



Damp and Mould Policy

August 2025

MONITORING, APPROVAL AND REVIEW	
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Version Notes	The first Damp and Mould Policy was produced in January 23, subsequently revised in April 24 and September 24. This revised Policy reflects changes identified from the Awaab's Law consultation document and guidance
Publication	This is an internal and public document that will be published on the FCHO website
Consultation	The policy has been developed by staff from across FCHO and has been subject to consultation with the Customer Voice Panel.
Equality Analysis	Completed
Approved by	Board
Approval date	17 October 2025
Review Frequency	The Policy will be reviewed every year or in line with legislative or regulatory changes.

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1 Policy Purpose

- 1.1 The purpose of the Policy sets out FCHO's approach to how damp and mould is managed. The Policy aims to reduce the likelihood of FCHO customers experiencing damp and mould within their homes. For those that do FCHO will ensure that these are responded to quickly and in a consistent manner that ensures their safety and addresses the underlying causes. The Policy also ensures that effective and accessible communication for all customers on how to address condensation and what to do if they find damp and mould within their home.
- 1.2 The Policy ensures that the response to customers, who have identified damp and mould including the assessment of urgency and any required actions, are carried out within the agreed timescale and in line with statutory requirements. This may include an inspection, repairs, advice, aftercare, and where required; referral for further support to the Community Impact Team or other appropriate functions or agencies.
- 1.3 The Policy has been reviewed in line with Government Guidance, the Housing Ombudsman's Spotlight Report and recommendations for Awaab's Law.

2 Definitions

- 2.1 **Condensation:** Moisture generated inside a property when warm air meets a cold surface.
- 2.2 **Damp:** Excess moisture in a property caused by structural defects, water ingress, or plumbing issues.
- 2.3 **Mould:** Fungal growth resulting from excessive moisture and poor ventilation.

3 Policy Details

3.1 Responsibilities

- 3.1.1 Every FCHO employee has a responsibility to report any concerns related to condensation, damp and mould. This duty extends to concerns identified directly or raised by customers.
- 3.1.2 Contractors also have a role in reporting damp and mould and any concerns they observe when in customers' homes. Mechanisms are in place to enable them to raise concerns to FCHO.
- 3.1.3 All reports of damp and mould, regardless of reporting routes will be taken seriously and investigated thoroughly.
- 3.1.4 The Policy is owned and led by the Executive Director of Homes with support and engagement from the wider business, with oversight from the Leadership Team and Board.

3.2 Prevention & Maintenance

- 3.2.1 Conduct property inspections to identify potential risks for condensation, damp, and mould.

- 3.2.2 Ensure all properties meet the Decent Homes Standard, with adequate ventilation, heating, and insulation.
- 3.2.3 Undertake preventative maintenance, such as clearing gutters, repairing leaks, and addressing structural defects promptly.

3.3 Reporting & Response

- 3.3.1 Awaab's Law sets out mandatory timescales for responding to damp and mould with a focus on protecting customer health and ensuring timely intervention. We will provide customers with clear guidance on how to report condensation, damp, or mould issues.
- 3.3.2 In scope for Awaab's Law are; Emergency hazards - where there is an immediate risk to life or serious harm, such as extensive black mould, health conditions aggravated by the environment, or water ingress causing electrical risk; Significant hazards - where there is a serious but not immediate risk to health or safety.
- 3.3.3 Under the law, emergency hazards must be investigated within **24 hours** of being reported. Customers affected by emergency hazards will be offered temporary accommodation to ensure their safety and wellbeing if mitigation measures to remove the immediate risk cannot be undertaken within a 24-hour period
- 3.3.4 Significant hazards must be inspected within **10 working days**. A report must be issued to the customer within **3 working days** of the inspection.
- 3.3.5 All other reports of damp and/or mould will be inspected within **10 working days** to ensure no emergency or significant hazards are present. Where there are no emergency or significant hazards identified, normal repair priorities apply for any other repairs raised.

3.4 Remediation & Repairs

- 3.4.1 Remedial works must start within **5 working days** of the inspection report being issued. If steps cannot be taken to begin work in **5 working days** this must be done as soon as possible – work must physically be started within 12 weeks.
- 3.4.2 Customers should be kept updated throughout the process and provided with information on how to keep safe.
- 3.4.3 Use specialist contractors for severe cases or where mould remediation requires expert intervention.
- 3.4.4 Use specialist materials to prevent mould growth

3.5 Data Collection & Monitoring

- 3.5.1 Maintain detailed records of all reported cases of condensation, damp, and mould, including inspection findings, actions taken, and timeframes.
- 3.5.2 Use data to identify trends, recurring issues, and areas for improvement.
- 3.5.3 Report annually on damp and mould cases to the Board and regulators.

3.6 Technology

- 3.6.1 To support the understanding of the issues being experienced in customers' homes a number of monitoring tools may be employed, including:
- a) Hygrometers to monitor the humidity and provide data that will help with further diagnosis.
 - b) Home monitoring devices to capture real-time temperature and humidity levels to help FCHO and the customer understand the impact of moisture levels in the home where the Hygrometer feedback is inconclusive.
- 3.6.2 The surveying team will be provided with suitable equipment to assess the presence and causes of damp and mould, as well as to identify heat loss, ensuring that appropriate actions can be taken.

3.7 Customer Support & Responsibilities

- 3.7.1 Compulsory advice to customers on how to manage the property's heating and moisture levels, along with ventilation best practice to manage their homes effectively.
- 3.7.2 Provide dehumidifiers or other equipment where appropriate.
- 3.7.3 Emphasise customers' responsibility to notify the housing association promptly of any issues and to follow guidance on minimising condensation.

4 Legal Disrepair Cases

- 4.1 FCHO aim to resolve complaints as quickly as possible without customers needing to resort to disrepair claims and legal action. Where a claim is brought against FCHO, Legal Services will take ownership of the claim and Asset Investment Delivery will take ownership of the works needed. Our key focus is on completing any works required as quickly as possible.
- 4.2 Where Legal Disrepair claims are brought, FCHO will seek to continue with the provisions as set out at 3.3 and 3.4.
- 4.3 All copies of reports, findings and communications with customers will be retained for Legal Disrepair Purposes.

5 Vulnerable Customers

- 5.1 Ensure that vulnerable customers, including those with health conditions, disabilities, or young children, are given priority support. Collaborate with healthcare professionals and support services to address any additional needs.
- 5.2 When customers are unable to afford adequate heating for their homes due to income levels, FCHO will work with them to ensure they are aware of all available support options.
- 5.3 Where homes are overcrowded, there is a higher likelihood of condensation due to increased moisture and humidity. FCHO will work with customers experiencing overcrowding to explore suitable and appropriate solutions.

6 Training & Awareness

- 6.1 Train staff to identify and address condensation, damp, and mould effectively.
- 6.2 Raise awareness among customers about the causes and prevention of these issues through regular communications.
- 6.3 Provide customers with guidance on how to manage moisture and mould in their homes as published on the website, shared via social media and leaflets.

7 Communication

- 7.1 **Customers:** Ensure clear and accessible communication channels, especially for vulnerable customers, to report issues. Provide regular updates on the progress of inspections, repairs, and remediation works. Use plain language to explain responsibilities and preventative measures.
- 7.2 **Colleagues:** Promote cross-departmental collaboration to manage condensation, damp, and mould issues effectively. Share relevant updates, training, and best practices to ensure consistent service delivery.
- 7.3 **Contractors:** Clearly define expectations, timelines, and quality standards for contractors involved in inspections and remediation. Ensure regular communication to monitor progress and resolve any issues promptly. Provide regular updates to customers and FCHO relating to the progress of works.

8 Compliance & Legislation

- 8.1 As a registered provider of social housing, FCHO's provision to customers is regulated by the Regulator of Social Housing. Revised Consumer standards and Code of Practice take effect from 1 April 2024, alongside the commencement of a new approach to consumer regulation. The new Regulatory Standards introduce a new 'Safety and Quality Standard' which sets the expectation that Landlords will 'maintain tenants' homes so that they are safe and of a decent standard and provide a quality service'.
- 8.2 FCHO is committed to promoting equality, diversity and inclusion, based on protected characteristics. We will take account of the needs and differences of all colleagues, customers and other stakeholders which may arise in line with this policy. We believe that everyone should be treated fairly and equally regardless of their difference.
- 8.3 Key legal and regulatory references
 - Defective Premises Act 1972
 - Environmental Protection Act 1990
 - Landlord and Tenant Act 1985 (Section 11)
 - Housing Act 2004
 - Decent Homes Standard 2006
 - Equality Act 2010
 - Home Standard, Regulator of Social Housing, 2015
 - Damp and Mould Policy
 - Vulnerable Customers Policy

- Homes (Fitness for Human Habitation) Act 2018
- Pre-Action Protocol for Housing Conditions Claims (England), 2021
- The Social Housing (Regulation) Act 2023.
- Relevant health and safety legislation, including the Housing Health and Safety Rating System (HHSRS).
- Awaab's Law Draft Guidance, published June 2025.

9 Monitoring and Governance

- 9.1 The Board is responsible for oversight of this policy. Performance will be reviewed quarterly by the Board or its delegated committees to ensure the policy is operating effectively and to provide ongoing assurance.
- 9.2 FCHO will monitor and evaluate its performance using Key Performance Indicators (KPI's), with a focus on ensuring compliance against Awaab's Law timescales.

Inspections carried out within 10 working days	100%
Customer report issued with 3 working days	100%
Emergency attended to within 24 hours	100%

- 9.3 The Asset Delivery Team is responsible for its implementation.

10 Complaints & Escalation

- 10.1 Customers dissatisfied with the response to condensation, damp, or mould issues may escalate their concerns through FCHO's complaints process, managed in line with the timescales stipulated within the Housing Ombudsman's code of Guidance.

Complaints are only closed when the customer has confirmed that the issue has been resolved.

In accordance with Awaab's Law, social landlords are not required to repeatedly investigate issues that have already been addressed, unless there is a material change in circumstances. This provides protection against unfounded or vexatious repeat reports. FCHO will not be in breach of Awaab's Law by not re-investigating an issue previously assessed and resolved, unless new information or a significant change in the condition of the property comes to light. This ensures our resources are focused on genuine and emerging cases, while maintaining compliance with legislative requirements.

11 Policy Review

- 11.1 This policy will be reviewed annually to ensure it remains fit for purpose and aligns with regulatory and legislative updates.