

## Damp and Mould Policy

### 1.0 Purpose of policy

a. This policy details Karbon Homes (KH) approach to how the risk of damp and condensation is managed. It also outlines how we will respond to reports of damp and condensation within our portfolio, whether they are received by customers, or if they become apparent to KH colleagues as part of their daily duties. 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:

- Cyclical surveying of our stock
- Reactive repairs
- Planned preventative investment
- Providing information and guidance to customers.

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

c. 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

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

- To provide clear lines of responsibility within KH for the management of damp and condensation 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 KH 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.

### **3.0 Scope of the policy**

- a. This document should be used by all colleagues, customers, and stakeholders to understand the obligations placed upon KH to maintain a safe environment for our customers and colleagues within the homes of each customer and within all buildings.
- b. This policy applies to all buildings within the KH portfolio where we have the responsibility to maintain the asset.

### **4.0 Consultation**

- a. The Director of Pre-Tenancy & Property Services, the Assistant Director of Asset Management and the Assistant Company Secretary have prepared this policy with input from representatives from Karbon Property Services (KPS), the Housing Management Team and wider Asset Management Team.
- b. This policy has also been reviewed by the Director of Legal Services and our external legal advisors.
- c. As part of the development of this policy and in line with the Home Standard consultation, a review by the Karbon Customer Committee has taken place, with output of that review being considered to shape the policy before publication.

### **5.0 Background and context**

- a. 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.

- b. Damp and mould related health outcomes may affect people regardless of age or current health; the elderly and children are most at risk. Health outcomes relate to an increased risk of respiratory problems, infections, allergies or asthma.

c. The main types of damp are:

- Rising damp – movement of moisture from the ground rising 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 damp – moisture held in warm air coming into contact with cold surfaces, subsequently condensing and causing water droplets.

d. 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.

e. 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:

- Greater use of intelligence and data to prevent issues
- Adopting a consolidated policy for actions it may take based on diagnosis
- Reviewing communication with residents to improve tone
- Improve access to complaints to resolve issues, including alongside disrepair claims, and learn from them.

f. The Social Housing White Paper published in November 2020 also set out a number of expectations placed upon social landlords, a number of these themes are appropriate to this policy, including:

- For customers to know how their landlord is performing, including on repairs, complaints, and safety, and how it spends its money, so they can hold us to account
- To have customer complaints dealt with promptly and fairly, with access to a strong ombudsman who will give them swift and fair redress when needed
- For customers to be treated with respect, backed by a strong consumer regulator and improved consumer standards
- For customers to have their voice heard by their landlord, for example through regular meetings, scrutiny panels or being on its board
- The Government will provide customers access to help, if they want it, for them to learn new skills to ensure their landlord listens
- For customers to have a good quality home and neighbourhood to live in, with their landlord keeping their home in good repair.

## 6.0 Policy detail

We are committed to:

- a. Offering advice and assistance to customers living in our properties, including: providing information on thermal comfort, and preventing condensation; and how to engage with our Money Matters Team if customers are experiencing fuel poverty.
- b. Complying with legal and regulatory requirements.
- c. Implementing arrangements designed to ensure that:
  - There is a suitable and sufficient response to initial reports of damp or condensation.
  - We identify the cause of damp occurring in our property and order remedial works where required within set repair categories. This will include offering advice and assistance to the customer where there is condensation present.
  - There is increased customer awareness of how to address condensation through communication and information sharing.
  - There are adequate levels of basic damp and condensation awareness and colleague competency through effective training programmes.
  - There are adequate records held of damp and condensation cases to undertake a trend analysis for any patterns to enable our Asset Team to inform targeted interventions such as information campaigns.
  - Components installed as part of the responsive repairs and maintenance service and planned investment programmes are cost effective and meet sustainability and affordability criteria.

## 7.0 Responsibilities under this policy

### Landlord responsibilities:

- a. Within legislation, as a landlord we are responsible for keeping the structure of our assets in good repair, in addition to maintaining heating, sanitation, and service installations. We are responsible for those installations that are fitted by us, or which have been adopted by us.
- b. Ensure diagnosis and repairs are ordered in-line with those detailed in our Repairs and Maintenance Policy.
- c. Reports of damp and mould may come to us from a variety of channels, such as our online MyKarbon portal, Customer Relationship Team, housing officer visits, interactions with customers, stock condition surveys, or via trade colleagues when working in and around customers' homes, external contractors or association representatives. These

observations must be reported and an inspection request raised for our repairs surveyors to inspect and diagnose the cause of the damp or mould, prescribing the correct diagnosis within agreed timescales.

d. Reports of damp and mould will be assessed during the inspection to ascertain the severity of each case. If a case is deemed to be high risk we will prioritise that accordingly. The risk rating will be based on a number of factors, such as the health status of the customer or the extent of the issue within the property. We may choose to decant customers if we deem the risk to be so high it poses serious health issues to individuals, or the works are too disruptive to carry out around a customer. We will communicate the outcome of inspections to customers, ensuring they are aware of any follow up work, our proposed actions and remain fully informed.

### **Customer responsibilities**

e. 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.

f. The customer is responsible for reporting any signs of damp, mould, or condensation in line with their repairing responsibilities as detailed in their tenancy agreement.

g. 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.

## **8.0 Risk management**

a. The risks to KH of not following this policy are that we will not comply with the requirements of legislation detailed in the Housing Act 2004 and the Landlord and Tenant Act 1985.

## **9.0 Monitoring and review**

9.1 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.

9.2 Jonathan Fletcher, Director of Pre-Tenancy & Property Services is responsible for the monitoring and review of this policy.

## **10.0 Equality and diversity**

- 10.1 This policy is applied in line with Karbon's Equality and Diversity Policy and the associated legislation including the Public Sector Equality Duty and Equality Act 2010. At Karbon 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.

However, we like to go even further. Beyond these protected characteristics we also take into consideration additional factors such as socio-economic status and language barriers which may also play a part. Our vision is for everyone to be treated fairly, have equality of opportunities, freedom, respect and access to our services.

To help us achieve this, we will work to improve accessibility for all, offering reasonable adjustments, adaptations and discussing ways that we can work to remove any barriers. A reasonable adjustment involves making a change to the way that we usually do things.

All of our customer policies and key information are made available on the Karbon Homes website. Reasonable adjustments that can help for example to make our information and services more accessible are sign language and language interpreters. We will work to improve accessibility for everybody that we deal with offering reasonable adjustments, adaptations and discussing ways that we can work to remove barriers that you may experience. A reasonable adjustment involves making a change to the way that we usually do things.

We work together to look at options and agree what adjustments would be reasonable in your individual circumstances. If you would like to find out more please get in touch with the team.

## **11.0 Data protection and privacy**

- 11.1 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 Homes Group which, along with its associated procedures, must be followed throughout the operation of this policy.

## 12.0 References

12.1 Karbon Homes Group will ensure that its approach to Damp and Mould is in accordance with guidance from the Regulator. It will ensure that it is compatible with the obligations of existing legislation including but not limited to:

- Equality Act 2010
- Landlord and Tenant Act 1985
- Crime and Disorder Act 1998;
- Anti Social Behaviour Act 2003;
- Housing Act 1985, 1988, 1996, 2004;
- Data Protection legislation.