

Damp and Mould Policy

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| Policy Owner: | Executive Director Homes and Places |
| Policy Lead: | Director of Property Services |
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Purpose and scope of the policy

We want you to feel proud to live in a good quality, safe, home and place. Living in a home that has damp and mould is bad for your health and wellbeing and may cause you and your family distress.

This policy sets out how we'll deal with any damp and mould in your home (any home that we're responsible for) and how we'll work proactively to prevent damp and mould issues. If you have damp and mould in your home, we'll:

- take action to resolve the damp and mould issue if it's being caused by something that's our responsibility, and
- help you find a solution to resolve the damp and mould issue if it's being caused by something that's your responsibility.

This policy applies to you if you rent a home from us.

It also applies to you if you're the leaseholder or a shared owner of a home that we're responsible for.

Please see the 'Definitions' section of this policy for definitions of damp and mould and information about what can cause them.

1. Policy

- 1.1 We've adopted a zero-tolerance approach to damp and mould, and we'll act in a timely manner to deal with any damp and mould issues in your home. We'll comply with all relevant legislation 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.
- 1.2 We'll communicate with you to resolve the issue, provide information in a format that meets your needs and work with you to find a long-term solution that reduces the risk of damp and mould in your home.

2. Identifying and dealing with damp and mould in your home – First steps

- 2.1 You can report damp and mould to us:
 - by telephone: 0300 323 0011
 - by email: customer@moat.co.uk
 - on our online portal [myMoat](#)
 - on web chat [Moat | Contact us](#)
 - in person to any Moat colleague
 - by writing to us at: Moat, Mariner House, Galleon Boulevard, Crossways, Dartford, Kent, DA2 6QE.

2.2 We'll also work proactively to identify any damp and mould in your home (please see section 4 of this policy). We'll undertake a damp and mould survey as part of our empty homes process so, if you rent a home from us, there shouldn't be any damp and mould in your home when you first move into a previously empty home.

2.3 If you have damp and mould in your home, we'll:

- treat you with empathy and kindness and never suggest that it's your fault.
- work with you to establish the severity and cause by discussing it with you, asking you to provide photographs if you can and, if necessary, visiting you at home - If you're a shared owner or leaseholder in a flat and we're not responsible for the inside of your home, we'll visit you to establish whether the damp and mould is being caused by something that we're responsible for such as a problem with a communal part of a block or a neighbouring home.
- assess the severity of the damp and mould in your home, based on the information we have, in accordance with the Housing Health and Safety Rating System (HHSRS), as either category 1 (severe), category 2 (moderate) or category 3 (slight).
- agree a suitable and convenient day and time to visit you at home to fully assess the damp and mould, preferably within the following timescales if that works for you:
 - Within 48 hours for category 1 (severe) damp and mould cases
 - Within 14 days for category 2 (moderate) damp and mould cases
 - Within 28 days for category 3 (slight) damp and mould cases

3. Dealing with damp and mould in your home – Resolving the issue

3.1 When we visit you at home to fully assess the damp and mould, we'll:

- confirm whether our initial assessment of the damp and mould (as category 1,2 or 3 as set out above) is correct or needs to be changed; and
- discuss with you the option of temporary re-housing through our Temporary Moves Policy if the damp and mould is assessed as category 1 (severe).

3.2 The surveyor who visits your home will produce a report which identifies any work that needs to be carried out to resolve the damp and mould issue. We'll provide you with a copy of the report within five working days of the inspection.

3.3 If you have damp and mould in your home, we'll:

- take action to resolve the damp and mould issue if it's being caused by something that's our responsibility.
- help you to find a solution to resolve the damp and mould if it's being caused by something that's your responsibility.

- Keep in touch with you in a way that meets your needs until the damp and mould issue is resolved.
- 3.4 We'll complete any minor works that are our responsibility within 21 days. Minor works may include:
- repairing any leaks in your home or a neighbour's home
 - Washing away mould and repainting affected areas
 - Improving existing heating or ventilation systems
 - Repairs to roofs, gutters or sealing around windows or doors.
- 3.5 If we need to complete major works to resolve the issue, we'll agree an estimated timescale with you within five working days of providing you with a copy of the surveyor's report. Major works may include:
- Specialist damp proofing work
 - Renewal of all or part of the roof covering
 - Installation of new heating or ventilation systems
 - Replacement of windows or doors
 - Work that affects multiple rooms in your home where we'll need to agree a programme of work with you.
- 3.6 Once we've done everything that we think is needed to resolve the damp and mould issue:
- If you've experienced category 1 (severe) damp and mould, we'll offer you a digital monitoring solution that could tell us when the conditions exist for damp and mould in the future.
 - We'll contact you 12 weeks after we complete the work to check that there's no damp and mould in your home and ask if you want us to contact you again in a further 12 weeks
 - If the work was undertaken to deal with category 1 (severe) damp and mould, we'll offer to inspect your home in person.
- 3.7 If you have damp and mould in your home again, we'll work with you to resolve the issue in line with this policy.
- 3.8 We'll need you to follow any advice we give you about what you can do to prevent damp and mould in your home. We'll ensure that any advice and information we give you about damp and mould is in a format that's right for you and easy to understand. This might include the following advice:
- Leave window trickle vents open,
 - Don't block air vents,
 - Close doors and use extractor fans when cooking, showering, or bathing.

4. Working proactively to identify and prevent damp and mould in your home

- 4.1 We'll train our teams to ensure that they can identify damp and mould in your home, act quickly and offer immediate advice where needed:
- All Moat colleagues will complete online e-learning about damp and mould.
 - All Moat colleagues who attend your home will attend training to ensure that they can identify damp and mould, undertake a basic assessment of the severity, and take action to deal with it.
 - Moat surveyors will be trained on how to prevent damp and mould in homes.
 - We'll work with our contractors to ensure that any of them who visit your home identify any damp and mould and report it to us so we can deal with it.
- 4.2 Our Damp and Mould Taskforce will manage our approach to damp and mould and be responsible for ensuring that we continuously develop innovative, flexible, and creative solutions to identify any damp and mould in your home, get rid of it and do anything we reasonably can to make sure it doesn't come back.
- 4.3 We'll 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 that your home has some similarities to other homes where damp and mould has been identified (which indicates there may be a trend), we'll contact you to gather more information.
- 4.4 We'll contact you to arrange for one of our surveyors to carry out a home improvement survey of your home at least once every five years – and, if you've moved into a Moat home by doing a mutual exchange, we'll offer to do a home improvement survey within three months of you moving in. The purpose of the home improvement survey is to review the condition of your home and identify any improvements that are needed.
- 4.5 When we do work to improve your home, we'll improve ventilation if it's likely that this will help to prevent damp and mould and you're happy for us to do the work.
- 4.6 If you tell us that you're finding it difficult to heat your home, we'll let you know how we can support you directly or by referring you to other organisations who might be able to offer support. We'll offer you an energy advice home visit to give you free energy advice.
- 4.7 We'll also aim to reduce the risk of damp and mould by improving the fabric of our homes and using technology to support early diagnosis and identify homes that may be particularly susceptible to damp and mould – If our data analysis suggests that your home may be particularly susceptible to damp and mould, we'll contact you by telephone or through your preferred communication channel if you've provided us with this information.

5. Record keeping and reporting

- 5.1 We'll 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.
- 5.2 We'll use a dedicated damp and mould dashboard to monitor how we perform against the commitments set out in this policy.
- 5.3 We'll discuss damp and mould cases and our performance, including financial control, at our monthly Asset Management Group meetings.
- 5.4 We'll report our performance quarterly to our Customer and Communities Committee (CCC).
- 5.5 We'll arrange for a programme of audits to be carried out by external auditors to provide assurance that our processes are robust and that our contractors are operating compliantly.

Definitions

Damp is the build-up of moisture in a property. It affects building materials (such as walls, floors, ceilings, foundations) and / or home furnishings and belongings (such as carpets, curtains, wallpaper, furniture, and clothing). In addition to causing damage, damp can also lead to the growth of **mould**, which is a type of fungus that grows in moist environments.

Damp in homes can be caused by several things including:

- Leaking pipes or overflows, either within your home or from a neighbour's home.
- Rain getting in through the roof where a tile or slate is missing.
- Rain getting in around windows or doors.
- Blocked or damaged gutters and downpipes.
- Structural problems such as defective damp proof course leading to rising damp.
- Condensation in the air within your home – including condensation caused by poorly functioning heating or ventilation systems. **Condensation** damp happens when moisture generated inside the home cools and condenses onto colder parts of the building (for example window frames, corners and low points on walls behind sofas or wardrobes). This is the most common form of damp.

Housing Health and Safety Rating System (HHSRS) – This sets out how we should assess the health and safety risks that may exist in your home.

Equality, Diversity and Inclusion

This policy will be delivered in accordance with our Equality, Diversity and Inclusion Policy including the commitment to make reasonable adjustments to meet the needs of disabled customers / customers with a disability. An Equality Impact Assessment was completed for this policy and considered as part of the approval process.

We aim to provide you with an accessible, efficient and responsive service that takes into account your individual circumstances and needs. We recognise that, if we fail to do this, the impact may be particularly detrimental to you if you're vulnerable in any way and may create or exacerbate vulnerabilities.

We recognise that there are lots of individual circumstances that can make a person less resilient and more vulnerable at a moment in time, including but not limited to:

- Age
- Disability, short-term illness or long-term illness – including mobility and respiratory issues
- Being blind or partially sighted
- Being deaf or hard of hearing – including Deaf people who communicate using British Sign Language
- Mental ill health including depression and anxiety – including anxiety about the home safety and financial circumstances
- Grief following a bereavement or loss
- Dementia
- Neurodiversity including autism, ADD (Attention Deficit Disorder), ADHD (Attention Deficit Hyperactivity Disorder), dyslexia, dyspraxia, dyscalculia, dysgraphia
- Caring responsibilities – for either other adults or children, including babies (particularly if premature) and young children, including disabled adults / children
- Being out of work or experiencing financial distress
- Low literacy or English not being first language
- Experiencing domestic abuse, hate incidents including hate crime or discrimination

We're committed to being flexible and agile, recognising, adjusting and responding to customers' individual circumstances and to evolving our damp and mould service to better meet the needs of 'vulnerable' customers.

Data protection

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

Related legislation and regulations

- 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

Related policies and procedures

- Compensation Policy
- Complaints 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
- Temporary Moves Policy

Customer engagement

On 22 November 2023 we consulted with our customer advocates through a task and finish scrutiny panel. The panel were asked to review our timescales within the policy and what reporting they would like to see.

On 15 February 2024, we contacted our Customer Advocates to invite them to comment on a draft of this policy by completing a survey. The survey, which closed on 22 February 2024, asked the following questions, and invited them to provide comments:

- Did you find the policy clear and easy to understand?
- We are keen to remove jargon and buzzwords wherever possible. Were there any words, phrases, or sections that you feel we should change to ensure it is plain English?

- Thinking more generally about this policy, is there anything you would change or you think is missing?
- Would you support Moat's adoption of this policy?

Feedback, comments, and suggestions provided by customers through the scrutiny panel and survey have been used to improve the policy.

Document Revision History (Record of any changes made to the policy)

| Date | Changes approved by | Details of changes made |
|-----------------|---|---|
| 11 October 2024 | Executive Director of Customer Experience | All references to 'Decant Policy' changed to 'Temporary Moves Policy' |