Damp and Mould Policy

1 Introduction and Aims

1.1 The health and safety of customers is our top priority. This policy sets out Irwell Valley Homes' (IVH) approach to dealing with damp and mould within customers' homes and how we comply with statutory and legal responsibilities relating to providing safe and good quality homes.

1.2 The policy aims to ensure:

- Customers who experience damp or mould are supported and treated fairly and respectfully.
- We minimise and manage any risks associated with damp and mould in relation to customers health and wellbeing.
- We enable customers to maintain dry, safe, and good quality homes.
- We have a clear process for customers to report issues.
- We have a clear process for assessing and categorising issues and responding to them within legally prescribed timescales.
- That we follow the latest guidance and legislation.
- That we listen to customers and act on their feedback.

1.3 The policy supports our mission to "enable people to live well in their homes and their communities" and supports our corporate strategic priority to provide "affordable, safe and good quality homes and services".

2 Background

2.1 We recognise the impact damp and mould has on the quality of a home and the health and wellbeing of those living there. We also understand the increased risks that living with damp and mould poses to children and people living with some existing health conditions.

2.2 There are several reasons why damp and mould occurs, and it is our responsibility to investigate this. Where this is caused by issues needing repair or maintenance works, it is also our responsibility to carry out any necessary work. In doing this, we want to work with the customer to resolve issues and protect their wellbeing, therefore this policy covers customer wellbeing and the condition of the property.

2.3 The types and causes of damp, mould and condensation in the home are varied:

- **Damp** occurs when excess moisture gets in and can't escape from a structure such as a wall or floor, which may go on to cause damage to the building such as collapsed ceilings and rotten timber.

- **Mould** is a fungus that spreads through spores. These are invisible and within the air around us all the time, butcan quickly grow on surfaces which are damp. Mould can damage a home and belongings and make people unwell.

- **Condensation** is moisture that is produced in the home every day, from cooking, washing dishes, doing laundry, and other everyday activities. Therefore, most homes get some condensation from time-to-time. Condensation occurs when water vapour (moisture) in the air meets a cold surface like a window, tile, or outside wall. It's worse in the winter and will appear on cold surfaces and in places where there is little air circulation, like behind furniture or in the corner of rooms. Persistent condensation that is unmanageable will cause mould to grow.

- **Water leaks** from faulty or broken pipes (especially in bathrooms and kitchens) can lead to that water leaks into walls and ceilings. The affected area looks and feels damp to the touch and stays damp regardless of the weather outside and is only solved by carrying out repairs. Water ingress can also occur when water makes its way into the home through faulty building fabric such as roofing, gutters, walls and window defects.

- **Rising damp** is caused by water rising from the ground into the home. Water gets through or around a defective damp proof course (DPC) or passes through the brickwork. Rising damp only affects basements and ground floor rooms. It can be present all year round but will be more noticeable in winter.

- **Penetrating damp** happens when there is an area of the home that needs repair such as damaged brickwork, missing roof tiles, loose flashing, or leaking gutters or downpipes. It is far more noticeable when it has been raining and will normally appear as a 'damp-patch' which looks and feels damp to the touch.

2.4 In 2021, the Housing Ombudsman produced a report entitled “Spotlight on damp and mould: it’s not a lifestyle”, which set out 26 recommendations relating to:

- Taking a more proactive approach and responding to reports of damp and mould
- Taking responsibility
- Resolving disrepair claims
- Learning from complaints

2.5 The Ombudsman made it clear that social housing providers must listen to customers and take their complaints seriously, including using the organisation’s complaints processes to mitigate against any potential future legal action or costly disrepair cases. We support this and have based our policy around these principles.

2.6 In February 2025 the government issued an update confirming Awaab’s Law will come into force from October 2025. Ensuring social landlords have to investigate and fix dangerous damp and mould within a set amount of time as well as repair all emergency hazards within 24 hours. .In the interim period to this date our policies and procedures are being reviewed to ensure we adhere to the new legislation

2.7 Our Asset Management Strategy provides a proactive approach to ensure we manage, maintain, and invest in our properties. Working to improve the thermal efficiency of homes and reducing the risk of fuel poverty is a priority area. Our fabric-first approach to our investment programme also reduces risks that can lead to damp or mould.

2.8 In November 2024, we introduced a major works forum and associated process for teams to review major complex repair issues in order to agree an appropriate course of action. This forum is tracked, monitored and reported on by exception to Property Forum.

3 Our Approach

3.1 Our approach has been developed using the recommendations from the Housing Ombudsman, latest government guidance, and the recommendations from our Resident Scrutiny Panel's review into our Damp and Mould Service.

Identifying damp and mould

3.2 We identify damp and mould in the following ways:

- **Stock condition survey** – We use both in-house surveyors and third parties to carry out surveys of our homes to assess the condition of them and these inspections can potentially identify repair issues. If there are minor issues, Surveyors encourage customers to report repair issues through the normal means – consideration is given to the ability of the customer to do this. If that are major issues, the Surveyor is instructed to raise immediately to the Investment Planning & Sustainability Manager for action and/or escalation.

- **Property inspections** – Our in-house property inspectors carry out checks when assessing repairs needed in homes. Action is taken to address damp and mould when identified and a customer support request is generated if the customer would benefit from this.

- **Tenancy reviews** – We visit customer's homes to carry out tenancy reviews on an annual basis. Customers are prioritised based on several factors, including where Damp and Mould is identified in the property. The purpose of conducting tenancy reviews is to check the property condition, reduce tenancy fraud and identify tenancy management issues including customers who require additional support to sustain their tenancies.

- **Visits to customers homes** – Whenever a colleague visits a customer at home, they are required to report any concerns with the property or concerns for the customer via their mobile device. This includes assessments during our statutory visits such as the Landlord Gas Servicing visit. Where concerns are flagged in the system, the relevant team is assigned an action to investigate this.

- **Customer complaints and feedback** – We review all complaints, plus feedback from customer surveys, and requests for services (from both customers and colleagues), to identify issues relating to damp and mould. Where identified, this generates an inspection by a trained Property Inspector.

- **Proactive risk assessment** – Using data we hold about our homes and customers, we identify homes that are, or may be at risk of damp and mould due to how they were built or where people with known vulnerabilities live. This is used to prioritise support for customers who are at the greatest risk of harm.

Responding to individual reports of damp and mould

3.3 We have a process for dealing with all reports of damp and mould. Colleagues and customers on the RSP have been involved in developing this process and teams have been trained in following the process.

3.4 When damp and mould is reported, we will triage the severity of the issue which may result in either:

- an Inspection being ordered to further assess the issue, or
- a job being raised for our repairs team to visit and to resolve the issue.

Inspectors visiting the property have received specialist training and have specialist equipment to help detect the presence of damp and identify causes.

3.5 Where a customer has a known vulnerability or the case is deemed complex, a Neighbourhood Officer will conduct a joint visit with the inspector to provide support and advice to the customer. Inspectors visiting the property have received specialist training and have specialist equipment to help detect the presence of damp and identify causes.

3.6 Any required repairs will be arranged with the customer. We will explain to them why work might be needed and what work may be carried out. If any changes to the programme of works are needed, we will keep them informed.

3.7 Timescales for all D&M instances;

- **Inspection**
  - Suspected category 1 hazards will be inspected within 10 working days of being reported.
  - Suspected category 2 and 3 hazards will be inspected and or works raised within 20 working days.
- **Make safe** - Where the inspection identifies Category 1 or 2 hazards, we will aim to treat and remove the hazard within 10 working days of the inspection.
- **Repair works**
  - Associated works to fix the cause of the issue for all category 1 Hazards will be completed within 28 working days of the survey date.
  - For category 2 and 3 hazards, associated works will be scheduled as a routine repair in line with our Repairs Policy.

To ensure Damp and mould works are prioritised based on the impact to the customer and the home, we have defined the following hazards which are reviewed in conjunction with the customer vulnerabilities.

- **Category 3** – This is where there is a small amount of mould around a window frame/ledge, an external door, around bathing facilities and sinks (which is usually caused by minor condensation) which is easily treatable with regular cleaning.

- **Category 2 –** This is where an area in a bathroom or kitchen is affected (usually caused by minor water ingress or high levels of condensation on cold areas) which is treatable with regular cleaning.
- **Category 1 -** This is where there is mould on a wall or ceiling in a bedroom or living space larger than 2 square metres, particularly if there is a child under 14, someone over 65, or someone with health issues using the room. Or where there is severe damp and mould anywhere in the property usually caused by severe condensation and lack of ventilation or a major leak /failure of the property fabric/insulation.

Where a ventilation survey is required, this will be completed within a timely manner.

These timescales may be extended depending on the extent of the works required, and whether the customer must be temporarily rehoused while the works are completed.

The timescales are subject to us gaining access to the property. All appointments will be arranged, and the customer will be notified of the date and time of them. If we fail to gain access to a property for these pre-arranged appointments three times, we will refer the customer to our Communities' Team who will attempt one further contact before we will begin the legal process of gaining entry.

3.8 For confirmed Cat 1 cases we will contact the customer at least 6 weeks after repair work has been completed. This may be done via an inspection, or by contacting the customer by telephone or email to make sure that the issue has been fixed and not reoccurred. If damp or mould has re-appeared, then we would repeat the stage 1 process listed in the timescales above.

3.9 All reports of damp and mould received through the complaints process will result in a property inspection following the timescales listed above. If tenancy support is needed this will be arranged in consultation with the customer. All complaints are tracked using automated, weekly reports, that provide details of all open and closed customer complaints. We also use the learnings from this information to identify trends or action points that we then address.

3.10 All reports of damp and mould are recorded on our housing management system with photographs and details of the location of the mould, to help identify the source. There are automated reports for open cases, which are monitored through to completion by the in-house Quality Team, led by the Head of Assets Management. Our performance is reported through our governance framework vis the Property Forum and the Board of Management via Health, Safety, and compliance reporting.

Taking responsibility

3.11 We always tackle the underlying issue promptly, and act quickly when concerns are raised or known to us about the customers health or wellbeing. We will not delay taking action to wait for medical evidence or opinion.

3.12 Customers who experience damp or mould issues will be supported within their home and treated fairly and with respect and in a way that doesn’t place blame on them.

3.13 We will offer support and advice where necessary and consider the need for rehousing. We will comprehensively diagnosis the problem and carry out repairs as required. We will ensure tenants are informed about the steps that will be taken to remove mould and address any underlying issues and the timeframes for the work. When extensive works are required, we will consider the individual circumstances of the household, including any vulnerabilities, and whether it is appropriate to move resident(s) out of their home at an early stage.

3.14 Communications will reflect this approach and we will provide information to customers to raise awareness of the causes of damp and mould, highlight the support available to customers, and encourage customers to tell us if they have a damp and mould problem in their home. All communications will be accessible in a variety of formats.

3.15 We will ensure our colleagues and contractors have the skills and knowledge to identify signs of damp and mould and discuss with residents how to manage the problem. Staff will be encouraged to look out for signs whenever they visit a resident's home. Our operational colleagues will be trained and carry out mould removal whilst doing any repair's in our customers homes. Where large areas of mould are discovered this will be reported

3.16 We will provide EDI and safeguarding training for all front-line teams to identify concerns over customer wellbeing.

Disrepair claims and complaints

3.17 We aim to resolve complaints and carry out works as quickly as possible. A live dis-repair claim will never hold up or affect our process for dealing with the issues.

3.18 There may be some damp and mould cases that are more difficult to diagnose and/or repair and, therefore, take longer to rectify. We will ensure these cases are handled with particular care to ensure that customers are kept fully informed of the situation and we resolve this effectively, reducing the risk of disrepair claims.

3.19 When specialist surveys are required, we will ensure that this is identified early on, and work orders are progressed in a timely manner. We will also highlight instances where using an independent, mutually agreed and suitably qualified surveyor may be useful to avoid any concerns the resident may have of bias to obtain parity with the housing conditions pre-action protocol. The outcome of these surveys, and any other inspection at the resident's property will be routinely shared with, and explained to, the resident. This includes being clear on where any recommendations or actions that are not going to be followed up and rationale for this to aid the resident's understanding.

3.20 We will promote our complaints process and the Housing Ombudsman to customers as an appropriate and effective route to resolving disputes. All reports of dissatisfaction with our handling of damp, mould or condensation will be handled in line with our Complaints Policy. We aim to deal with complaints courteously, systematically, and fairly in line with complaints policy.

3.23 We analyse our complaints data, customer feedback and enquiries from councillors or MPs made on behalf of customers to identify themes, trends and learning opportunities. This enables us to be proactive rather than reactive and update our approach to handling complaints relating to damp and mould to improve our future responses. Learning forms are completed for every complaint and action learning over seen by the Business Improvement Team.

4 Responsibility

4.0 The Executive Director of Finance, Assets, Governance and Procurement is responsible for the implementation and monitoring of this policy.

4.1 Overall responsibility for the management of the services being delivered to customers sits with the Head of Tenancy Services, Head of Asset Management and Head of Repairs and Estate Maintenance.

5 Performance Indicators/Targets/Standards

5.0 Performance will be measured using the following indicators:

- Compliance with the Decent Homes Standard (DHS)
- A performance of case management reported quarterly to Board.

6 Regulation and Legislation

6.1 We will ensure that we carry out damp and mould services in accordance with best practice, relevant regulatory guidance and legislation including:

- Landlord and Tenant Act 1985 (Section 11)
- Housing Act 2004 – Housing Health and Safety Rating System (HHSRS)
- Homes (Fitness for Human Habitation) Act 2018
- Building Safety Act 2022
- Regulator of Social Housing Safety and Quality Standard and the Transparency, influence and accountability Standard.
- The Government's Decent Homes Standard**.**

7 Equality and Diversity Implications

7.1 Irwell Valley Homes is committed to treating people with honesty, dignity, respect, and trust. This applies to colleagues, customers potential customers, contractors, and Board Members. At IVH:

- **Equality** is about ensuring that every individual has an opportunity to make the most of their lives and talents.
- **Diversity** is recognising difference and responding positively to those differences.
- **Inclusion** is about creating an environment where our services and employment opportunities are accessible to all.

7.2 We will be mindful of the Equality Act 2010 in all its actions and will consider all the protected characteristics of the Act which are: Race, Sex, Gender Reassignment, Disability, Sexual Orientation, Religion or Belief, Age, Marriage/Civil Partnership and Pregnancy and Maternity. Further to the protected characteristics, IVH will be mindful of socio-economic disadvantage and will do everything in its power to minimise this and other forms of disadvantage.

7.3 We take a person-centred approach to dealing with damp and mould – considering the customer's protected characteristics and any needs for support, bespoke communication, or rehousing, as well as dealing with repairs required.

7.4 Customers have a known vulnerability flagged, we will be prioritised in terms of support, rehousing and property repairs.

8 Cross Reference Documents

8.1 This Policy should also be read in conjunction with the following associated policies or strategies:

- Home Move (Allocations) Policy
- Complaints Policy and Procedure
- Asset Management Strategy
- EDI Strategy
- Customers and Communities Strategies
- Repairs Policy
- No Access Policy

9 Policy Review

9.1 The policy will be reviewed annually, or earlier if there is a change in regulatory standards or legislation.

Control Log.

Version2 – Policy updated October 2023. Upon implementing recommendations from IVH's internal audit along with the latest Government Guidance on D&M in September 2023 and feedback from IVH Resident Scrutiny Panel review of this service area.

Version 3 – Interim update June 2025