



Damp and Mould Policy

November 2025

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1. Introduction and Scope

- 1.1 This policy sets out how SW9 Community Housing (SW9 CH) aims to manage cases of damp and mould across its housing stock. It outlines the legal framework under which SW9 CH will implement the requirements of Awaab's Law, ensuring timely and effectively responses to hazards relating to damp and mould in our social housing managed properties.
- 1.2 This Policy applies to:
- All social housing properties managed by SW9 CH, including general needs, temporary and supported accommodation.
 - All tenants, licensees and occupants of the above properties.
 - All staff, contractors and agents involved in the maintenance, inspection, repair and management of the housing stock.
 - All reports, complaints, or findings related to damp, mould, and other Category 1 or Category 2 hazards under the Housing Health and Safety Rating System (HHSRS).
- 1.3 This policy also applies to leaseholders and shared owners only where damp and mould issues originate from communal areas or structural defects managed by SW9 CH.
- 1.4 The policy has been revised in response to the legal duties outlined in Section 10A of the Social Housing (Regulation) Act 2023, commonly referred to as Awaab's Law, and it sets out:
- The mandatory timeframes for investigating and resolving damp and mould hazards.
 - The roles and responsibilities of staff and contractors.
 - The communication expectations with residents, including providing updates and information in a timely and accessible manner.
 - The approach to compliance, performance monitoring and accountability.

2. Aim and objectives

- 2.1 The aim of this policy is to ensure that residents live in homes that are free from serious hazards, particularly those caused by damp and mould.

The objectives are:

- 2.1.1 To ensure that all residents live in homes that are free from serious hazards, particularly those caused by damp and mould, which can pose significant risk to health.
- 2.1.2 To use a people-centric approach using a straightforward assessment which considers the tenants circumstances when assessing the risk presented by the hazard.
- 2.1.3 To undertake effective and timely investigations and implement all reasonable remedial repair solutions and improvements to eradicate damp including, managing, and controlling condensation.
- 2.1.4 Meet the statutory response and repair timeframes as amended in the Social Housing (Regulation) Act 2023 and in line with the HHSRS.
- 2.1.5 Take tenant concerns seriously, avoid placing undue responsibility on residents for damp and mould issues, and ensure all complaints are handled

with empathy and urgency.

- 2.1.6 Ensure that the process for reporting damp and mould is straightforward and accessible to all our residents.
- 2.1.7 Ensure residents are informed about investigations, timeframes, and actions taken, using accessible language and formats.
- 2.1.8 Embed clear roles, responsibilities, and escalation routes for staff and contractors to ensure no reports of damp and mould are missed, delayed, or poorly addressed.
- 2.1.9 Ensure staff are trained in identifying and resolving cases of damp and mould. Where required third party specialists will be used to resolve issues.
- 2.1.10 Use data, tenant feedback, and case reviews to assess our effectiveness in responding to damp and mould, and to drive ongoing service improvements.

3. Awaab's Law Requirements on Social Landlords

- 3.1 As a managing agent of a registered housing provider, SW9 CH must:
 - 3.1.1 Investigate any potential emergency hazards and, if the investigation confirms emergency hazards, undertake relevant safety work within 24 hours of becoming aware of them.
 - 3.1.2 Investigate any potential significant hazards within 10 working days of becoming aware of them.
 - 3.1.3 Produce a written summary of investigation findings and provide this to the named tenant within 3 working days of the conclusion of the investigation.
 - 3.1.4 Undertake relevant safety work within 5 working days of the investigation concluding, if the investigation identifies a significant hazard.
 - 3.1.5 Ensure that, were an investigation identifies a significant or emergency hazard. If steps cannot be taken to begin work in 24 hours or 5 working days this must be done as soon as possible, and work must be physically started within 12 weeks.
 - 3.1.6 Satisfactorily complete works within a reasonable time.
 - 3.1.7 Secure the provision of suitable alternative accommodation for the household, at the social landlord's expense, if relevant safety work cannot be completed within specified timeframes.
 - 3.1.8 Keep the named tenant updated throughout the process and provide information on how to keep safe.
 - 3.1.9 To provide an efficient, prompt, and cost-effective repairs and maintenance service, to ensure that the fabric of our properties are protected from deterioration and the factors that contribute to damp and mould.

4. Definitions

- 4.1 The following table outlines key terms used in relation to Awaab's Law and the management of hazards in social housing. These definitions are intended to support consistent understanding and application of the regulations, particularly in identifying, assessing, and responding to potential, significant, and emergency hazards within tenants' homes.

Term	Definition
Awaab's Law	The Hazards in Social Housing (Prescribed Requirements) (England) Regulations 2025.
'Become aware'	When a report is received by the landlord and its staff, its agent, or a contractor acting on its behalf or when a landlord otherwise becomes aware through its own observations or inspections.
Potential Hazard	Any issue in a home that could be an emergency or significant hazard, that arises from a deficiency in the social home or any building or land in the vicinity of the social home and is not attributable to a breach of contract by the tenant or to disrepair that the landlord does not have to address because of Section 12 of the Landlord and Tenant Act 1985.
Emergency Hazard	A hazard that presents an imminent and significant risk of harm (see below) to the health or safety of a tenant of the social home.
Imminent and/or Significant Hazard	A hazard that poses a significant risk of harm to the health or safety of a tenant of the social home.
Significant Risk of Harm	A risk of harm to a tenant's health or safety that a reasonable lessor with the relevant knowledge would take steps to make safe as a matter of urgency.
Required Works	Any work in relation to a significant or emergency hazard that is necessary to make the home safe (i.e. to remove the hazard), or to ensure, so far as is possible, that the significant or emergency hazard does not recur.

5. SW9 CH's Overall Responsibilities

- 5.1 SW9 CH is responsible for identifying, assessing, and responding to hazards, particularly those related to damp and mould, in a timely and effective manner. The following responsibilities outline the actions SW9 CH must take to ensure tenant safety, maintain property standards, and provide appropriate support throughout the process.
- 5.2 SW9 CH is responsible for:
- 5.1.1 Using all available information to assess whether a reported issue is a potential, significant, or emergency hazard, and taking appropriate action within required timeframes.
 - 5.1.2 Completing the damp and mould checklist to identify tenant vulnerabilities such as age, health, and disability.
 - 5.1.3 Meeting all repair responsibilities in line with the repairs policy and within prescribed legal timeframes.

- 5.1.4 Working towards ensuring all properties meet the Decent Home Standard.
- 5.1.5 Inspecting properties with reported damp and mould issues and resolving related repairs within set timeframes, where applicable.
- 5.1.6 Communicating with residents throughout the damp and mould reporting process and providing a written summary of findings within 3 days of concluding the investigation.
- 5.1.7 Supporting residents in managing contributing factors when damp and mould cannot be fully resolved (see Appendix 2).
- 5.1.8 Inspecting all voids and mutual exchanges for damp and mould before new tenants move in.
- 5.1.9 Signposting residents to financial advice services to assist with energy costs.
- 5.1.10 Securing suitable alternative accommodation at the landlord's expense if safety work cannot be completed within statutory timeframes.

6. Responsibilities by Role

6.1 The following table sets out the key responsibilities by job role:

Role	Responsibility
SW9 Board <i>(Oversight and overall management)</i>	<p>Hold the Senior Leadership Team accountable for performance, oversee risk management related to property conditions, and promote a culture of responsiveness, transparency, and continuous learning in line with regulatory standards,</p> <p>Decent Home Standards, SW9 CH Damp and Mould Policy and all laws and regulations in relation to damp and mould.</p>
Services Committee <i>(Scrutiny and monitoring of Executive Team/Upwards reporting to Board)</i>	<p>Monitor compliance with legal timeframes for investigating and repairing hazards such as damp and mould.</p> <p>Provide scrutiny of performance, complaints, and operational risk.</p> <p>Support the Board by providing assurance that policies, practices, and resources are in place to meet statutory obligations and drive continuous improvement in resident outcomes.</p>
Executive Director <i>(Overall responsibility for deployment of systems and procedures)</i>	<p>Responsible for the operational delivery of safe, healthy, and legally compliant homes, ensuring that services meet the standards set by SW9 CH's Repairs Policy, and the expectations of the Board, all laws and regulations pertaining to building safety, and damp and mould.</p> <p>Ensure robust systems are in place to identify, investigate, and remediate hazards such as damp</p>

Role	Responsibility
	<p>and mould within statutory timeframes, embedding a culture of responsiveness and resident safety across teams, and allocating resources effectively to support timely repairs and sustained property standards.</p> <p>Accountable for performance, reporting, and assurance to both the Services Committee and the Board, and is expected to lead continuous improvement in service delivery and resident outcomes.</p>
Head of Property Services (Day-to-day responsibility of operational systems, management, and training)	<p>Responsible for the day-to-day management and delivery of responsive and effective repairs and maintenance services, ensuring homes are safe, well-maintained, and compliant with legal and regulatory standards.</p> <p>Ensure timely investigation and remediation of hazards such as damp and mould within statutory timeframes, maintaining accurate property condition data, and leading teams and contractors to deliver high-quality, resident-focused repair services.</p> <p>Ensure operational procedures support health and safety, legal compliance, and resident wellbeing, and for providing regular performance reporting and assurance to senior leadership.</p> <p>Ensure that adequate policies and procedures are in place, and in line with legislation and best practice and staff are aware and trained.</p> <p>Ensure and promote appropriate contract management/procurement/training.</p>
Head of Corporate Services (Administrative responsibility for reporting to SLT, committees and the Board)	<p>KPIs, monitoring and supporting policy, procedure reviews and contract management.</p> <p>Maintain the Risk Register and monitor compliance.</p> <p>Quarterly upwards reporting to Committee and Board.</p>
All SW9 Staff and contractors	<p>Ensure all policies and procedures are adhered to in line with laws and regulations pertaining to asset management.</p>

7. Resident Responsibilities

7.1 SW9 CH recognises that certain lifestyle and environmental factors within the home can contribute to the development of condensation and mould. These may include:

- Inadequate heating and ventilation

- Limited heating due to energy costs
- Overcrowding
- Cooking without using lids or extractor fans
- Poor air circulation due to furniture placement

7.2 SW9 CH understands that many of these factors may be outside of residents' control, especially in homes with limited space or inadequate heating and ventilation. Their approach is to work collaboratively with residents to identify and address these issues, offering practical advice and support where needed.

7.3 SW9 will ensure that guidance is provided in a non-judgemental and accessible way, and will consider individual circumstances such as health, age, disability, and financial hardship when assessing risk and planning interventions.

7.4 In addition to the above, residents are responsible for:

- Reporting any cases of damp and mould to SW9 CH in a timely manner.
- Reporting any leaks, faulty extraction fans, windows, or anything else that may contribute to damp and mould.
- Arranging adequate contents insurance for their property.
- Ensuring that they are aware of their responsibilities under their tenancy agreement and the SW9 CH repairs policy.

8. Voids and Mutual Exchanges

8.1 All void properties will be inspected for mould and the issue resolved before the property is reoccupied.

8.2 Where a mutual exchange is requested, a damp and mould form will be completed as part of the property inspection.

9. Training

9.1 SW9 CH will ensure that all relevant staff members are provided with training on the identification, treatment and prevention of damp, condensation and mould. This includes understanding the health impacts, legal obligations under Awaab's Law, and empathetic communication with residents.

9.2 Training will be delivered through a combination of online modules and in-person workshops. Specialist roles, such as surveyors, inspectors, and contractors, will receive enhanced technical training tailored to their responsibilities. Refresher training will be provided annually, or sooner if legislation or best practice changes.

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9.3 SW9 CH will monitor all contractor Toolbox Talks to ensure they are regularly keeping their engineers updated on new trends and changes relating to damp and mould.

10. Complaints and Compensation

10.1 Complaints regarding damp, mould and compensation will be handled in line with SW9 CH's Complaints and Compensation Policies.

10.2 Residents will be made aware of the repairs process, Complaints Procedure, and Ombudsmen Service.

11. Performance Monitoring

11.1 Cases of damp and mould will be monitored by the Head of Property Services via the Power BI report and dashboard

11.2 All damp and mould works will be highlighted via the repairs KPIs and discussed with the relevant contractors at monthly contract management meetings.

11.3 SW9 CH will identify all damp and mould cases with the same method as HHSRS, Emergency hazards will be deemed as CAT 1, Significant Hazards will be deemed with CAT 2.

11.4 SW9 CH will have monthly meetings internally with all stakeholders to ensure all issues and concerns are discussed.

11.5 SW9 CH will monitor the following KPIs:

- 11.5.1. The number of new and existing damp and mould cases open.
- 11.5.2. The number of new and existing damp and mould cases open. The percentage of emergency damp and mould cases resolved within 24 hours
- 11.5.3. The percentage of potential significant hazards investigated within 10 days
- 11.5.4. The percentage of investigation reports provided to tenant within 3 days
- 11.5.5. The percentage of safety work undertaken within 5 days of investigation concluding
- 11.5.6. The percentage of works that need further works over the 5 days' timeframe
- 11.5.7. The number of recalls on damp and mould cases.
- 11.5.8. Any others that are deemed appropriate.

The percentage of emergency damp and mould cases resolved within 24 hours

12. Related Documents

- Repairs Policy
- Voids Procedure
- Disrepair Policy
- Health and Safety Policy

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- Complaints Policy and Procedure
- Compensation Policy
- Vulnerable Customer Policy
- Lettings Policy

13. Legislation and Regulation

13.1 This policy is informed by the legal duties placed on social landlords under current housing legislation. SW9 CH will take reasonable steps to ensure compliance with all applicable laws and regulations, including future changes. Policies and procedures will be reviewed and updated as needed to reflect new legal requirements.

Key legislation that informed this policy, include:

- The Hazards in Social Housing (Prescribed Requirements) (England) Regulations 2025 (*Awaab's Law*)
- The Social Housing (Regulation) Act 2023
- The Landlord and Tenant Act 1985
- The Defective Premises Act 1972
- The Environmental Protection Act 1990

14. Equality and Diversity

14.1 SW9 CH is committed to ensuring that all residents can access support and services related to damp and mould, regardless of their background or personal circumstances. SW9 CH will make reasonable adjustments for residents with disabilities, language barriers, or other vulnerabilities.

14.2 This includes:

- Providing translation services via language line
- Offering home visits for those unable to report issues digitally or by phone
- Working with support agencies to ensure residents understand their rights and responsibilities

15. Review

15.1 This policy will be reviewed annually as a minimum, or sooner if there is a specific legislative, regulatory or service requirement or change in guidance, law or practice.

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Policy author:	Policy and Performance Officer
Policy owner:	Head of Property Services
Adopted from Network Homes: y/n	No
Review schedule (1, 2 or 3 years):	1 year

Change Record

Date	Reviewed by (name and	Version	Summary of changes
November, 2025	Policy and Performance Team and Head of Property Services	V2.-0	Full review to align with Awaab's law.

Appendix 1 – The four Main Categories of Dampness

Penetrating Dampness

Caused by a defect in the structure of the home. E.g., missing roof tiles, leaky gutters, loose flashing, plumbing faults etc. Water is then able to pass from the outside to the inner surfaces. This is more noticeable following periods of heavy rainfall and will appear as a “damp patch” on walls or ceilings.

Rising Dampness

Caused by water rising from the ground into the property. This is due to the breakdown or deterioration of the damp proof course and ground floor level. This is present year-round but often more noticeable in winter. Rising dampness rarely causes mould.

Defecting plumbing

This includes leaks from water and waste pipes, particularly in bathrooms and kitchens. The area looks and feels damp to the touch regardless of the weather outside. It is usually easy to determine the problem by examining pipes and seals in the building. If the leaks are not rectified, they can lead to rot, mould and fungi growth.

Condensation

This is caused by moisture in the air coming into contact with a colder surface such as a window or wall. This is the most common cause of mould in the home. It is often more prevalent in the autumn/winter months. Mould is often visible in the corners, or walls and on or near windows or in areas with little air circulation such as behind furniture.

There are certain factors that can increase the risk of condensation. These include drying clothes indoors, overcrowding of properties, poor ventilation, poor heating, and how well the property is insulated.

Appendix 2 – Contributory Factors to damp and mould

- Fuel Poverty: SW9 recognises that some residents may struggle with energy costs, particularly in the current climate. This can lead to mould problems where residents are unable to heat their homes
- Cold bridging: Cold Bridging can be found in many areas including poorly installed cavity wall insulation for example. Where a gap occurs in the insulation this can cause areas to become colder, which would then be at risk of increased condensation.
- Blocked or broken ventilation: This would include blocked vents, air bricks and broken window trickle vents.
- Broken, poorly maintained, or no extractor fans: Where possible, all kitchens, bathrooms and utility rooms should have a functioning extractor fan.
- Radiators: Heating systems performance is not always at the standard required to prevent condensation. Radiators may be undersized for the room volume and can be located on internal walls creating colder external walls.
- Missing/damaged render or pointing on brickwork: There could be various reasons for poor or broken pointing (i.e. the finish between bricks) on parts of a brick wall which may have created cold spots for condensation and penetrating damp. The same can also be true with damaged render systems
- Leaking guttering: This can, over time, corrode, warp or sag causing leaking joints. Lack of effective maintenance can result in blocked or choked gutters and downpipes that can, through time, cause damage to the fabric of the building
- Leaking roofs: This could be caused by many things i.e. damaged or missing tiles, damaged flashing, roof vents or chimneys, blocked gutters or simply that the roof has is approach the end of its serviceable life.
- Leaking Balconies: This could be caused by damaged flashing, blocked gutters or downpipes, surface degradation etc.
- Unvented and condensing tumble dryers: These can produce excessive amounts of water vapour in the property, encouraging condensation.
- Customer management of the home: Excessive humidity within the home and the lack of adequate ventilation is the primary cause of condensation. Drying clothes on space heaters, cooking with lids off pans, and over-crowding all add to the moisture levels within a property.