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Damp and Mould Policy

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Responsible Officer	Group Assistant Director – Operations & Support Services
This policy is applicable to	Karbon Group
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Policy Statement

The Karbon Homes Group (the Group) is committed to providing safe, healthy and well-maintained homes that support the wellbeing of our customers. This policy explains how we will prevent, identify, assess and resolve damp and mould, reducing risks to customers' health, protecting our housing assets and meeting our legal and regulatory responsibilities.

We manage damp and mould using a proactive, risk-based approach that complies with all relevant legislation, including Awaab's Law, the Housing Health and Safety Rating System (HHSRS) and the Homes (Fitness for Human Habitation) Act. Damp and mould are treated as potential health hazards, not lifestyle issues, and we adopt a zero-tolerance approach to significant or emergency risks.

Damp and mould issues are identified through customer reports, colleague observations, stock condition surveys and empty home inspections, with homes required to be free from damp and mould before re-letting. All cases are recorded and managed consistently, with trained and competent colleagues assessing severity and risk, including the impact on vulnerable customers.

The Group will prioritise cases based on risk and vulnerability, respond within required timescales, and address both the symptoms and root causes of damp and mould. Where necessary, this may include intrusive repairs, temporary measures or decanting customers in line with our Decant Policy to protect health and safety.

We will work in partnership with customers, providing clear, accessible and sensitive advice on preventing condensation, managing moisture and safely treating mould, while recognising that some customers may need additional support. Access for inspections and works is essential, and while we will always seek to agree access, legal action may be taken where refusal places people or property at risk.

We aim to resolve concerns and complaints early and fairly, learning from damp and mould cases to improve our service. Performance is monitored through key measures, including Decent Homes compliance and Awaab's Law timescales, supported by follow-up checks and customer feedback to ensure lasting solutions and continuous improvement.

Risk the policy is designed to control

1. Health and Safety: Risk of failure by the Group to take all reasonable health and safety measures leading to serious injury or loss of life.

Key performance measures

Percentage of homes that do not meet the Decent Homes Standard

Awaab's Law Scorecard:

- % of damp and mould hazard inspections attempted within 10 working days
- % emergency hazards made safe within 24 hours
- % cases where works have commenced within 5 working days of the identification of a significant hazard.
- % cases where works have commenced within 12 weeks
- % written summaries sent to customers within 3 working days of investigation.
- Number of live customers decants
- Number of live damp and mould cases
- Number of live severe damp and mould cases

Definitions

Damp and mould are often put together, but this is too simplistic.

Damp: Damp issues can be put into the following three categories, dependent on the cause of the issue:

1. Rising Damp – movement of moisture from the ground rising through the structure of the building through capillary action.
2. Penetrating Damp – water penetrating the external of a structure or internal leaks causing damage to the internal surfaces or structure.
3. Condensation Damp – moisture held in warm air coming into contact with cold surfaces, subsequently condensing and causing water droplets.

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

Abbreviations

The Karbon Homes Group (the Group): the Karbon Group including all subsidiaries

Policy Detail

1.0 Purpose of policy

1.1 This policy details the Group's approach to how the risk of damp and mould is managed. It outlines how we will prevent, diagnose, treat and remedy condensation, and damp and mould within customer's homes. Such occurrences of damp and condensation can lead to mould growth and subsequent detriment to our assets and customers. We will aim to proactively manage the risk through:

- Proactive identification of damp or mould through stock condition surveys
- Investigate and resolve reports of damp or mould in a timely manner focusing both on the remedial works required and the root cause. More information on how quickly we will respond is included within the Repairs and Maintenance policy.
- Making sure our empty homes are free of damp or mould before they are re let
- Planned preventative investment
- Work together with our customers to provide practical information and advice on how they can manage the environment within their home to help prevent damp or mould occurring.
- Ensuring all colleagues who visit customer's properties are aware of how to identify the signs of damp or mould and the action they should take to report such issues via the appropriate internal channels
- Management of each report of damp and mould through our case management system

1.2 It is important that causes of damp and condensation are diagnosed and understood to effectively remediate, this includes a proactive approach to addressing reports of damp from customers and colleagues, and providing relevant information and signposting to customers where appropriate.

1.3 In addition to providing a safe home environment to our customers, we need to comply with all relevant legislation not just the legislation identified in this policy.

2.0 Objectives

2.1 The objectives of this policy have been listed below. This list is not exhaustive:

- To comply with all relevant legislation
- To provide clear lines of responsibility within the Group for the management of damp and mould related issues
- To specify individual responsibilities in the management of damp and condensation
- To clarify the approach to damp and condensation

- To clarify the method of reviewing and monitoring damp and condensation reporting
- To establish a clear, accessible process to enable customers to report damp and condensation issues
- To tailor responses to ensure the individual needs of customers are taken into consideration
- To maintain a safe environment for customers and colleagues within all Group properties, and for the prevention of potential damage to our assets.
- To provide assurance that measures are in place to identify, manage and mitigate risks associated with damp and condensation, and to record the actions taken to do this

3.0 Background and context

3.1 Mould and damp are caused by high levels of moisture. Moisture in buildings can come from a number of sources, such as leaking pipes, rising damp in basements or ground floors, or rain seeping in from damage to the fabric of the building, roof or around window frames.

A newly built home may be damp if the water used when building it is still drying out – for example, in the plaster on the walls. Excess moisture within the home can also be caused by condensation.

If mould or damp is present, it is important to find out the cause of the high levels of moisture in the home. When the cause of the damp is understood it can be repaired or steps taken to reduce the amount of moisture within the air.

3.2 Damp and mould related health outcomes may affect people regardless of age or current health however those most susceptible to harm from damp and mould are young children, older people, pregnant women, and individuals with respiratory conditions or weakened immune systems. These groups face higher risks of asthma attacks, infections, and long-term health impacts.

3.3 The Karbon Group will have regard to relevant government guidance issued to registered providers when developing its procedures and operational practices. Awaab's Law, introduced through the Social Housing Regulation Act 2023, sets out clear legal responsibilities for social landlords. It requires landlords to respond quickly and effectively when damp and mould are reported and to protect residents from conditions that could harm their health. In summary, landlords must:

- Investigate reports of damp and mould within prescribed timescales
- Carry out repairs within legally defined deadlines, particularly where risks to health are identified
- Take proactive action, rather than relying on residents to repeatedly report issues
- Have clear escalation routes where hazards pose a serious risk, including temporary measures or rehousing if necessary

- Recognise damp and mould as potential health hazards, not simply lifestyle or condensation issues
- Failure to comply may result in regulatory intervention or legal action.

3.4 In October 2021 the Housing Ombudsman issued a report to social landlords, recommending that they adopt a zero-tolerance approach to damp and mould. The report recognised the challenges for landlords tackling these issues, and identified best practice and 26 items for landlords to implement including:

- Proactive use of data and property intelligence to identify and prevent damp and mould risks
- Clear, consolidated policies that set out actions landlords will take based on diagnosis
- Early and accurate diagnosis, avoiding assumptions about “lifestyle”
- Improved communication with residents, including respectful tone, clarity on responsibilities, and regular updates
- Accessible and joined-up complaints handling, including learning from complaints and disrepair claims
- Strong governance oversight, ensuring damp and mould risks are visible at senior and board level
- The Ombudsman emphasised that delay, poor communication, and failure to take health impacts seriously are common drivers of maladministration findings.

3.5 The Social Housing White Paper (November 2020) sets out wider expectations for social landlords that shape how damp and mould should be addressed. These include:

- Making sure residents live in safe, good-quality homes that are well maintained
- Being open and transparent about performance, including repairs, complaints handling, and meeting safety standards
- Treating residents with dignity and understanding, supported by stronger consumer regulation
- Handling complaints quickly, fairly and effectively, with access to an independent Housing Ombudsman where issues are not resolved
- Listening to residents and acting on their views, through engagement activities, scrutiny panels and involvement in governance
- Supporting residents to challenge their landlord and hold them to account, including access to advice and opportunities to build knowledge and skills

4.0 Policy detail

4.1 This policy is applicable to all residents living in the Group’s homes and for all Group colleagues to jointly help manage damp and mould within customer’s homes.

4.2 This policy applies to tenants, leaseholders, shared owners and customers occupying properties under a licence agreement. For leaseholders and shared owners, we will meet our responsibilities as set out within the terms of the lease.

Leaseholders and shared owners may contact the Group for copies and information about their lease. Whilst Awaab's Law does not apply to licence arrangements, the Karbon Group will, where reasonable and appropriate, apply the same principles of risk-based prioritisation, investigation and response to damp and mould issues to ensure customer safety and wellbeing.

4.3 The Group will provide clear and accessible information to help customers understand the causes of condensation, damp and mould and when to contact us for support. This will include practical advice on ventilation, heating and reducing moisture, as well as guidance on safe treatment where mould is present. Where damp and mould are linked to condensation and there is no underlying building defect, we will work with customers to agree appropriate actions, including providing tailored advice and signposting to support from our Money Matters Team where fuel poverty is a concern. All advice will be communicated sensitively and respectfully.

4.4 The Group will provide customers with advice on how to prevent condensation and what they can do to safely remove mould. We recognise that not all customers will be able to resolve issues themselves. Where needed, we will provide appropriate support, tailored to the individual circumstances and needs of the customer.

4.5 For more complex cases, particularly where extensive building work is required and/or there is a risk to the health of the customer or their household, the Group may need to arrange for customers to move out of their home on a temporary or permanent basis. We will consider each case on an individual basis and act in line with our Decant Policy. Before a customer returns to their home, we will ensure that all necessary works have been completed and appropriate checks have been carried out.

4.6 Customers' tenancy and lease agreements require them to provide reasonable access to their home to the Group colleagues and contractors so that inspections and necessary works can be carried out at agreed appointment times. We will always aim to work with customers to agree access and will take steps to explain why access is needed and how works will be managed. However, where access cannot be gained and this places the property, the building structure, or the health or safety of customers or others at risk, the Group may need to take further action. In such cases, and where access continues to be refused, we may seek legal remedies, including an injunction through the County Court.

4.7 The Group aims to resolve concerns and complaints as early and effectively as possible, to avoid issues escalating into disrepair claims or legal action. Customers are encouraged to raise concerns or complaints where they feel our service standards have not been met, and these will be managed in line with our Complaints, Compliments and Suggestions Policy.

4.8 Where we have failed to meet our service standards, we may make a compensation or goodwill payment in line with our Compensation and Goodwill Payments Policy. Each case will be considered on its own merits, taking into account the individual circumstances of the customer and their household. Where a customer remains dissatisfied following completion of our complaints process, they may refer their complaint to the Housing Ombudsman or seek independent advice.

4.9 Where legal action is taken, the Group will follow the relevant pre-action protocols and will seek to resolve the dispute as quickly and constructively as possible. We will continue to learn from complaints and cases relating to damp and mould, using this learning to improve our approach, communication and future service delivery.

4.10 The Group will ensure that all colleagues involved in identifying, assessing or responding to damp and mould are appropriately trained, competent and kept up to date with current legislative and regulatory requirements. This will include:

- Mandatory training for relevant roles
- Regular refresher training and updates where legislation, guidance or best practice changes
- Access to operational procedures and technical guidance to support consistent decision making
- Awareness of relevant government and regulatory guidance relating to damp and mould in social housing

The Group will maintain assurance arrangements to monitor training completion and competency levels across relevant roles.

4.11 We seek to proactively identify damp and mould in our properties to avoid relying solely on our customers telling us about problems in their homes. We do this through our ongoing programme of stock condition surveys, taking a data-led, proactive approach to identify damp trends across our properties, and making sure our empty homes are free of damp or mould before they are re let. The Group recognises that colleagues from across the organisation visit customer's properties for different reasons. We are committed to ensuring all colleagues who visit customer's properties are aware of how to identify the signs of damp or mould and the action they should take to report such issues via the appropriate internal channels.

4.12 The Group will ensure that all investigations and remedial actions relating to damp and mould are completed within the timescales set out in applicable legislation and regulatory guidance, including Awaab's Law. This includes:

- Differentiation between emergency hazards, significant hazards and non-prescribed hazards
- Completion of investigations within prescribed timeframes
- Commencement and completion of works in line with statutory deadlines
- Application of the appropriate investigation type, based on the nature, complexity and risk of the case

Detailed timeframes and process requirements are set out within the Repairs and Maintenance Policy and supporting procedures, which are designed to ensure full compliance with legal obligations.

4.13 The Karbon Group shall take proactive steps to respond to damp or mould issues in empty homes before an empty home is re-let. The lettable standard includes:

- a requirement for a property to be free of visible signs of damp or mould before it is re-let
- a requirement to ensure all physical or mechanical ventilation intended to reduce the likelihood of damp or mould, such as doors, windows, vents and extractor fans, is in good working order before the property is re-let.
- any visible signs of damp or mould in an empty home are assessed by an Empty Homes Surveyor and suitable actions are taken to rectify those causes and reduce the likelihood of problems recurring once the property is let

4.14 The Group shall develop and implement suitable arrangements to ensure all relevant records relating to damp and mould (including for leaseholders and shared owners) are retained in an approved corporate system.

4.15 The Group will carry out a follow-up check three months after a damp and mould case has been closed to confirm whether the issue has reoccurred and that the agreed actions remain effective. We will also contact a sample of customers to gather feedback on our response to damp and mould cases. All feedback will be reviewed and used to identify learning and improve our services, helping us to continuously improve how we prevent and manage damp and mould.

4.16 **Landlord responsibilities**

a) Maintain the structure of our assets in good repair, including the upkeep of heating, sanitation and service installations, in line with our statutory obligations.

b) Ensure that clear, accessible and inclusive reporting routes are available for customers to report damp and mould concerns, using a range of communication channels.

c) Ensure colleagues, contractors and relevant external agencies are aware of how to identify and report potential damp and mould hazards, including any risks to customer health or safety.

d) Maintain and implement operational procedures and guidance that support the effective delivery of this policy, covering how cases are reported, assessed, categorised, investigated, resolved and monitored.

e) Assess and categorise all reports of damp and mould based on severity, risk to health and customer vulnerability, in line with the Housing Health and Safety Rating System (HHSRS) and relevant legislation.

f) Apply a consistent and evidence-based approach to assessing the level of risk posed by damp and mould, including consideration of the likely impact on the customer and their household.

g) Inform residents of the findings following inspection and investigation and provide a written summary in line with statutory requirements, including the identified causes, risk assessment, any vulnerabilities considered, required remedial actions and expected timescales.

h) Ensure investigations and any required remedial works are completed within the timescales set out in relevant legislation and regulatory guidance, including Awaab's Law, with cases prioritised based on risk and severity.

i) Carry out all necessary diagnostic and remedial works to address damp and mould issues, ensuring that both the symptoms and underlying causes are resolved.

j) Take appropriate interim or temporary measures where there is a risk to health or safety, including, where necessary, decanting customers in line with the Decant Policy.

k) Undertake remedial work for the treatment of damp and mould in void properties before they are let to new residents.

l) Employ a skilled internal workforce and competent contractors to deliver damp and mould works, ensuring they operate in accordance with this policy and supporting procedures.

m) Promote and provide clear, sensitive and appropriate advice and guidance to customers on how to report, prevent and manage damp and mould.

n) Provide residents with access to our complaints procedures and ensure complaints are managed in line with the Complaints, Compliments and Suggestions Policy.

o) Maintain accurate and complete records of all damp and mould cases, including reports, assessments, actions taken, communications and outcomes, to support compliance, monitoring and continuous improvement.

4.17 **<u>Customer responsibilities</u>**

a) The customer is responsible for ensuring no damage occurs to our homes in line with their responsibilities detailed in their tenancy agreement. As such, customers will be provided with information and guidance on minimising condensation in their home.

b) Timely reporting of any signs of damp or mould, and faulty equipment that may hamper the management and control of condensation, damp and mould. For example, reporting a faulty extract fan, unable to open windows or lack of heating

c) The customer is responsible for allowing us access into their home to carry out inspections, repair or remedial works in line with their responsibilities as detailed in their tenancy agreement. If access is not granted then appropriate legal proceedings may be taken to enable inspection or repair works to be complete. Customers may be recharged for legal costs and costs to gain access if legal action is taken.

d) Leaseholders and shared owners will manage and maintain their properties including issues with condensation, damp and mould in accordance with obligations in their lease agreement

4.18 The requirements set out under Awaab's Law may not apply where damp and mould arise solely as a result of a customer's breach of tenancy or lease obligations. In such circumstances, the Karbon Group will:

- Work with the customer to provide appropriate advice and support to help resolve the issue
- Clearly explain the customer's responsibilities and any actions required to prevent recurrence
- Consider proportionate enforcement action in line with tenancy management processes where appropriate

Any determination that damp and mould has arisen solely due to a breach of tenancy or lease obligations will be based on a clear and evidence-based assessment, which will be appropriately recorded.

5.0 Customer Vulnerabilities

5.1 This policy is applied in line with our Customers in Vulnerable Circumstances Policy. We want people to be treated fairly, have equality of opportunities, freedom, respect, and access to our services.

5.2 We will support people in vulnerable circumstances to help us deliver this service. We will work alongside external agencies such as social services, the police and fire services and other appropriate agencies to help and support people in vulnerable circumstances and to ensure we meet our statutory and regulatory requirements as a social landlord.

5.3 Policies and key information are made available on our website.

6.0 Monitoring and Review

6.1 The Group Assistant Director of Operations & Support Services is responsible for the monitoring and review of this policy.

6.2 This policy will be reviewed at least every three years. The review will be brought forward if needed due to changes in legislation or regulatory requirements.

6.3 Damp and mould Indicators will be reported to Group Board and the Karbon Management team on a monthly basis.

7.0 Equality and Diversity

7.1 This policy is applied in line with our Inclusion and Belonging Policy. This includes the legal requirements of the Equality Act 2010, Workers Protection Act 2023 and the Public Sector Equality Duty.

7.2 At the Karbon Group we aim to eliminate discrimination, promote equality of opportunity, foster good relations and define the nine protected characteristics of age, disability, gender reassignment, marriage or civil partnership, pregnancy or maternity, race, religion or belief, sex, or sexual orientation.

7.3 If you would like this or any other policies in a different language or format please contact inclusion@karbonhomes.co.uk.

8.0 Data Protection and Privacy

8.1 We have a clear policy on data protection and sharing data with other partners/third parties under the requirements of the UK General Data Protection Regulation, the Data Protection Act 2018 and other associated legislation. This is clearly set out in the Data Protection Policy for the Karbon Group which, along with its associated procedures, must be followed throughout the operation of this policy.