believe housing

damp and mould policy

October 2025

Contents page

1. Policy statement

1.1. believe housing is committed to ensuring the health and safety of our customers, colleagues and others who may be affected by damp, mould and condensation in homes that we own or manage.

1.2. We will ensure that the organisation's assets are protected and homes are fit for human habitation, while ensuring customers live in a safe home.

1.3. The primary purpose of this policy is to ensure that all believe housing colleagues, contractors and customers are aware, understand and are equipped with information to deliver the requirements of believe housing's process in respect of issues relating to damp, mould and condensation.

2. Policy aims

2.1. This policy recognises that a successful service considers doing the right thing for believe housing's customers, colleagues, and business.

2.2. The policy is designed to meet the following aims:

Aims

- To ensure that all customers live in a safe and habitable environment.
- To comply with relevant statutory and regulatory obligations.
- Provide clarity on our overall approach to damp, mould and condensation.
- Ensure that we are delivering a consistent service to our customers.
- To treat customers reporting damp and mould with respect and empathy and provide support where required.
- Respond effectively to individual reports of damp and mould, focusing on identifying the cause to implement the right solution.
- Ensure staff are appropriately trained.
- Set out our proactive approach to deal with wider issues around damp, mould and condensation.
- Provide assurance to our stakeholders that our approach to damp and mould is appropriate and effective.
- Raise awareness with our people and our customers through targeted campaigns.
- To interact and listen to the feedback of customers to shape service delivery and customer experience.
- Communicate with our customers who are involved in this process to ensure they are fully aware of the steps throughout and quickly respond if things go wrong.

3. **Scope**

3.1. This policy relates to all properties and communal areas owned and/or managed by believe housing.

4. **Roles and responsibilities**

4.1. The Assistant Director of Programme and Cyclical Delivery will have overall responsibility for the implementation of this policy.

4.2. As the approach to damp, mould and condensation is a collective organisational responsibility, the following areas of the business are responsible for different tasks:

4.3. The Assets and Compliance Directorate is responsible for undertaking Stock Condition Surveys (SCS) to properties to understand the condition and their investment needs. As part of this rolling programme of surveys they will identify any hazards in relation to damp and mould.

4.4. Data from SCS will be used to address any issues but to also proactively assess our homes, identify hot spots and specific areas of intervention to prevent any issues with damp, mould and condensation.

4.5. The Property Repairs Directorate is responsible for undertaking dedicated damp and mould surveys to properties by trained surveyors. In addition, they are responsible for accurately diagnosing and recording the issues and where appropriate implementing any actions to remedy the situation. This can include carrying out major works/ damp proof course (DPC) works, completing minor repair works and offering guidance and support for customers including how to operate systems within their home that will reduce the risk of damp, mould or condensation.

4.6. All works will comply and align with the Repairs and Maintenance Policy.

4.7. While our properties are empty and in line with our ‘voids lettable standard’, the team is responsible for undertaking a damp and mould survey at inspection stage where damp or mould is visible to identify any issues, carry out any necessary investigations and undertake remedial works before reletting a property.

4.8. The Customer Services Directorate will take calls via the customer hub, including assessing customer vulnerabilities in addition to diagnosing and triaging cases of damp, mould and condensation.

4.9. The Neighbourhoods Directorate will ensure that the decant procedure is undertaken where required and support customers if they need to vacate their properties due to the severity of the risk or the extent of the works required to the property.

4.10. The Corporate Strategy and Assurance Directorate is responsible for responding to any complaints, claims and housing condition claims surrounding damp, mould and condensation. They will work closely with all other directorates to ensure we promptly and effectively address any issues, communicate with customers in relation to complaints and insurance claims, and analyse feedback to continuously improve our service delivery.

4.11. believe housing colleagues will follow the policy guidelines and its approach to damp, mould and condensation and undertake training as required.

4.12. Frontline services are responsible for undertaking training in relation to damp, mould and condensation awareness and reporting any issues at the earliest opportunity, preferable with the customer present.

4.13. believe housing customers are responsible for reporting any issues regarding damp, mould and condensation, and repairs that are the responsibility of believe housing as soon as reasonably possible. Customers are also responsible for taking on board any advice given by believe housing colleagues and ensuring the effective operation of any equipment installed at the property to improve the condition. Customers are also required to provide access to their homes in accordance with their tenancy agreement.

5. Legislation and guidance

5.1. believe housing will deliver a service that complies with regulatory and statutory obligations to ensure the health, safety and security of people and property are maintained at all times.

5.2. The Regulator of Social Housing (RSH) provides The Regulatory Framework for Social Housing in England from 2024 including the new ‘Safety and Quality Standard’.

5.3. The key areas of legislation and guidance in this policy are:

- Defective Premises Act 1972 (Section 4)
- Health and Safety at Work Act 1974
- Building Regulations Act 1984
- Landlord and Tenant Act 1985 (Section 11)
- Environmental Protection Act 1990
- Management of Health and Safety at Work Regulations 1999
- Housing Act 2004
- Housing Health and Safety Rating System 2006
- Equality Act 2010
- Control of Asbestos Regulations 2012
- Data Protection Act 2018
- Homes (Fit for Human Habitation) Act 2018
- Social Housing (Regulation Act) 2023, including Awaab’s Law
- Decent Homes Standard
- Minimum Level of Efficiency Standard
- Understanding and addressing the health risks of damp and mould in the home (Government guidance document)
- Housing Ombudsman Spotlight Reports.

6. **Definitions**

6.1. **'Customer' –** Any tenant or leaseholder of a property or commercial unit owned and/or managed by believe housing.

6.2. **'Repair' –** The process of rectifying a component or installation when it is faulty or in a state of disrepair in a believe housing owned and/or managed property.

6.3. '**Damp' –** Structural dampness is the presence of unwanted moisture in the structure of a building, either the result of intrusion from outside or condensation from within the structure.

6.4. **'Mould' –** Mould is a natural organic compound that develops in damp conditions and will only grow on damp surfaces. It is often noticeable and present in situations where condensation damp is present.

6.5. **'Significant Hazard' –** A hazard that poses a significant risk of harm to the health or safety of a tenant of the social home.

7. **Damp causes**

7.1. There are four main causes of damp and mould in homes in England. It is important to understand the difference between them because they each need different solutions:

Water leaks
From either a defective supply and waste pipework (especially in bathrooms and kitchens), which can affect both external and internal walls and ceilings, or through actions of our customers.

Rising damp
Movement of moisture from the ground rising up through the structure of the building through capillary action.

Penetrating damp
Water penetrating the external of a structure or internal leaks causing damage to the internal surfaces or structure.

Condensation
Moisture held in warm air coming into contact with cold surfaces, subsequently condensing and causing water droplets.

8. **Reporting damp, mould and condensation**

8.1. Customers are advised to report issues with damp, mould and condensation directly through our customer hub by telephone.

9. Diagnosing damp and mould

9.1. We encourage reporting through our Customer Hub to accurately diagnose any issues and also gather as much information as necessary regarding property condition, customer profile and individual circumstances; for example, vulnerability/medical needs.

9.2. Each case will be assessed using a dedicated damp and mould matrix in conjunction with a structured triage process. This method ensures consistent diagnosis, prioritisation and will determine whether a case falls within the scope of Awaab's Law.

9.3. Awaab's Law may apply to cases involving damp, mould, and condensation where specific legal criteria are met. These criteria include the identifying a significant hazard which poses a significant risk of harm to the health or safety of a customer in their home and whether the customer is considered vulnerable due to health or personal circumstances.

9.4. The outcome of the assessment will determine the priority, timescales and process that the case will follow.

10. Vulnerability

10.1. We define vulnerabilities as outlined in the Government publication 'Understanding and addressing the health risks of damp and mould in the home' under the section 'People most at risk of health issues from damp and mould'. These health risks are as follows:

- People with pre-existing health condition (for example, allergies, asthma, COPD, cystic fibrosis, other lung diseases and cardiovascular disease) who are at risk of their condition worsening and have a higher risk of developing fungal infections and/or additional allergies.
- People of all ages who have a weakened immune system, such as people who have cancer or are undergoing chemotherapy, people who have had a transplant, or other people who are taking medications that suppress their immune system.
- People living with a mental health condition.
- Pregnant women, their unborn babies and women who have recently given birth, who may have weakened immune systems.
- Children and young people whose organs are still developing and are therefore more likely to suffer from physical conditions such as respiratory problems.
- Children and young people who are at risk of worsening mental health.
- Older people.
- People who are bedbound, housebound or have mobility problems, making it more difficult for them to get out of a home with damp and mould and into fresh air.

11. Property investigations

11.1. All properties with reported issues relating to damp, mould and condensation will receive a dedicated property survey by a trained colleague.

11.2. There are three types of survey that are undertaken:

- Emergency investigations relating to damp and mould.
- Technical Damp and Mould Survey (undertaken by a DMC Technician).
- Specialist Damp and Mould Investigation (undertaken by a Major Repairs Surveyor).

11.3. Emergency investigations are required where we have reasonable grounds to believe that there is an emergency hazard affecting a property. The investigation will confirm whether or not there is a significant or emergency hazard and will also, if possible, identify the required work to make a property safe and prevent the hazard from recurring. Emergency investigations can be done remotely.

11.4. All properties will initially receive a 'Technical Damp and Mould Survey', unless a case is deemed significant, which will warrant an immediate escalation to 'Specialist Damp and Mould Investigation'.

11.5. The Technical Damp and Mould Survey will be attended to by a trained DMC Technician who will remove the hazard in the property by treating and painting all visible mould. They will also carry out an inspection of the property and, if required, raise any remedial/improvement works following the visit.

11.6. A property may also be escalated to a 'Specialist Damp and Mould Investigation' at this stage which consists of a more in-depth survey by an accredited surveyor. For example, if the causation is not clear, the issue is complex in nature, or a second opinion is required.

11.7. Any secondary reports of damp, mould or condensation within three months will be referred to a 'Specialist Damp and Mould Investigation' by default.

12. Property survey timescales

12.1. Surveys are raised with the customer and booked at a time convenient for them:

- within 24 hours (emergency hazard)
- within 10 working days (in scope of Awaab's Law)
- within 20 working days (outside of scope).

13. Written summary

13.1. All surveys will be followed up with a written summary.

13.2. The written summary will be issued to the customer upon completion of the survey, within three working days, by email or post and will be filed for record-keeping purposes.

13.3. The written summary will contain information such as the:

- type of hazard identified
- outcome of the investigation
- required remedial actions
- timeframes for beginning and completing the action
- contact details for customer queries
- temporary accommodation offer (if needed).

14. Remedial actions

14.1. Following the property survey, there are a number of remedial actions that can be taken to alleviate any issues:

- Carry out/raise relevant safety works.
- Advice and support offered to customers; for example, fuel switching, ventilation methods.
- Minor repairs to be raised; for example, repairing extractor fans.
- Major works to be raised; for example, damp-proof courses.

14.2. Where a property is in scope under Awaab's Law, relevant safety work must be carried out within five working days of the investigation concluding and commencing any supplementary preventative work within five working days of investigation, or within 12 weeks if delays are unavoidable.

14.3. Remedial works will be completed within the timescales set out in the Repairs Policy.

15. No access

15.1. Where our colleague visits a property and no one is at home, they will try to contact the customer on the number provided. If contact cannot be made a no access calling card will be left at the property.

15.2. For a survey or remedial works relating to damp and mould our colleague will use the contact details on the works order and telephone the customer. If our colleague does not gain access, the repair will remain open to allow time to make contact to rebook the survey/repair.

15.3. We will make reasonable endeavours, including three attempts to gain access to carry out required surveys and work.

15.4. If three consecutive no-access attempts are recorded for an initial survey, the case will be escalated to the Neighbourhood Team to facilitate access.

15.5. If three no-access attempts occur for remedial work appointments, the work order will go to review and if the work is not deemed to be a detriment to the property or customer, the work order will be closed. An email/letter will be sent to the customer instructing them to contact believe housing to rebook their appointment.

15.6. If the work order is deemed to cause detriment to the property, the case will be escalated to the Neighbourhood Team to facilitate access.

15.7. All of our no access appointments will be recorded as a no access SOR in our repairs system.

16. Decants

16.1. Depending on the diagnosis, complexity, customer vulnerabilities and scale of the works it may be identified that it is in the best interests of the customer for us to follow our organisational decant procedure.

16.2. If a case is in scope of Awaab's Law and we are unable to complete the relevant safety work within the initial remediation period, we will secure the provision of suitable alternative accommodation until all of the relevant safety work has been completed.

16.3. All customers will be supported by the Major Repairs Team and our Neighbourhoods Team.

17. Quality inspection and follow-up visits

17.1. We exercise a quality inspection process of the work we have carried out.

17.2. All major works are 100% post-inspected and any minor repairs are % inspected as part of our repairs quality assurance process.

17.3. One week after any remedial works have been completed, we will contact the customer to ensure they are satisfied with the works and that there are no further works outstanding.

17.4. If any issues remain, we will undertake a 'Specialist Damp and Mould Investigation' by our accredited surveyor.

17.5. All customers are encouraged to report any changes to their property at any time.

17.6. All damp and mould cases are subject to customer satisfaction surveys.

18. Staff training and awareness

18.1. Major Repairs Surveyors are trained and accredited through the CSTDB achieving the status of Certificated Surveyor of Dampness in Buildings. These surveyors carry out our 'Specialist Damp and Mould Investigation'.

18.2. DMC Technicians receive specialised, role-specific training focused on the identification and treatment of issues related to damp, mould, and condensation. This training ensures they are equipped with the necessary skills to carry out accurate diagnostics and effective remedial works.

18.3. Colleagues involved in diagnosing cases undertake specific assessment, triage and matrix training. This is to ensure accurate and consistent identification of damp, mould and condensation issues in addition to screening for customer vulnerabilities.

18.4. All frontline colleagues are trained on damp, mould, condensation awareness.

19. Customer experience and support

19.1. Customer awareness and experience in relation to damp and mould has been shaped through feedback from colleagues, customers and research across the sector.

19.2. Every customer and every case is treated on an individual basis. We will attempt to make every effort to identify customer vulnerabilities at the time they report damp, mould and condensation. Cases will be prioritised for surveys and remedial works depending on their nature.

19.3. A suite of self-help videos is available for customers, to aid awareness and provide information on ways to identify damp, mould and condensation and how to prevent issues from occurring.

19.4. The believe housing website has a dedicated page to enable customers to search for information on damp, mould and condensation, literature, support and advice, self-help and how to contact us.

20. Individual circumstances

20.1. believe housing appreciate and embrace the diversity of customers and there will be occasions where services will need to be tailored to accommodate individuals and their needs. Every attempt will be made to identify any individual circumstances at first point of contact to ensure reasonable adjustments can be made.

21. Asset management

21.1. Where property defects are identified through surveys, particularly those that are recurring or have the potential to recur across multiple homes, consideration will be given to addressing these issues through a planned programme of works. This approach supports proactive intervention to help prevent future problems such as damp, mould or condensation.

21.2. The believe housing specification will be reviewed on an annual basis and updated regularly to include measures that support the reduction in damp mould and condensation. This ensures that even where no damp, mould or condensation has been identified, our planned programmes support our policy objectives.

22. Data and trends

22.1. All properties with recorded instances of damp, mould or condensation will be logged alongside any inspection information collected. This information will be used to identify trends and drive a proactive approach to prevention and remediation.

22.2. Wherever we have identified a large proportion of our homes in a location with instances of damp, mould or condensation we will carry out proactive surveys and use this data to target our resources.

22.3. We will continue to trial the use of Internet of Things (IoT) in preventing damp, mould and condensation. This includes dashboard alerts for high humidity and low temperatures.

22.4. Customer sentiment to the use of this technology will be considered at all times and customers will be made aware at relet that monitoring equipment is present in their homes.

23. Performance and customer satisfaction

23.1. To evaluate our performance and provide assurance, we monitor a set of key performance indicators (KPIs):

- number of surveys raised, appointed and completed
- average days to complete surveys
- percentage of surveys completed within timescale
- number and of remedial works raised, appointed and completed
- average days to complete remedial works.
- percentage of remedial works completed within timescale
- number of decants
- customer satisfaction scores

Awaab's Law specific requirements

- number and percentage significant hazards responded to within 10 working days
- number and percentage of safety works being completed within five working days of the investigation
- number and percentage any relevant supplementary preventative works commenced within five working days
- number and percentage any relevant supplementary preventative works commenced within 12 weeks
- number and percentage of written summaries issued to customers within three working days of investigation.

23.2. Performance will be reported to the Executive Management Team, and Audit and Risk Committee.

23.3. Customer satisfaction testing will be conducted regularly on a random selection of properties where works have been carried out.

23.4. Feedback and analysis will be used to identify trends and to continuously improve service delivery.

24. Complaints, claims and lessons learned

24.1. We aim to resolve complaints as quickly as possible without customers needing to resort to disrepair claims and legal action. Where a customer makes a complaint relating to damp and mould, this will be highlighted with the Major Repairs Team at the earliest opportunity so that we can assess the current situation and put any actions in place while then carrying out the wider investigation.

24.2. Where legal action is taken, we will follow the Pre-Action Protocol for Housing Conditions Claims so that we may resolve the dispute outside of court to help ensure issues are resolved quicker for customers.

24.3. When we receive a Public Liability Claim, which has been made against the business, the Business Risk and Assurance Team will notify the Major Repairs Team at the earliest opportunity to ensure they are aware of the address in question. If damages are under £5k, the claim will be investigated in-house; if over £5k or where the claim references personal injury, this will then be processed by insurers. If liability is accepted following a full investigation, the claim will be settled and closed. (It should be noted that personal injury claims can take some considerable time to be concluded. These timeframes are claim specific and outside of believe housing's control). If further damage is identified the claim will be reopened.

24.4. We will learn lessons from damp and mould cases, continually review our procedures and processes and how we communicate with customers, in order to improve future responses.

25. Monitoring and review

25.1. This policy will be reviewed every three years unless there is a significant incident, important change in circumstances or legislation that would warrant a review being carried out at an earlier date.

26. Links to other policies and procedures

This document should also be read in conjunction with:

- Asbestos Management Policy
- Complaints Policy
- Decant Procedure
- Health and Safety Policy and procedures
- Repairs and Maintenance Policy and procedures
- Tenancy Agreement terms and conditions
- Void Procedure
- Decoration and Major Works Contribution Policy.