If instances of damp and mould do arise, each case is triaged and categorised as either Category 1 (serious/immediate risk) or Category 2 (less serious/urgent). We will assign the highest priority (Category 1) to any vulnerable customers that are impacted by condensation, damp or mould.

“We define vulnerability as being a condition or circumstance that puts an individual or household at risk of losing their home, or a situation which, without support or intervention, places them at risk of ill health, abuse, neglect or causes serious material detriment to their wellbeing.”

We will also consider whether the home is within the Defect Liability Period or not as this will identify who will investigate, manage and resolve the situation.

Homes within DLP are reported, tracked and managed by our Aftercare team, and those out of DLP are managed and remediated through our network of Management Providers.

We will carry out home visits to all Category 1 cases or vulnerable customers within 48 hours and complete any works required within 14 days. For Category 2 cases, we will work towards completing a home visit as soon as it is practically possible with the aim of bringing a resolution to the case within 28 days from assessment. In each instance, and where necessary where the prescribed timeframes for resolution are not met, cases will be escalated to a Senior Manager within the business and triaged to resolution.

In all cases, dependent on the severity and urgency of the problem and on the complexity of the solution required (for example if there is an underlying building issue), action to remediate the issue may take longer than expected. In these more complex cases we will develop a detailed plan of action within the first 28 days and if it is unsafe for the occupants to remain in the property, in consultation with the customer, alternative accommodation arrangements will be made until the works are complete.

Where works have been completed, we will continue to track and monitor for a reasonable period to make sure that conditions do not reoccur.

Supporting Our Customers

We will proactively support our customers to live in their homes safely through a range of measures. We will;

- Provide advice and guidance to customers before they move in to make sure they understand the importance of ventilation and heating.
- Demonstrate how to use their home safely including making sure trickle vents in windows remain open and the use of ventilation systems where installed.
- Provide advice on how to prevent damp and mould and what to do to remove mould if it occurs.
- Through our Management Providers, support customers where lifestyle issues rather than property related issues may be a factor leading to damp and mould occurring.
- Ensure we carefully manage affordability considerations with customers so that the home into which they move is one they can afford. This may include an assessment of financial circumstances to make sure the correct income is being received as financial hardship may be the cause of insufficient heating.

We will ensure customers know that they should contact us immediately if there are issues causing concern so that we can assess and support them either directly or through services provided by our MPs.

Customer Engagement

We are focussed on capturing and using insight from customers at a number of stages of their journey with us through renting or owning their home. This feedback is used to improve our services offer. Where customers flag that they are experiencing or have experienced damp and mould through surveys, this will be followed up to ensure a proactive response and to ensure there are no ongoing issues.

We carry out onboarding surveys to all new customers who have moved into a home within 30 days. As part of this feedback comments are reviewed and any concerns over damp and mould are picked up, recorded and actions undertaken.

Monitoring

We monitor damp and mould cases through the Landlord Compliance Assurance Framework and provide updates to our Risk Committee and Board. Where we have Cat 1 HHSRS cases this will be reported to Board as a risk event.

Complaints

We follow the Housing Ombudsman's Complaints Handling Code which was launched in 2020. Each year we have committed to reviewing our complaints procedure to ensure it continues to meet the Housing Ombudsman guidelines.

Where things go wrong, we want to fix them as quickly as possible. If customers are unhappy with the way we have managed their case including cases of damp and mould, they are able to raise a complaint. Details of how to make a complaint are promoted by Legal & General Affordable Homes and by our partners who support the management of our homes and our customers.

Complaints are a valuable source of learning and we will always reflect on what has gone wrong and aim to improve. Details of our complaints are published each year in our Annual Customer Report. Thematic trends are reported and published annually which allows the Executive, Board and customers to have visibility over complaints relating to the handling of damp and mould.

Innovation

We are committed to continual improvement so the further development of our customer portal will be critical in achieving this. We will continue to innovate and develop the platform which aim to improve awareness of cases through enhanced Management Information (MI) leading to swifter resolutions for customers.

We will explore the use of new technology that revolutionises the identification and monitoring of damp and mould in homes. We will be trialling home sensors which can link directly into our platform to monitor the presence of moisture and home temperature.

Policy Review

This policy will be subject to an annual review or more frequently if required by legislative and/or regulatory changes.

Accountable Director	Shaun Holdcroft
Approval Date	March 2023
Review Date	March 2024
	<i>(Or subject to any changes in regulatory, legislative and/or areas of best practise where a review is required sooner than the stipulated review date)</i>