Green Square Accord

DAMP, MOULD AND CONDENSATION POLICY

Last updated: October 2025
Review: October 2027
Owner: Jason Holder – Chief Property Officer

Contents

1. Our purpose

We're proud to be able to support tens of thousands of people across England by providing affordable housing and care to help people live independently.

Everything starts at home, and we are privileged to be able to do work which makes a real difference to the lives of people in our communities. Everything we do is about people – whether that's providing a good quality, afe home or providing care which helps someone to live an independent life. We live and breathe this social purpose.

2. Introduction

GreenSquareAccord (GSA) aims to provide high quality homes that are safe, warm and dry. 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.

The aim of this policy is to proactively manage the potential risks and promptly diagnose and prevent issues which may arise from damp, mould and condensation in our properties, including communal areas, committing to meeting the needs of our customers and providing homes that are safe, warm, and dry.

In applying this policy, GSA objectives are to:

- Comply with all current legislation and good practice
- Ensure we provide and maintain dry, healthy homes for our customers
- Undertake effective inspections and implement all reasonable remedial repair solutions and improvements to eradicate damp

- Focus on working with our customers to ensure that they have a safe and healthy environment to live in comfort
- Ensure our customers have access to and / or are provided with advice and guidance on managing and controlling condensation and mould
- Provide a service that is accessible to all, to include (but not limited to) translated correspondence on request
- Set and monitor key performance indicators
- Ensure our process supporting this policy is clear, comprehensive, and available to all customers, colleagues and contractors
- Ensure that appropriate budgets are available to reduce the cause of damp and mould
- Make provision in responsive repairs budget to cover remedial action
- Have a robust approach in managing damp, mould, and condensation, including good case management and communication.

3. Scope of Policy and Exclusions

The scope of this policy will cover how GSA surveying, repairs and locality teams will work jointly to control, manage and eradicate damp. This will include:

- All properties that are tenanted and communal areas
- Emergency and temporary accommodation
- Identifying types of damp i.e. rising / penetrating and condensation damp
- Identifying GSA responsibilities for dealing with damp, mould and condensation
- Providing guidance, advice and support throughout the process to customers living in properties or temporary / emergency accommodation
- Identify situations where GSA will not be able to undertake works to rectify condensation damp

4. Definitions

Rising Damp	This is where there is a movement of moisture from the ground rising through the structure of the building through capillary action.
Penetrating Damp (including internal leaks)	This is where water penetrates the external structure of the building or internal leaks that cause damp, rot and damage to internal surfaces and structure.
Condensation Damp	Condensation occurs when moisture held in warm air meets a cold surface and then condenses producing water droplets.
HHSRS Category 1	The HHSRS is the Governments approach to the evaluation of the potential risks to health and safety from any deficiencies identified in dwellings. The underlying principle of the HHSRS is that any residential premises should provide a safe and healthy environment for any potential occupier or visitor. Category 1 refers to cases where the most serious harm outcome is identified

Customers responsibility	As defined on Greensquareaccord's website - [Repair responsibilities - GreenSquareAccord]
Deliberate damage or neglect	This can be caused by either customers or visitors. If the damage is caused by someone else, customers may be covered for the unexpected repair costs by their home contents insurance.
Significant hazard	Poses a significant risk of harm to the health and safety of the customer
Emergency hazard	Poses an 'imminent' and significant risk of harm to the health and safety of the customer.
Emergency repairs	Repairs where a potential 'significant' or 'emergency' hazard has been identified.
Standard Investigation	An investigation following the first report of damp and mould which can be completed 'in person' or 'remotely'.
Renewed Investigation	An investigation requested by the customer following a remote investigation.
Further Investigation	An investigation where you have been unable to identify the extend or underlying cause of a significant or emergency hazard.
Emergency Investigation	An investigation where we have grounds to believe that there is a significant or emergency hazard affecting the home.

5. Roles and Responsibilities

5.1. The **Group Board and Executive Board** are responsible for seeking evidenced assurance that all legislation and regulation relating to this policy are complied with and providing the necessary resources to deliver the policy and associated processes effectively.

5.2. The **Chief Property Officer** is responsible for seeking evidenced assurance that all legislation and regulation relating to this policy are complied with and providing the necessary resources to deliver the policy and associated processes effectively.

5.3. The **Operations Director** is responsible for ensuring that repairs are completed in line with agreed timescales.

5.4. The **Heads of Service** are responsible for adequately resourcing the team and having effective processes and procedures in place to implement this policy.

5.5 **Operational Management** are responsible for ensuring that this policy, processes and procedures are adhered to and that colleagues are appropriately trained.

5.6 The **Health and Safety Team (H&S)** shall provide advice and guidance on the appropriate methods of risk assessment, control measures arising and management of works as appropriate to the areas of work covered by this Policy.

5.7 **Surveyors** are responsible for diagnosing the cause and arranging repairs to resolve the issue

5.8 The **Healthy Homes Advisors** (HHA) are responsible for managing each case to resolution including monitoring repairs to ensure completed within timescales and confirming with customers that repairs have resolved the issue, where customer states not resolved, the HHA should escalate to the Surveying Manager to agree next steps

5.9 **Everyone** has a responsibility to report damp and mould where it has been identified and to resolve the issue, this includes:
- Customers
- Leaseholders
- Contractors
- Any GSA colleague attending a property.

6. Policy

This policy details GSAs approach to how the risk of damp and condensation is managed and how GSA will respond to reports of damp and condensation within its portfolio, received by customers, or which become apparent to GSA staff as part of their daily duties. Such occurrences of damp and condensation can lead to mould growth and a subsequent health risk to our customers and cause detriment to our assets. GSA will aim to proactively manage the risk through:
- Cyclical surveying of its stock
- Reactive repairs
- Empty Homes
- Planned preventative investment
- Reports from internal colleagues
- Tracking complaints associated with damp, mould and condensation
- Tracking disrepair claims that cite damp, mould and condensation
- Providing information and guidance to customers
- Ensuring help and assistance is available for customers with vulnerabilities or who do not have English as their first language

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.

Damp, mould and condensation in a property are usually caused by a fault with the building, which is the landlord's responsibility. This policy broadly sets out how GSA will address the issues of damp, mould and condensation.

GSA are committed to working with our customers where mould is present and identifying solutions and remedial action to these problems, some of which will require the cooperation of our customers.

GSA will continue to improve the condition of its homes through investment and by taking advantage of funding to improve the energy performance of a property.

Where properties are identified for future disposal or are within an area marked for regeneration, GSA will proactively satisfy themselves that customers do not receive a poorer standard of service or lower living conditions, that steps are taken to avoid homes degrading to an unacceptable condition and that they regularly engage and communicate with these customers.

In addition to providing a safe home environment to our customers, GSA are to comply with all relevant legislation.

The damp and mould process has been socialised and embedded through role specific training to surveyors and healthy home advisors to existing colleagues and is included as part of the induction process for new colleagues joining GSA whose role requires them to follow this process.

Following a damp and mould inspection, there may be requirement for improvements or repairs. All repairs are prioritised in accordance with the repairs policy and set target timescales associated to the repairs issue and any customer vulnerability. In severe cases of customer impact or risk or where works extensive we will seek to decant customers.

We carry out stock condition surveys once every five years to access and check the condition of our stock and any damp and mould related issues are reported to the Damp and Mould inbox to allow the resolution process to begin.

Awaabs Law

We are required to address damp and mould hazards that present a significant risk of harm to tenants within fixed timescales. From the same point in time, we will also have to address all emergency repairs, (whether they relate to damp and mould or not), as soon as possible and within no longer than 24 hours. This policy and the present timescales and priorities meet these requirements. Detailed processes of how works are inspected, reported and progressed are detailed in our Damp, Mould and Condensation procedure.

Any material changes to Policy required through the added clarity and guidance will be actioned accordingly.

Decants

In cases where damp and mould present a hazard or risk to a customer or household member, a risk assessment will be carried out by a surveyor to determine whether it is appropriate and/or necessary to temporarily decant the customer whilst works are completed. Any decants will be completed in line with the Home Loss, Decant and Disturbance Policy and will usually be required where:

- It is not possible to safely complete required works whilst the customer is in situ.
- The customer cannot remain in the property due to identified vulnerabilities (for example a medical condition which could be worsened by the presence of damp and mould).

7. Monitoring and Reporting

7.1. GSA has a case management system which captures all cases relating to damp and mould. Cases are managed to ensure cases are being resolved and no access are captured and additional attempts to access the home are made and recorded.

7.2. All Housing, Health and safety rating system (HHSRS) category 1's (cases of the most serious harm outcome) that have been identified through a stock condition survey or other sources are reviewed weekly by the Head of Service. These are also included in the quarterly damp and mould report to Executive Board and monthly performance reporting.

7.3. The case management system provides a dashboard that provides oversight of works raised to contractors and the Repairs and Maintenance team, which are completed and outstanding along with a more detailed overview of open cases, new cases and inspection performance across the month.

7.4. Weekly meetings are held with the planning team and the Healthy Homes Advisors to discuss progress of cases, identify any issues with access or refusals of work and where any other issues are needed to be escalated to a surveying manager for resolution. Discussions are recorded within the case management system.

7.5. Monthly reporting is produced by the Head of Investment Delivery through GSA performance scorecard 'customer safety' which tracks:

- Surveyed within 10 working days
- Repair began within 5 working days
- Repairs within 24 hours (emergency)

7.6. Quarterly monthly damp and mould report submitted to Executive Board to include:

- Total number of live cases
- Live cases over six months
- Number of cases closed
- Number of repairs raised
- Average time to survey
- Average timescale to complete a case
- Number of new inspections reported – month and ytd

7.7. Tracking against Operations Committee Deep Dive Damp and Mould action plan through the Performance Committee and reported to Executive Board quarterly.

7.8. Quarterly report submitted to the Health & Safety Committee

7.9. It is the responsibility of the Head of Investment Delivery to ensure colleagues within the Repairs and Maintenance team and the Investment Delivery Team are briefed by surveying managers at monthly team meetings against the performance scorecard, to ensure understanding of how GSA are performing and will conduct a monthly reflection on any improvements that can be implemented.

7.10. A quarterly meeting takes place with Customer Care Team to ensure effective internal communication between teams and departments and ensure that there is overall responsibility for ensuring complaints or reports are resolved, including follow up or aftercare. Any required escalation identified during this meeting will be managed through the escalation matrix.

8. Assurance

8.1. There are a number of first, second- and third-line assurance activities which together provide assurance on our approach to Damp, Mould and Condensation case management as set out in this policy. These include:

First line:

- Programmed stock condition surveys
- Case management through the Healthy Homes team
- Surveying manager case oversight
- Customer satisfaction capture and reporting
- Policy and procedure suite for DMC case management
- Training and continuous improvement measures

Second line:

- Quality and Compliance Team scheduled review(s) of our DMC management and reporting (including self-assessment against the HoS spotlight report and recommendations)
- Risk and controls capture and reporting through JVAD Core 5 – including quarterly reports to lead Exec Director
- Oversight and scrutiny through periodic reporting to our Operations and Investment Committees (who can also commission a deep dive review)
- Support provided through Legal team on disrepair case management which incorporates the majority of DMC cases
- Role specific training delivered in conjunction with our L&D team

Third line:

- Programmed independent Internal Audit assurance

9. Equality Impact Considerations

9.1. As part of the development of this Policy, an equality impact assessment has been undertaken. It concluded that there is a risk of a significant negative impact on certain vulnerable groups such as children and adults with medical conditions, and young and elderly groups. In order to reduce the risk of negative impact on vulnerable groups, a risk assessment has been developed in order to identify and determine the actions required. The risk assessment will be undertaken for every inspection which, based on a scoring matrix, will indicate whether a decant is required. In certain circumstances the surveyor can override the outcome of the risk assessment and recommend a decant where they feel it is required. This may be based on risk assessment factors such as customers' medical conditions or vulnerabilities and also the extent of the mould and the location within the household.

9.2. We will ensure customers have fair access to our services, which suits their individual needs. This will include providing translations for community languages and additional support for customers who may require this.

9.3. On request GSA will provide translations of key documents in various languages and formats including braille and large print. Additionally, an easy-read version of this policy can be made available on request.

9.4. Customers' individual needs are taken into account when delivering our repairs service, this includes any action needed in relation to damp and mould.

9.5. GSA will produce a damp and mould customer engagement plan through consultation with Customer Panel during 2025/26.

10. Data Protection Considerations

10.1. Consideration has been given to data protection by ensuring this policy adheres to data protection principles, including confidentiality, fairness, transparency and data minimisation.

10.2. Where personal data is captured as part of the Damp and Mould assessment, it will be recorded on the housing management systems in line with the Data Protection Policy.

11. Training and Competency

11.1. All Surveying Colleagues who have responsibility for carrying out duties relevant to the policy receive training, invitation to webinars, seminars and industry events that promote best practice and remain fully briefed against this subject.

11.2. Only suitably competent colleagues, or consultants, will undertake surveys, prepare written schedules of works and sign off/monitor works in respect of damp and mould cases.

11.3. Only suitably competent contractors will undertake rectification works in respect of damp and mould cases.

11.4. All consultant and contractor checks are undertaken during procurement and then on an annual basis and evidenced appropriately.

12. Communication and Implementation

12.1. This policy is available to view by all customers on the GSA website and will be updated with any changes when reviews of the policy are undertaken. Internally this policy will be viewable and accessible by all colleagues and stored on the group's intranet site.

12.2. Together with customers, GSA will review the information, materials and support provided to customers to ensure that these are effective in helping residents to avoid damp and mould in their properties.

12.3. All colleagues and contractors who enter customer homes or communal areas are required to ensure this policy is read and understood.

13. Legal and Regulatory Framework

- **The Homes (Fitness for Human Habitation) Act 2018** - the legislation which details tenants rights when their landlord fails to maintain their home to the appropriate standard.
- **Energy Act 2013 –** the legislative framework for delivering secure, affordable and low carbon energy
- **Decent Homes Standard 2010** - established to improve housing stock and provide better accommodation standards for tenants.
- **Housing Health and Safety Rating System 2005 (HHSRS)** - to help local authorities identify and protect against potential risks and hazards to health and safety from any deficiencies identified in dwellings.
- **Housing Act 2004** - Covers the enforcement of housing standards, the licensing of houses in multiple occupation and selective residential accommodation, emergency measures, interim and final empty dwelling management orders, overcrowding, secure tenancies, tenancy deposit schemes and further supplementary provisions.
- **Landlord and Tenant Act 1985 Section11** - Sets out a landlord's obligation to maintain and repair a privately rented home.
- **Environmental Protection Act 1990** - severe damp and mould can be considered a statutory nuisance, leading to legal action
- **(October 2025) Awaabs Law** – legislation which mandates social landlords to investigate and resolve health hazards, particularly mould and damp issues, within specific timeframes. The law, part of the **Social Housing Regulations Act 2023**, aims to ensure that landlords address reported hazards promptly to improve the safety and quality of social housing.

14. Information Sharing and Confidentiality

We will provide information as required in line with relevant law and regulation.

We collect information (personal data) to enable us to:

- manage and support our relationship with customers to comply with legal obligations
- improve our services
- achieve our legitimate business aims

We are committed to complying with data protection legislation when handling data.

Customers have rights including access to their data and to object to the way it is processed. For more information on how and why we process customer data and how customers can exercise their rights please view our full Privacy Policy on our website at Privacy notice – GreenSquareAccord.