

Damp, Mould and Condensation Policy

1. Policy statement

- 1.1. Stoll will have zero tolerance of damp and mould.
- 1.2. Stoll recognises that damp and mould which is frequently the result of excessive condensation can cause high levels of distress for residents, be a health hazard and potentially damage residents property.
- 1.3. Cases can be complex, difficult to diagnose, and may require a joint approach involving the landlord and the occupier. This policy is intended to provide a clear and consistent approach to effectively deal with damp and mould and its causes.
- 1.4. Stoll is committed to avoiding damp and mould within its properties by eliminating the causes and working with residents to ensure that properties are dry and warm.
- 1.5. Stoll will actively learn from external reports and reviews, such as from the Housing Ombudsman and Social Housing Regulator, to ensure that Stoll is following best practice as well as meeting all legal requirements.

2. Policy aims

- 2.1. The aim of this policy is to ensure that residents live in a safe and healthy environment and have easy and accessible ways to report cases of condensation, damp, and mould.
- 2.2. Stoll will take action to avoid its housing stock becoming damp internally by addressing the range of causes.

3. Scope

3.1. This policy covers:

- The minimum legal and regulatory standards to which Stoll must maintain properties.
- The definitions and causes of condensation, damp and mould.

3.2. This policy is to be read in conjunction with Stoll's Damp, Mould and Condensation Procedure.

4. Legislation

4.1. The current Decent Homes Standard provides a minimum expectation for the condition of homes. Under the Standard, landlords must ensure that properties:

- Meet the current statutory minimum standard for housing, including keeping properties free of serious hazards.
- Be in a reasonable state of repair.
- Have reasonably modern facilities and services.
- Provide a reasonable degree of thermal comfort.

4.2. Please see the Decent Homes Standard for definitions of the above. The Standard is currently under review by the government.

4.3. The Social Housing (Regulation) Act 2023 requires landlords to investigate and fix damp and mould in their properties within specified timeframes.

4.4. Under the Landlord and Tenant Act 1985, STOLL is responsible for:

- Maintaining the structure of the property and keeping it in good repair
- Keeping installations for the supply of water, gas, electricity and sanitation in good repair and proper working order.

4.5. The Homes (Fitness for Human Habitation) Act 2018 amended the 1985 Act. It states that landlords must ensure that homes are 'fit for human habitation'. The Act does not define 'fit for human habitation', but landlords are considered responsible for repairs, freedom from damp, ventilation, water supply, drainage and sanitary conveniences, facilities for the preparation of and cooking of food, and the disposal of wastewater.

4.6. Other relevant pieces of legislation are:

- Health and Safety at Work etc. Act 1974
- Management of Health and Safety at Work Regulations 1999
- Construction (Design and Management) Regulations 2015
- The Housing Act 2004 (including the Housing Health and Safety Ratings System [HHSRS])
- Environmental Protection Act 1990
- Regulatory Standards (Governance and Financial Viability and Home Standards)
- Building Safety Act 2022

5. Causes and definitions

5.1. DAMP

There are three main types of damp that can affect residential properties: condensation damp, rising damp and penetrative damp. All types of damp can result in mould growth if the cause of the damp is not addressed. There can be more than one type of dampness present at any one time.

5.1.1. Condensation damp

Condensation occurs when excess water carried in the air comes into contact with a cold surface, usually an outside wall.

Condensation is exacerbated by:

- Low internal temperatures-cold air can support much less moisture than warm air.
- Poor ventilation-if moisture bearing air is not expelled moisture will accumulate.
- Poor insulation-resulting cold outside walls will attract condensation as well as reducing the air temperature.
- High humidity-some activities such as drying clothes or cooking with open pans can result in excessive amounts of moisture which if not extracted will cause condensation.
- Poor building design-when inadequate attention has been paid to the above issues.
- Overcrowding-human activity produces moisture.

5.1.2. Rising damp

Rising damp occurs when moisture moves up from the ground through the structure of the building through capillary action.

The problem can be caused by the lack of a damp proof course or membrane separating the structure from the ground. Rising damp may also occur if the damp proof course or damp proof membrane is damaged or bridged.

The presence of rising damp can create or exacerbate a condensation problem.

5.1.3. Penetrative damp

Penetrative damp is caused by water penetrating the external or internal structure of the building. It can cause damp, rot and damage to internal surfaces and structures. This kind of damp includes water that enters the property through:

- Defective design and work on the structure of the property,
- Defective components including the roof, doors and windows,
- Defective water drainage systems,
- Leaking internal water pipes.

The presence of penetrative damp can create or exacerbate a condensation problem.

5.2. MOULD

Mould can develop on damp surfaces that are the result of the above conditions. Mould can produce allergens, irritants and toxic substances that can cause health problems as well as damaging furniture, clothing and other property.

6. Responsibilities

6.1. Prevention

The Stoll Foundation will actively encourage residents to report , damp and mould.

The Stoll Foundation aims to prevent, damp and mould issues by developing and acquiring housing that allows residents to occupy their homes comfortably, without experiencing damp conditions.

The Stoll Foundation will actively prevent damp in our housing stock and take action to address the range of causes listed in para 5. This includes, carrying out all necessary maintenance, updating insulation and ventilation, and where appropriate signposting residents for assistance with their heating costs. The Stoll Foundation will also introduce a programme for the service and testing of ventilation equipment in individual homes. The Stoll Foundation will also actively engage with residents at risk from damp and mould developing in their homes to promote a positive joint approach where moisture producing activities could be a contributory factor. This may include providing necessary help and information.

The Stoll Foundation will use stock condition surveys and customer information to ensure a data-driven, risk-based approach to reducing condensation which is the main cause of damp and mould. We will use data to understand where there is a reoccurring problem, caused either by the property construction, household activities, property defects or a combination of all three. The Stoll Foundation will target preventative remedial work where trends and causes are identified.

We will align our preventative approach with our overall asset management strategy. This sets out our planned approach to improving energy efficiency across our stock, including seeking to bring all properties up to EPC Band C by 2030. The Stoll Foundation will ensure that the progress towards Zero Carbon in any new developments will take account of the potential increase in damp and mould.

All staff will be provided with training to understand the causes of damp and mould and the action required to prevent it occurring.

The Stoll Foundation has a responsibility to ensure meaningful tenant engagement on issues relating to damp, mould, and condensation .

The Stoll Foundation also has a responsibility to “find their silence” - i.e. to find out which tenants are not reporting damp, mould and condensation, and to remain curious about neighbouring properties once cases are reported.

6.2. Diagnosis

The Stoll Foundation will carry out investigations of all condensation, damp and mould reports and correctly diagnose the cause of damp. The Stoll Foundation use an independent surveyor if the results of its internal investigations are unclear. This includes instructing contractors to complete work or writing to the resident to explain what will be done.

The Stoll Foundation will use the Damp and Mould Procedure to determine the category of damp in each case and action will be based on severity.

6.3. Monitoring cases of, damp and mould

The Stoll Foundation will monitor damp and mould cases to ensure that problems do not persist and that interventions are concluded. All cases will be followed up for at least a year, in line with best practice.

There will be clear case ownership, usually residing with The Property Services Manager.

Volumes of damp and mould cases will be reported monthly to the Senior Management Team, plus regular reporting to the Housing and Services Committee.

7. Budget

7.1. Stoll will ensure there is sufficient budget to treat damp and mould and carry out associated remedial repairs. Budget provision will also be made to ensure all staff receive training relevant to their role, some of which will be mandatory.

8. Approval and Review

8.1. The form below is designed to ensure that all of Stoll's policies remain 'live' and confirm the high level expected of Stoll around areas such as equal opportunities, beneficiary involvement and continuous improvement.

8.2. The lead on each policy should retain this form and keep it updated to feed into the ongoing review process of all policies. When presenting a new or existing policy for sign off by the Executive Team or the Trustee Board the completed policy review form must be presented.

9. Governance

Effective from	22 May 2025	Review date	22 May 2028
Policy Owner	Aysha Holbrook		
Policy Author	Claire Bendall, Sarah Berzon		
Approved by	Housing Services Committee		
Version control	V.1		