Moat

Damp & Mould Policy

Audience:	Customers, Colleagues, Contractors, Stakeholders, and Board Members
Policy Owner:	Executive Director, Property and Assets
Policy Lead:	Director of Property Services
Approved by:	ET Strategy
Approved date:	December 2025
Next review date:	March 2027 (initial policy was adopted in March 2024)

1. Context, purpose and scope of the policy

Context

We know that customers' homes should be a place where they feel safe, comfortable, and proud to live. Living with damp and mould isn't just uncomfortable – it can also affect health and cause damage to their home.

Purpose

This policy sets out how we'll deal with any damp and mould and how we'll work proactively to prevent damp and mould issues.

Scope

This policy applies to:

- Customers who rent a home from us, leaseholders, or shared owners where we have any form of maintenance responsibility.
- All colleagues, contractors, and partners involved in identifying, reporting, or resolving damp and mould cases.
- Where communal areas are managed by third party managing agents, we will work with customers to ensure the managing agents fulfil their maintenance obligations.

2. Definitions

- **Damp:** The presence of unwanted moisture in a home caused by condensation, penetrating damp, or rising damp.
- **Mould:** A fungal growth that develops on damp or decaying material, often because of condensation or moisture.
- **Awaab's Law:** Legislation requiring social landlords to investigate and fix reported health hazards, such as damp and mould, within strict legal timeframes.
- **Category 1, 2, 3 damp and mould:** Classification under the Housing Health and Safety Rating System (HHSRS) determining the severity and urgency of the required action.

3. How this policy supports our strategy

This policy directly supports our strategic aim to provide safe, high-quality homes and deliver excellent, customer-focused services.

- **Existing Homes Strategy:** Ensures our homes are well maintained and safe by preventing and resolving environmental health risks.
- **Customer Engagement Framework:** Reinforces our commitment to communicate openly and support customers affected by damp and mould.
- **Equality, Diversity and Inclusion Strategy:** Ensures reasonable adjustments are made for customers with disabilities or health vulnerabilities.
- **Data and Technology Strategy:** Supports the use of data insight and dashboards to identify early warning signs and prevent recurrence.

4. Policy principles

We'll comply with all relevant legislation including Awaab's Law and deal with damp and mould in line with this policy and the recommendations of the Housing Ombudsman's Spotlight report on damp and mould as far as reasonably practical.

Our approach to damp and mould is guided by the following principles:

- Identifying damp and mould; the cause, the possible impact and the approaches to resolve and manage issues.
- Fairness: We ensure consistency and reasonable adjustments where needed.
- Act on; undertake all works necessary to eliminate the problem where practicable
- Transparency: We keep customers informed throughout the process.
- Proactive prevention: We use data, inspections, and customer feedback to identify risks early.
- Accountability: We monitor, review, and continuously improve performance.

5. Aims and objectives

Aim:

- To demonstrate our robust approach to managing reported cases of damp and mould having taken account of all relevant customer and home information to make informed decisions
- Show our commitment to take a proactive approach to helping customers manage damp and mould in their homes and taking actions to reduce the likelihood of it occurring

Objectives:

- Strengthen our capacity to identify and respond quickly to damp and mould.
- Use data, insight and technology to drive early prevention and learning. Embed accountability, transparency and continuous improvement.

6. Policy actions

How we reactively manage reported cases:

- When we are notified or identify damp and mould, we will work with customers to triage to establish the immediate risk based on extent, location and any identified vulnerabilities which may be impacted by the presence of mould
- Aim to reduce or eliminate the risk as quickly as possible
- Where we unable to complete the relevant safety work for emergency or significant hazards we will offer alternative accommodation
- We will complete all relevant in-depth surveys to identify root causes of and damp and mould
- We will provide a report detailing our findings and our next steps, to customers based on the issue identified within the home and ensure the actions are completed within published policy timescales or relevant legislation
- We will offer advice to customers on managing moisture and condensation in their home taking an *explain, don't blame* approach
- We will contact customers 12 weeks after works have been completed to ensure the mould has not returned and to provide any further support

We will respond to all damp and mould cases in line with Awaab's Law timeframes and our published repairs policy where applicable.

How we proactively prevent damp and mould in homes:

- We'll train our teams to ensure that they can identify damp and mould, act quickly and offer immediate advice where needed.

- Ensure that we continuously develop innovative, flexible, and creative solutions to identify any damp and mould, get rid of it and do anything we reasonably can to make sure it doesn't come back.
- Use the repairs data and complaints information we hold on our systems to identify any trends and learning opportunities to inform our proactive approach to damp and mould. If we identify homes which might suffer from damp and mould, we will inspect them within a reasonable time subject to the identified risk.
- Keep accurate records of all damp and mould cases that we're aware of and use these records to inform our proactive approach to managing damp and mould.

7. Monitoring, reporting and review

We will measure the success of this policy by achieving the following targets:

- 100% of homes where we have identified a potential emergency hazard we will visit to investigate, make safe and fully rectify within 24 hours
- Where we unable to fully rectify the emergency hazard we will provide an update report as to our findings and the next steps within 3 days of our first visit
- 100% of homes where we have identified potential significant hazards will be visited within 10 working days and any works identified will commence within 5 working days of the visit
- 85% of customer will be satisfied with the damp and mould process
- 80% of customers will be satisfied with the outcome of the damp and mould investigation.

Oversight of performance against this policy

- **Performance dashboards:** Monthly data review by the Property Services team.
- **Customer feedback:** Learning from complaints, surveys and case reviews.
- **Governance:** Quarterly reports to the Executive Team and Board.
- **Policy review:** Every three years or sooner if legislation or service requirements change.

8. Equality, diversity and inclusion

This policy will be delivered in line with our Equality, Diversity and Inclusion Policy.
An Equality Impact Assessment was completed for this policy and considered as part of the approval process.

9. Data protection

This policy will be delivered in line with our Data Protection Policy. A Data Protection Impact Assessment was completed and considered as part of the approval process.

10. Related legislation and regulations

- Awaab's Law
- Housing Act 2004
- Homes (Fit for Human Habitation) Act 2018
- Landlord and Tenant Act (section 11 – Repairs and Maintenance) 1985
- Home Standard, Regulator of Social Housing, 2015
- The Secure Tenants of Local Housing Authorities (Right to Repair) Regulations 1994
- Decent Home Standard
- Equality Act 2010
- Data Protection Act 2018
- Building Regulations Act 1984

11. Related policies and procedures

- Compensation Policy
- Complaints Policy
- Decant Policy
- Defects Policy
- Disposal Policy
- Electrical Safety Policy
- Empty Homes Policy
- Fire Safety Management Policy
- Equality, Diversity and Inclusion Policy
- Gas and Heating Management Policy
- Health and Safety Management Policy
- Hoarding Policy
- Mutual Exchange Policy
- Priority Move Policy
- Repairs and Maintenance Policy
- Safeguarding Adults at Risk Policy
- Safeguarding Children Policy