

# Midlands Rural Housing

## Damp and Mould Policy

**This policy is implemented by Midlands Rural Housing on behalf of four independent partner associations: Leicestershire Rural Housing Association, Northamptonshire Rural Housing Association, Peak District Rural Housing Association and Warwickshire Rural Housing Association. Midlands Rural Housing provides the full range of housing and management services for these four associations in line with a procedure agreement.**

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| <b>Document Title</b>                        | Damp and Mould Policy           |
| <b>Version number</b>                        | 1.2                             |
| <b>Version date</b>                          | 20 October 2025                 |
| <b>Author Title &amp; Issuing Department</b> | Maintenance & Contracts Manager |
| <b>Target Audience</b>                       | MRH Colleagues<br>Customers     |

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| <b>Approved By</b>   | MRH Managers                           |
| <b>Date Approved</b> | October 2025                           |
| <b>Review Date</b>   | October 2028 – and 3 yearly thereafter |

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| <p><b>Links to Regulatory Standards</b></p> <p><b>Economic/ Consumer standards</b></p>                   | <p><b>Safety and Quality Standard - Repairs and maintenance</b><br/>Outcomes landlords must deliver about the safety and quality of tenants' homes.</p> <p><b>Social Housing (Regulation) Act 2023</b><br/>Clause 42 of the Act, also known as Awaab's Law, mandates that social housing landlords investigate and remediate dangerous hazards within their properties within set timeframes</p> <p><b>Transparency, Influence and Accountability (including Tenant Satisfaction Measures) – Customer Service, choice and complaints</b><br/>Outcomes landlords must deliver about being open with tenants and treating them with fairness and respect so that tenants can access services, raise complaints, influence decision making and hold their landlord to account.</p> |
| <b>Outcomes for customers</b>  | <p><b>Residents</b></p> <ul style="list-style-type: none"> <li>➤ will be provided with clear information about how to manage damp and mould in their home</li> <li>➤ will be told the outcome of any damp and mould assessments</li> <li>➤ will have their individual circumstances taken into account when we decide on any works that are required to their home</li> <li>➤ will receive appropriate home loss and/or disturbance payments if they need to move out of their home while work is undertaken</li> </ul>   |
| <b>How were tenants, residents and service users involved in the review/development of this document</b> | Consultation took place with involved residents interested in repairs and maintenance August 2023 and the Policy, Procedure, customer journey and associated documents were reviewed and approved   |

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| <b>Training provision</b> | <p>The Housing Manager, Customer &amp; Business Support Manager and Maintenance &amp; Contracts Manager will be responsible for cascading the policy to their teams.</p> <p>Specialist Damp and mould training has been provided to members of the Maintenance team who visit properties.</p> <p>Overview of Damp and mould training to be given to customer-facing staff.</p> |
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| <b>Links to key values</b> | <p><b>Diversity:</b> The circumstances of individual household members will be taken into consideration when we decide how to manage damp and mould in the resident’s home.</p> <p><b>Openness:</b> This policy sets out Midland Rural Housing’s approach to managing damp and mould in residents’ homes.</p> <p><b>Accountability:</b> The policy sets out the responsibilities of the teams across MRH who are involved in administering our approach.</p> <p><b>Clarity:</b> The policy clarifies the circumstances when payments are discretionary or not; and clarifies the compensation amounts payable and under which circumstances.</p> |
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## 1.0 Introduction

- 1.1 Midlands Rural Housing aims to provide high quality homes which contribute to sustainable rural communities. To achieve this, we aim to manage reports of damp and mould or contributing factors (such as condensation) in a proactive way. This may be through the completion of reactive repairs, planned works or in some cases by providing advice and information to customers on measures they can take to help manage damp and mould through changes to the way they use their home.
- 1.2 The key objectives of this Policy are to comply with relevant legislation (specifically the Landlord and Tenant Act, 1985, Social Housing (Regulation) Act 2023, Housing Health and Safety Rating System within the Housing Act 2004 and Decent Homes Guidance).
- 1.3 This policy and associated procedure has taken into account recommendations made in the Housing Ombudsman spotlight report on Damp & Mould Oct 2021
- 1.4 We have a moral and legal duty to ensure that we:
  - provide good quality homes, with reference to Section 5 of the Governments Decent Homes Guidance and the standards set by the Regulator for Social Housing (the Regulator)
  - comply with Clause 42 of the Social Housing (Regulation) Act 2023, known as Awaab's law
  - have an efficient and effective repairs and maintenance service
  - have a clear and reasoned approach to planned maintenance and repairs to residents' homes and communal areas that also takes account of future sustainability
  - establish and maintain good working relationships with residents that are based on trust and that take into account individual needs and financial factors
  - establish reliable partnerships with other organisations to ensure that any services provided by them on our behalf are effective and good quality
  - ensure that we achieve ongoing compliance with all applicable legislation
  - develop effective complaints processes where our performance falls below the agreed standard, or the resident's expectation of what we should do. This will give residents the opportunity to have their voice heard.

## 2.0 Definition and scopes

- 2.1 This Policy is designed to cover reports of damp and mould received by MRH from residents or someone acting on their behalf. It is set within the context of the Repairs and Maintenance Policy. MRH will provide a range of options to address reports of damp and mould. These may vary from home to home, depending on the property type, construction method, property age and other factors.
- 2.2 The term 'resident' mainly refers to tenants who rent homes from us.

- 2.3 Leaseholders and Shared Owners have different obligations with regards to maintaining their homes, and should refer to their individual lease for more guidance. However, we will always provide relevant guidance and advice.
- 2.4 This Policy therefore outlines how we will:
- comply with legal and regulatory requirements
  - offer advice and assistance to residents, including information on thermal comfort and preventing condensation, damp and mould
  - ensure staff have adequate training and knowledge on levels of damp, mould and condensation awareness
  - have relevant and useful performance information reporting to enable us to review damp and mould related repairs and target proactive remedial work and targeted interventions such as information campaigns and website content
  - ensure that any components we install as part of our repairs and maintenance service are cost effective, sustainable and meet affordability objectives, whilst responding to the requirements for decarbonisation
  - implement processes designed to:
    - ensure a suitable and sufficient response to initial reports of damp, mould or condensation
    - identify the cause of damp occurring in homes where this is our responsibility
    - order remedial works where required
    - provide advice or other assistance to residents, where there is condensation present in their home
    - increase awareness for residents through a range of communications and information on how to manage/prevent condensation in their home

## Specifics of the policy

### 3.0 MRH's responsibilities

- 3.1 To ensure that we maintain the structure of our homes in good repair as set out in our Asset Management Strategy.
- 3.2 Maintain the heating, sanitation and service installations of rented homes where these have been installed by us or where we have adopted responsibility of these through relevant policies (i.e. adaptations to homes; or through previous tenant improvements).
- 3.3 It is MRH's responsibility to provide residents with the information they need to work their heating and hot water systems efficiently; along with information to help them to minimise condensation.

## 4.0 Resident responsibilities

- 4.1 The residents are responsible for ensuring no damage occurs to their home as defined by the Tenancy Agreement.
- 4.2 Residents will be provided with information and guidance on minimising condensation in their home and this should be followed.

## 5.0 Shared ownership properties

- 5.1 It will be the resident's responsibility to arrange works for any damp and mould concerns.
- 5.2 However, the Association will offer to arrange for one of our surveyors to visit to assess the concerns and provide further advice and support with diagnosing the cause of the issue and any work recommendations.

## 6.0 Process overview

- 6.0 When a report of damp, mould or condensation is received, our staff will ask a few questions to try to identify possible causes. Some causes may be obvious – such as leaking gutters or overflows. In these cases, remedial repairs will be ordered in line with our repairing timescales.
- 6.1 Where the cause is not immediately obvious we will ask for photographs to be sent of the effected areas which will be reviewed. A maintenance surveyor will visit the property within 5 working days of the report being received. The resident will need to give access to their home for this appointment/inspection.
- 6.2 The purpose of the inspection is to identify the root cause of the issue reported.
- 6.3 During the visit, findings will be recorded and a report produced, a summary of this will be provided to the resident within 3 working days of the inspection.
- 6.4 If remedial works are identified:
  - significant risks will be completed within 5 working days
  - routine repairs will be completed within 20 working days
  - major works will be completed within 12 weeks
- 6.5 For cases where there are repeated reports of damp, mould and condensation and/or where there is no resolution; or where the visit identifies so, we may use consultants to identify the cause.
- 6.6 Where there are several reports of damp, mould or condensation in a particular geographical area, a survey may be needed from a sample of these properties to proactively establish if the problems are arising from the property design.
- 6.7 A copy of the process is provided in Appendix 1.

## 7.0 No access procedure

- 7.1 If the Association are unable to gain access to a property after receiving a report of damp and mould a risk assessment will be completed by the maintenance surveyor.
- 7.2 The risk assessment will consider any resident vulnerabilities that could be exasperated by damp and mould, the severity of the issues supported by either photographs or a statement from who reported it and property history.
- 7.3 A copy of the risk assessment is provided in Appendix 2.

## 8.0 Complaints and compensation

- 8.1 Complaints and compensation for works, decant and disturbance are considered under a separate Policy should this apply.
- 8.2 Any out-of-pocket expenses incurred by the resident as a result of managing the damp & mould, need to be discussed with us and agreed in advance where possible. This might for example, include additional gas and/or electricity used for running any special equipment. If this is likely, this will be explained to the resident and a payment will be made to compensate them for these costs relating to the use of the equipment.
- 8.3 In certain circumstances, residents may have recourse under the Landlord and Tenant Act, 1985 and the Housing Act, 2004 to challenge Landlords, and requests under this legislation are outside of this Policy, including requests for recompense. In all cases where compensation is claimed, we will use the information from our onsite inspections and testing to assess the validity of the claim.

## 9.0 Major works

- 9.1 There may be extreme circumstances in which it might be necessary to require the household members to vacate their permanent home, these might include:
  - When major structural repairs, refurbishments or improvements are required to the property, which would pose considerable risk to the wellbeing of the household, should they remain in occupation.
  - Where major works are required as a result of a statutory notice such as an Environmental Health Order having been served which would pose considerable risk to the wellbeing of the resident, should they remain in occupation.

## 10.0 Communication

- 10.1 Appropriate information will be gathered from conversations with the resident and through any inspections or investigatory testing. We will keep the resident informed of any findings and works to be undertaken.
- 10.2 For general guidance and information, we may use social media, our website, or newsletter to provide this.

## 11.0 Performance management

- 11.1 We will make records of information from conversations, inspections and testing and these will be kept in our information management system.
- 11.2 Our Maintenance team will review information relating to damp and mould. Reports may include, but are not limited to, the following table.

| Information reported   | Where reported to   | How reported                            | Frequency |
|--|---------------------|---|-----------|
| <ul style="list-style-type: none"> <li>• Number of D&amp;M jobs raised (rolling 12 months)</li> <li>• Number completed</li> <li>• Number WIP</li> <li>• Number overdue</li> <li>• % completed in target (Inspection, Significant Risks and Routine Repairs)</li> <li>• % Followed up after 3 months</li> <li>• Stage 1 &amp; 2 complaints received relating to damp and mould</li> <li>• Number of live disrepair cases</li> </ul> | MRH Management Team | Maintenance & Contracts Managers update | Quarterly |
| <ul style="list-style-type: none"> <li>• Number of D&amp;M jobs raised</li> <li>• Number completed</li> <li>• Stage 1 &amp; 2 complaints received relating to damp and mould</li> <li>• Number of live disrepair cases</li> <li>• Damp &amp; mould causation</li> </ul>  | RHA Boards          | Maintenance Board Paper                 | Quarterly |

## 12.0 Review

- 12.1 This Policy will be reviewed every three years or following significant legislation or regulatory change.
- 12.2 The review is the responsibility of the author.

## 13.0 Associated documents and links

- Compensation for Service Failure Policy
- Complaints Policy
- Repairs and Maintenance Policy
- Customer Experience Strategy
- Controlling damp and black mould in your home leaflet
- <https://www.leicestershirerha.org.uk/living-in-your-home/maintaining-your-home/damp-and-condensation/>
- <https://www.northamptonshirerha.org.uk/living-in-your-home/maintaining-your-home/damp-and-condensation/>
- <https://www.peakdistrictrha.org.uk/living-in-your-home/maintaining-your-home/damp-and-condensation/>
- <https://www.warwickshirerha.org.uk/for-customers/for-rental-residents/maintaining-your-home/damp-and-condensation/>