

CROYDON COUNCIL HOUSING

Damp and Mould Policy

This Policy outlines the London Borough of Croydon's approach to managing damp and mould in Council owned and managed properties



This policy was reviewed with the help of Croydon Housing Residents

Contents

1.	Purpose	3
2.	Objectives	3
3.	Principles	3
4.	Legislation.....	4
5.	Associated Policies and Government Guidance /Papers.....	4
6.	Understanding damp and mould	5
7.	Council housing stock	5
8.	The impact of damp and mould	6
9.	Landlord responsibilities	6
10.	Tenants' responsibilities.....	7
11.	Tenant with vulnerabilities.....	7
12.	Personal possession claims.....	7
13.	Repairs process	8
14.	Case management.....	9
15.	Performance Monitoring.....	10
16.	Record keeping.....	10
17.	Equalities Statement.....	10
18.	Appeals and complaints	11
19.	GDPR and Data Protection Act 2018.....	11
20.	Roles and Responsibilities	11
21.	Consultation.....	12
22.	Monitoring and Review	12
23.	Document Control	12

1. Purpose

- 1.1. As a social landlord, Croydon Council is responsible for maintaining and repairing our homes, communal blocks, and wider estate environment.
- 1.2. We adopt a proactive approach to resolving reports of damp and mould from our residents, and we will act in a timely manner to support the resolution of damp and mould in our tenants' homes.
- 1.3. We will comply with all relevant legislation and the [Housing Ombudsman Code of Guidance](#) for investigating cases of damp and mould.

2. Objectives

- 2.1. We know that experiencing damp and mould can be distressing. We will treat our tenants with empathy and kindness.
- 2.2. We will maintain our homes and aim to ensure they are free of damp and mould that could risk the health and safety of everyone living in them.
- 2.3. This policy has taken into consideration the impact and lessons learnt following the death of Awaab Ishak
- 2.4. The Policy details our approach to reports of condensation, damp and mould. It outlines how tenants and leaseholders can report issues, and what we will do in response.
- 2.5. The key objective of this policy is to ensure that the Council, tenants and our partner organisations have clear guidance on our legal and regulatory response to reports of damp and mould. Our Policy is designed to mitigate the risks to tenants' health.
- 2.6. Additionally, the policy aims to adopt a data-driven approach to identify homes at high risk of damp and mould, promote a clear understanding of the Council's legal responsibilities and obligations, and ensure a high standard of workmanship and customer satisfaction.
- 2.7. Ultimately, this policy strives to contribute to a safe environment for all residents living-in homes owned and managed by the Council.

3. Principles

- 3.1. The policy aims to ensure we provide and maintain safe, healthy homes for our tenants, and resolve damp and mould hazards that present a significant risk of harm to tenants. We will:
 - Take reports of damp and mould seriously, making sure we meet all our responsibilities as a landlord to provide accommodation that is fit for our tenants and their families to live in.
 - Use an approach that is proportionate and twofold:
 - to remove the mould i.e., eliminate the immediate hazard.
 - to investigate the underlying cause of damp and mould and take steps to prevent a reoccurrence.

- Make sure our risk assessments are thorough and specific to the residents, their home, and the hazards.
- Utilise specialist external advice where needed.
- Focus on working in partnership with tenants ensuring that the circumstances of the household are considered in our investigations and decision making.
- Undertake effective investigations and repair solutions to manage damp, mould, and condensation.
- Ensure that tenants have access to and/or are provided with advice and guidance on managing and controlling condensation and mould.
- Signpost residents who are experiencing difficulties managing their heating costs to charities and other support agencies for assistance.
- Ensure that the fabric of the Council's property is protected from deterioration and damage resulting from damp and condensation by carrying out preventative maintenance.
- Ensure staff are trained and skilled to be able to identify cases of damp and mould as well as the causes.
- Communicate clearly and openly with our tenants throughout the management of a case.

4. Legislation

- 4.1. This Policy will ensure compliance with our obligations as a landlord, and the following standards and legislation to promote good practice.

Legislation:

- The terms and conditions of Tenancy Agreement
- Housing Act 2004
- Decent Homes Standard
- Defective Premises Act 1972
- Landlord and Tenant Act 1985
- Environmental Protection Act 1990
- Equality Act 2010
- Home (Fitness for Human Habitation) Act 2018
- Social Housing (Regulation) Act 2023
- When in force, The Hazards in Social Housing (Prescribed Requirements) (England) Regulations 2025 (the Regulations)

5. Associated Policies and Government Guidance /Papers

- Repairs and Maintenance Policy
- Decant Policy
- Disrepair Policy
- Coroners Prevention of future deaths
- Housing Ombudsman Guidance 'Spotlight on damp and mould'
- Housing Ombudsman, one year follow up report 'Spotlight on damp and mould it's not lifestyle'
- Awaab's Law: Draft guidance for social landlords- 25 June 2025

Link to: [Housing policies, plans and strategies | Croydon Council](#)

6. Understanding damp and mould

- 6.1. Damp is the accumulation of moisture within a property, that affects the walls, floors, ceilings, and foundations of buildings. It also affects home furnishings such as carpets, curtains, wallpaper, furniture, and clothing. As well as causing damage, damp can also lead to the growth of mould. A range of factors can lead to damp in homes.

Rising Damp	<p>This is damp that rises up from the ground and into the walls of your home, drawn up by a process called capillary action. It happens in homes with no damp proof course or where the damp proof course has been damaged.</p> <p>Rising damp is unlikely to cause black mould, because the salts in the water inhibit its growth.</p>
Penetrating Damp	<p>This is caused by damp getting through the walls, via missing pointing, roof leaks or other building defects. This can happen anywhere in your home but will be located close to where the defect is.</p> <p>It will be more noticeable directly after rain and will leave a noticeable damp patch on your walls or ceilings.</p> <p>Black mould can occur with penetrating damp due to prolonged moisture content.</p>
Defective plumbing and leaks	<p>Damp can also be caused by leaking or defective plumbing, commonly occurring in bathrooms and kitchens.</p> <p>Black mould can occur with defective plumbing due to prolonged moisture content.</p>
Cold bridging	<p>Damp can be also caused by cold bridging. This results from materials or components in a building's structure that have higher thermal conductivity than the surrounding insulation. This leads to localised areas of increased heat transfer, resulting in cold spots and potential condensation issues.</p>
Condensation	<p>Condensation is a natural process that occurs when moisture from within the air comes in contact with a cold surface and turns into surface water.</p> <p>It is important to provide sufficient ventilation to allow moisture generated by daily living to escape.</p> <p>Of all the causes of damp and mould, condensation is the most likely to cause black mould.</p>

7. Council housing stock

- 7.1. In some instances, the age and construction of the Council's property stock can be a factor when damp and mould are found. Insufficient heating and ventilation, create ideal conditions for condensation and mould growth.
- 7.2. Building 'defects' can also be a problem e.g., leaking pipes or roofs, blocked gutters, or down pipes, defective damp courses.,

- 7.3. The Council has a council housing portfolio of just over 13,000 homes. Through our Asset Management Strategy, we are committed to maintaining our properties to the Decent Homes standard and providing homes that are 'fit for human habitation' at the start and during any tenancy.
- 7.4. As part of this, addressing damp and mould is a priority for the Council. We have been surveying our stock to identify what is required to address damp and mould in the short term, and planning capital investment to prevent damp and mould occurring long term. The Business plan has set aside significant investment over the next 30 years for improvement works with Investment requirements reviewed on an annual basis. This includes work to bring properties with an Energy Performance Certificate (EPC) band of E, F or G up to a minimum of level C.
- 7.5. Additionally, we use the Housing Health and Safety Rating System (HHSRS) to assess the condition of our stock and identify existing hazards that need addressing.

8. The impact of damp and mould

- 8.1. Exposure to mould spores can cause a wide range of symptoms including rashes, itchy eyes, sneezing, coughs, dizziness, and nausea. The long-term effects of mould exposure can be more severe for vulnerable people, people with respiratory conditions and those with a weakened immune system. The elderly, children and those with existing allergies are all considered to be more susceptible to mould exposure, and it is acknowledged that living in poor environmental conditions can impact on an individual's sense of well-being and mental health.

9. Landlord responsibilities

- 9.1. The Council is responsible for the maintenance, repair of the structure and exterior of its properties, as set out in section 11 of the Landlord and Tenant Act 1985 and the Council's tenancy terms and conditions. We aim to carry out the following:
 - Investigation and completion of remedial works to treat leaks, damp, mould, and/or condensation, including fitting mechanical extraction where necessary in void properties before these properties are rented to new tenants.
 - Investigation and completion of remedial works to treat leaks, damp, mould, and/or condensation, including fitting mechanical extraction where necessary, in properties inspected as part of mutual exchange processes.
 - Accurate diagnosis of the cause of damp and implementation of effective solutions that address the root cause, not just the symptoms.
 - Employment of competent and skilled contractors to carry out any required works.
 - Clear communication with the tenant to include detail and timeline of works to be carried out.
 - Reasonable adjustments where household includes vulnerable members.
 - The Council will restore internal surfaces after completing any remedial work, ensuring they are repaired and made good.

- If it is unsafe for occupants to live in the property during the works, alternative accommodation will be arranged.

10. Tenants' responsibilities

10.1. Damp and mould caused by condensation can often be controlled by simple measures which can be adopted by the tenant.

10.2. These responsibilities include:

- Regularly checking for and reporting any leaks, or faulty heating, windows, or extractor fans via the link on our website: [Repairs to council homes | Croydon Council](#).
- Regularly checking for signs of mould and clean them if they occur.
- Heating rooms adequately and keep humidity between 40-60%. The average recommended temperatures should be maintained at around 20°C, bedrooms around 16-19°C, corridors around 15-18°C.
- Keeping the home well ventilated, for example opening windows when cooking/ showering, keeping trickle vents open.
- Ensuring that the general upkeep and cleaning of extractor fans and vents is undertaken (i.e., that they are not blocked).
- Allowing access for inspections and for the carrying out of all remedial works.
- Not allowing the property to become overcrowded or using the property as a business or for a purpose it was not originally intended.
- Arranging contents insurance.

10.3. We understand that some households may face challenges with some of these responsibilities. We will work with tenants, provide guidance, and signpost them to available support, for example financial assistance, to help them maintain their home and prevent damp and mould.

11. Tenant with vulnerabilities

11.1. We will utilise the data we hold regarding the diverse needs of our tenants to make sure our services meet their needs.

11.2. Where we identify a vulnerable tenant, we may make suitable adjustments such as louder knocking, extend wait times for door answering, or coordination through a third party such as a support worker.

11.3. If we determine the tenant may need assistance in maintaining the property or during the repairs process, we will signpost to available support or make referrals to relevant services, including any financial assistance available for households in fuel poverty.

12. Personal possession claims

12.1 The Council is not responsible for claims of damaged belongings but may in some cases make a goodwill payment in line with our Compensation Policy.

- 12.2 Where a tenant believes that they have incurred or lost belongings through the Council's negligence they must make a formal claim on the Council's insurance scheme.
- 12.3 Details of the scheme will be provided on the website and in complaint or related correspondence.

13. Repairs process

- 13.1 The Council has established a dedicated Damp and Mould Team to ensure that all reports are responded to promptly and effectively.
- 13.2 There are two primary triggers for initiating a repair:
- **Trigger 1:** A report is received from a tenant, housing officer, or the repairs team.
 - **Trigger 2:** A hazard is identified through a Housing Health and Safety Rating System (HHSRS) survey.
- 13.3 Once we become aware of a damp and mould issue, we will arrange an initial inspection. The timescale for this inspection will depend on the urgency of the case, as determined by the HHSRS:
- **(HHSRS Cat 1) Emergency** – if the issue is diagnosed an immediate risk to a person's health and safety, then this would be deemed an emergency, and will be attended to within 24 hours.
 - **(HHSRS Cat 2) Urgent or Routine** – depending on the seriousness of each case, the response will either be categorised as:
 - Urgent, in which case it will be attended to within 6 working days
 - Routine, whereby repairs will be attended within 10 working days.

Type	Action	Timeframe	Inspection report	Remedial work
(HHSRS) Category 1 – Emergency Hazard				
Hazard is deemed to pose the most severe risk to the health and safety of tenants Example: <ul style="list-style-type: none"> • Damp and mould growth • Mould spores • Severe dampness • Dust mites 	Arrange an inspection and undertake emergency repairs, and an urgent mould clean and treatment if required	24 hours	3 Working days	5 Working days
HHSRS Category 2 – Urgent or Routine				
Hazard is less severe damp and mould present but can still have a negative effect on the health and safety of tenants	Arrange an inspection and follow up action	• Urgent – 6 working days	3 working days	5 working days
		• Routine - repairs attended within 10 working days	3 working days	

We are committed to responding to damp and mould issues with urgency, care, and transparency. When a case is reported, we will:

- **Prioritise vulnerable residents**
We will assess whether any household members are vulnerable and prioritise their case accordingly.
- **Provide inspection reports**
Tenants will receive a copy of the inspection report within 3 working days of the visit.
- **Raise remedial repairs promptly**
Repairs will be raised within 5 working days of the inspection. Where immediate resolution is not possible, works will be completed within 12 weeks at the latest.
- **Offer tailored support**
We will keep tenants regularly updated with clear timeframes, a schedule of works, and support tailored to the household's specific needs.
- **Monitor severe cases**
In serious cases, we may install humidity sensors after repairs to ensure the issue has been fully resolved.
- **Tackle the root cause**
We will address underlying issues such as leaks, poor insulation, and inadequate ventilation, not just the visible symptoms.
- **Provide temporary accommodation (if necessary)**
In extreme cases, and only as a last resort, we may offer temporary accommodation if the home cannot be made safe.
- **Enforce access where required**
If we are unable to access the affected property, or neighbouring properties contributing to the issue, we may take steps to enforce access for inspection or repairs.
- **Conduct follow-up inspections**
After repairs, we will carry out follow-up inspections by our damp and mould surveyors, or external specialist contractors.
- **Seek tenant feedback**
We will follow up with a satisfaction survey and provide clear contact details for reporting any further issues.
- **Work collaboratively**
Where additional support is needed, we will liaise with internal colleagues and external agencies to ensure tenants receive appropriate help.

14. Case management

- 14.1 Where there are significant issues or complexities in managing resolutions, for example, complex repairs which may take some time to resolve, vulnerable households, fuel poverty or cases of overcrowding, a case will be registered as a complex case and monitored by a panel of Officers to ensure that the issues are managed through to resolution.
- 14.2 A complex case panel operates weekly or as and when required to record cases, actions required and decision making to support successful outcomes. The panel

is comprised of the Repairs team, the Compliance team, and the Tenancy Services Team.

Case management decisions may include the following:

- Initiating a temporary decant property
 - Approval for funding to support
 - Agreement to apply management discretion for a direct let
 - Seeking support from other agencies
- 14.3 Each case is discussed on its own merit and may involve referral or case conference with other external agencies and internal partner departments.

15. Performance Monitoring

- 15.1 Damp and mould cases will be monitored on an ongoing basis through a real time dashboard. We will monitor our performance through key performance indicators on the total numbers of damp and mould cases, status and how long they have been open, these are recorded and reported to the Croydon Compliance Steering Group monthly.
- 15.2 Additionally, we will monitor, reflect, and learn from regular case reviews and report on the findings of these reviews at the Croydon Compliance Steering Group.

16. Record keeping

- 16.1 Records of every inspection, complete with photographs will be kept on our files for a minimum period of six years, leasehold limitation period 12 years.
- 16.2 We will keep accurate and up to date records of all our agreed actions, repair work and communication on our case management system.

17. Equalities Statement

- 17.1. The Council is committed to promoting fair and equal access to services and equal opportunities in employment, the procurement of goods and as a community leader. The Council's policies, procedures and day to day practices have been established to promote an environment which is free from unlawful and unfair discrimination, while valuing the diversity of all people.
- 17.2. Discrimination on the grounds of race, nationality, ethnic origin, religion or belief, gender, marital status, sexuality, disability, and age is not acceptable: the Council will take action to ensure none of the residents using the Council's premises or services receive less favourable treatment or are disadvantaged by requirements or conditions that cannot be justified. The Council will tackle inequality, treat all people with dignity and respect and continue to work to improve services for all service users.
- 17.3. The legal framework for the Council's approach is provided by the Equality Act 2010 and specifically by the Public Sector Equality Duty, under which a public authority must work consciously to eliminate discrimination, harassment, and victimisation, and to advance equality of opportunity and foster good relations between people with differing characteristics.

- 17.4. Further detail on the Duty, and the Council's approach to fulfilling its requirements, can be found on our website: [Equality and diversity | Croydon Council](#)

18. Appeals and complaints

- 18.1 Should there be a complaint from a tenant concerning, damp and mould, this will be dealt with via the [Council's Corporate Complaints Policy](#).

19. GDPR and Data Protection Act 2018

- 19.1. Housing Management recognises the commitment to ensure that all data is:

- Processed lawfully, fairly, and in a transparent manner.
- Collected for a specific and legitimate purpose and not used for anything other than this stated purpose, or as provided for in our privacy and fair processing notices.
- Relevant and limited to whatever the requirements are for which the data is processed.
- Accurate, and where necessary, kept up to date. Any identified inaccuracies will be amended or removed without delay.
- Stored for as long as required, as specified within Housing Management's Records Retention Policy.
- Secured with appropriate solutions, which protect the data against unauthorised or unlawful processing and accidental loss, destruction, or damage.

- 19.2. Further information about Croydon Council's commitment to the General Data Protection Regulations GDPR can be found on Croydon Council's website:

[General Data Protection Regulation \(GDPR\) guidance | Croydon Council](#)

20. Roles and Responsibilities

20.1. Director of Housing – Asset and Property Services

The Director of Assets and Property Services will have the overall responsibility for the implementation of the Damp and Mould policy.

20.2. Head of Responsive Repairs

The Head of Responsive Repairs will develop, implement, and monitor the effective management of damp and mould and responsive repairs, including appropriate management of repairs contracts and service level agreements with partnering contractors, to ensure Croydon Council delivers an efficient and value-for-money service, by exceeding key performance indicators (KPI's) and financial targets. This will be achieved by ensuring repairs are delivered on time and that our stock is maintained to the highest possible standard to meet our tenant's needs.

The Heads of Responsive Repairs will ensure the services comply with all property-related health and safety legislation and regulations and have an up-to-date knowledge of Damp and Mould Policy at a national and local level, to inform Croydon Council of any changes. The Damp and Mould policy and associated

procedures are embedded within the operational delivery of responsive repairs, and all staff are aware of their responsibilities and are adequately trained to carry them out

20.3. Council staff and Contractors

Will follow the Damp and Mould Policy and related Policies, the associated rules, and procedures, and have an awareness of property-related legislation and regulations to ensure the operational delivery is fair and consistently delivered across our services. Staff and contractors are aware of their roles and responsibilities and regularly carry out mandatory and personal development training offered to them.

21. Consultation

- 21.1. Stakeholders with responsibility and operational knowledge of damp and mould, have been consulted during the development of this policy.
- 21.2. Residents have also been engaged and consulted in the development and review of the Damp and Mould Policy.

22. Monitoring and Review

- 22.1. This policy will be reviewed every 3 years, or sooner if required by statutory, regulatory, best practice, emerging developments, or circumstances arising from reviews of other Council-wide policies.
- 22.2. Internal audit of our damp and mould processes will be undertaken by the Council's Internal Auditors.

23. Document Control

- 23.1. This is a controlled document and should not be changed unless by authorisation of the policy owner.

Monitoring	
Approved Date:	15 th of September 2025
Next Review Date:	September 2028
Effective date:	1 st of October 2025
Consultation Review	
Stakeholders review:	July 2025
Legal review date:	3 rd September 2025
Residents reading group:	29 th August 2025
Policy owner:	Director of Asset and Repairs
Ratified by:	By Housing DMT on 15 th of September 2025
Equality impact assessment:	The impact of this policy will be measured as it is implemented and used as part of a scheduled 1-year implementation compliance review.

Version History		
Version Number	Summary of change	Author and Approver
1.0	New Policy	Developed with Housing subject matter experts and the Residents Read Group
1.1	Compliance review to incorporate Awaab's Law legislation	Approved by Head of Responsive Repairs