

Damp and Mould Policy

Title	Damp and Mould Policy
Date Last Approved	8 December 2025
Next Review Date	31 December 2028
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Approver	Board of Management
Applies to	General Needs Social Tenanted , Shared Ownership

This policy should be read in conjunction with the following documents:

Repairs Policy and Procedure

Lettings Policy

Complaints Policy

Data Protection Policy

Unreasonable Behaviour Policy

Equality, Diversity and Inclusion Policy

Damp and Mould Guidance (including from CDS and the Government)

Reasonable adjustment policy

The aim of this policy is to proactively manage potential risks of damp and mould, and to prevent issues which may arise from it. It shows our commitment to meeting the needs of our residents and providing homes that are safe, warm, and dry.

1 Introduction

- 1.1** We know that experiencing damp and mould can be distressing. We'll treat you with empathy and kindness and never suggest it's your fault. We aim to maintain all of our properties to be free of damp and mould that could risk the health and safety of everyone living in them. This policy details our approach to reports of condensation, damp and mould. It outlines how you can report issues to us and what we will do in response.
- 1.2** This policy also sets out how we will support you to minimise the risk of damp and mould in your property. We'll comply with all relevant legislation and deal with damp and mould in line with the recommendations in the Housing Ombudsman's Spotlight Report; *It's not lifestyle*, as far as reasonably practical.
- 1.3** The policy sets out our approach on managing investigations and repairs relating to dangerous damp and mould, ahead of Awaab's Law coming into force in October 2025.

2 Scope

2.1 Who and what this policy applies to

This policy applies to:

- Residents who rent their home under a tenancy agreement
- Residents who own their home through shared ownership where we have a repairing obligation under the terms of the lease.
- Communal areas in all our properties

2.2 What this policy covers

This policy covers:

- Identifying different types of damp; specifically rising damp, penetrating damp and condensation
- Identifying the responsibilities for us and our residents in dealing with damp and mould.
- Guidance, advice, and assistance throughout the process to all residents living in our properties.
- Data gathering and reporting, identifying how we will proactively reduce the risk of damp and mould now and in the future.

3 Definitions

There are different types of damp and mould. We will use the definitions below within this policy.

3.1 Rising Damp

The movement of moisture from the ground rising through the structure of the building through capillary action.

3.2 Penetrating Damp (including internal leaks)

Water penetrating the external structure of the building or internal leaks causing damp, rot and damage to internal surfaces and structure.

3.3 Condensation Damp

Condensation occurs when moisture held in warm air comes into contact with a cold surface and then condenses producing water droplets.

Impacting conditions

The conditions that may increase the risk of condensation are (but are not limited to):

- Lack of ventilation within a home or property
- Inadequate heating
- Inadequate insulation

Rain getting in through the roof where a tile or slate is missing

- Condensation in the air within your home – including condensation caused by poorly functioning heating or ventilation systems.
- General defect with the fabric of the property
- Overcrowding

4 Objectives and Principles

4.1 As part of this policy:

1. We will comply with our statutory (legal), regulatory and contractual obligations, as well as following best practice for damp and mould management and prevention.
2. We will undertake effective investigations and implement all reasonable repair solutions and improvements to eliminate damp including, managing and controlling condensation. We will aim to contact you within 3 working days of you reporting the issue to us to make an appointment.
3. We will ensure that the fabric of our properties is protected from deterioration and damage resulting from damp, mould and condensation.
4. We will respond to all reports of damp and mould and complete any repair works or measures in line with the regulation. This will be dependent on the severity and urgency of the problem; the complexity of the solution and the repair works or actions required.
5. We will make at least three attempts to access the property to inspect and carry out the works.
6. We will follow up each damp and mould repair and contact you at least within six weeks of the work being carried out to make sure it has been successful.
7. We will treat everyone fairly and consistently.
8. We will focus on working in collaboration with you ensuring that a safe and healthy home environment is provided.
9. We will always communicate effectively about how we will complete any responsive repairs and provide a range of options for you to report repairs.
10. We will ensure you are provided with comprehensive advice, whilst also being provided with access to guidance on managing and controlling both damp and condensation.
11. We will ensure budgets are used effectively and efficiently to deal with damp, mould and condensation problems so that we provide the best value for money.
12. We will use our data to help identify possible risks to our properties so that we can undertake proactive measures to eliminate damp, mould and condensation before it becomes a problem for our residents.

- 4.2 We aim to reduce the reactive work we need to carry out because of damp and mould through improving the fabric of homes and making the best use of available data to support early diagnosis. We will do this by completing a full stock condition survey to be completed by March 2025.

5 Our Responsibilities

- 5.1 There are certain things that we are responsible for doing in relation to damp and mould. These are:

1. To investigate and find the cause of damp and mould and carry out repairs and actions in line with the legislation. These repairs should deal with the cause of the damp, fixing it the first time wherever possible
2. Timescale of actions

	What	When	More information
TIMESCALES	Emergency Repairs	24 Hours	Severe case of Damp and Mould with a high risk to your health and safety.
	Relevant safety work repairs (significant or emergency hazards)	5 working days	Undertake relevant safety work within 5 working days of the investigation concluding, if the investigation identifies a significant hazard. If steps cannot be taken to begin work in 5 working days this must be done as soon as possible, and work must be physically started within 12 weeks
	Inspection and Mould wash	10 working days of being reported	A repair will be done during the inspection visit if possible.
	Commence routine Repairs	7 days from the completion of the investigation	
	Provide you with a report <ul style="list-style-type: none"> - Information of the Hazard - Solution to resolve it - Clear timescales to resolve it 	3 working days from the initial inspection	This will be emailed to you by the contractor or sent in the post if we don't hold an email address.

	Complete the repair	Within a reasonable timescale – Will vary depending on the complexity of the work. Some work may require more than one visit. We will aim to complete routine repairs within our policy target of 28 days.	Where major work is required to your home, we'll agree an estimated timescale with you within three working days of receiving the report from the contractor (Examples of major work include Specialist Damp proofing work, renewal of part or all of the roof covering, replacement of windows and doors).
	Post-work contact to check that the mould has not returned	At least 6 weeks after the completion of the work	We will ask you to confirm that the remedial work carried out has been successful and book a reinspection.

3. Additional commitments and support

	What	When	More information
Additional commitments and support	Arrange alternative accommodation if it is unsafe for you to remain in property.	Once the inspection has been carried out and the risk has been assessed.	To arrange alternative accommodation if it is unsafe for you to remain in the property while the works are carried out. This may be on a day-by-day basis or a temporary decant to an alternative property. You will be supported through this process to minimize the inconvenience
	Employ competent contractors and protect your possessions adequately during the works.	Throughout from the first visit	You can call us on 020 4551 0080 if you have any concerns.
	Insulate your home in accordance with the Decent Homes Standard and Energy Efficiency Standard for Social Housing (EESH)	Once it has been assessed as required.	To help reduce the likelihood of condensation occurring, working alongside self-funded schemes' partners to achieve this.
	Undertake reasonable improvements to help control damp and mould.	Once it has been assessed as required.	This may include but is not limited to: installing upgraded ventilation systems, improving indoor air movement, adding or replacing insulation, repairing or replacing faulty windows.

	Make-good all affected areas; walls, floors and ceilings following any repairs so they are in good condition for you to redecorate.	On completion of the work and according to our obligations and responsibilities	
	Promote and provide general advice and guidance on how to minimise damp and condensation.		Particularly when there are no apparent causes relating to design or construction.
	Undertake a damp and mould survey as part of our empty homes process and ensure your new home does not have damp or mould.	When a property is empty and before it is relet	
	Ensure that all relevant employees have an awareness of this policy and receive adequate training to enable them to report issues of damp mould & condensation and to support you.	Induction of new employees and continuous training.	
	Keep accurate records of all damp or mould cases that we're aware of. We will use these records to inform our approach to managing damp and mould including our future investment programmes.		

6 Your Responsibilities (Residents)

- 6.1** There are certain things that you are responsible for doing in relation to damp and mould. These are to immediately report any evidence of Damp and Mould to us (see definitions). You can report Damp and Mould to in several ways:
- By telephone: 020 4551 0080
 - By email: talktous@cds.coop
 - On our Website: www.cds.coop Damp and Mould section reporting form
 - By telling us in person when you see us
 - Write to us: Unit A, Arc House, 82 Tanner Street, London SE1 3GN

- 6.2** If you're a shared owner or leaseholder and we are not responsible for the inside of your home, we will visit you at home to make sure that the cause is not related to any part of the building that we are responsible for e.g., a communal part of a block or a neighbouring home. If the cause is from a part of the building that is our responsibility, we will take action to rectify the issues.
- 6.3** To immediately report faulty equipment that could affect humidity and moisture levels in your home (for example faulty extractor fans, being unable to open windows, heating system failure etc.)
- 6.4** To allow access for inspections and to carry out repairs.
- 6.5** To ask advice and permission to make changes to the home such as:
- Changing the layout of the property
 - Adding extensions
 - Converting non-habitable spaces into living accommodations

This is so we can make sure the proposed changes would not contribute to the risk or likelihood of damp, mould or condensation, as well as making sure changes comply with building regulations and planning guidelines.

7 Supporting our residents

- 7.1** Where internal conditions within a home (such as overcrowding and hoarding of personal belongings), are influencing your health and wellbeing or are preventing inspections or repairs works being carried out, we will provide support and assistance. This may include working with the local authority to review the available options.
- 7.2** We will ask our Welfare Benefit adviser to provide you with advice and assistance where you find it difficult to pay energy bills or there are issues with energy supply.
- 7.3** Any dissatisfaction related to our repairs service or one of our contractors, will be handled in line with our Complaints Policy.

8 Equality, Diversity and Inclusion (EDI)

- 8.1** This policy will be applied fairly and consistently to all residents in line with our EDI policy. No person or group of people will be treated less favourably than any other person or group of people.

9 Monitoring and Compliance

9.1 Damp and Mould Performance Report

Every quarter we will produce a damp and mould performance report which will be reviewed by the Services Committee of the Board. It will include:

- The number of damp and mould cases received
- The number of disrepair claims received relating to damp and mould
- The number of abandoned cases of damp and mould due to no access or tenants' refusal to carry out the work
- Monitoring of Repairs KPI performance

9.2 Contractor performance

We will meet regularly with our damp and mould contractor to review performance. Any underperformance will be challenged with clear action plans for improvement.

9.3 Severe Cases

Cases are scored by the contractor from 1 to 3 (3=Highest) based on the severity of the damp and mould found during the initial inspection. The most severe cases are rated as 3.

All severe damp and mould cases (severity score of 3) will be monitored by a manager as and when we are notified by you (with photo or video evidence, a letter from a medical professional or the local authority) or the contractor and there will be a clear action plan for works and your safety.

10 Confidentiality

- 10.1** All data collected/processed under this policy will be handled in line with our Data Protection Policy.

11 Legislation and Regulation

11.1 In delivering our damp and mould service we will follow these laws and Government Acts:

1. Housing Act (2004)
2. The Landlord and Tenant Act (1985) (Section 11 – Repairs and Maintenance)
3. Social Housing Regulation Act (2023) specifically Awaab's Law
4. Regulator for Social Housing's Home Standard 2024
5. Homes (Fit for Human Habitation) Act 2018
6. Decent Home Standard
7. Environmental Protection Act 1990
8. Equality Act 2010
9. Data Protection Act 2018
10. Building Regulations Act 1984

Version control

Date	Amendment	Version control
25 March 2024	New policy approved by Board	V1.0
24 March 2025	Reviewed & approved by board	V2
01 October 2025	Reviewed in line with Awaab's Law requirements on social landlords	V2.1
08 December 2025	Updated and approved by Board	V2.2