



# Damp, Mould & Condensation Policy

## 1. Introduction

This policy details L&G's approach to protecting you and our homes from problems caused by issues of damp, mould and condensation.

We understand the impact that these problems can cause in terms of your health and your enjoyment of your property. We want to minimise distress caused by this.

Our policy takes into consideration Awaab's Law and all other legislation that govern our management of occurrences of damp, mould and condensation:

- Housing Act 1985
- Homes (Fitness for Human habitation) Act 2018
- Landlord and Tenant Act 1985 Section 11 - Repairs and Maintenance
- Housing Act 2004 - Housing Health and Safety Rating
- Decent Homes Standard
- The Building Act 1984 and 2000
- Building Regulations 2010
- Health & Safety at Work Act 1974
- Environment Act 2021
- Social Housing Regulation Act 2023 (Awaab's Law)

(This list is non exhaustive, and all applicable legislation will be consulted before any review of this policy).

## 2. Definitions

In this policy we use several terms which we have defined below:

Term	Definition
<b>L&amp;G</b>	Legal & General Affordable Homes
<b>L&amp;G RPs</b>	Registered Providers
<b>Aftercare Team</b>	3 <sup>rd</sup> party supplier(s) providing defect management aftercare service
<b>MP</b>	Management Provider
<b>SPQM/PQM</b>	Senior Project Quality Manager/ Project Quality Manager
<b>Defects Liability Period (DLP)</b>	Usually a 12-month period during which a developer deals with any defects (issues/failings) within a property.
<b>Damp</b>	<p>Damp refers to unwanted moisture from various sources that can cause issues including structural damage, health problems, and reduced energy efficiency. The common types of damp are:</p> <p><b>Rising Damp</b> – Caused by ground moisture traveling up to floors and walls through the brickwork. It leads to damp patches on the lower parts of walls.</p> <p><b>Penetrating Damp</b> – This is where water leaks through roofs or walls due to defects in the structure. This leads to damp patches on walls or ceilings.</p> <p><b>Condensation</b> – From moisture in the air settling on cold surfaces such as walls and windows. It is often seen where there is a lack of ventilation and can lead to mould growth.</p> <p><b>Damp from Leaks</b> – Caused by leaks to plumbing which can lead to damp patches.</p>

<b>Mould</b>	Mould is the growth of fungi where there are high moisture levels. It can be various colours, including black, green, white or brown and is slimy or fuzzy in texture. It can cause health problems, and it is important it is removed promptly.
<b>Damp and Mould Related Health Conditions</b>	<p>Damp and Mould in homes can cause several health problems, including but not limited to:</p> <ul style="list-style-type: none"> <li>- Asthma</li> <li>- Allergic Rhinitis</li> <li>- Hypersensitivity Pneumonitis</li> <li>- Eczema</li> <li>- Respiratory Infection</li> <li>- Eye and throat irritation</li> <li>- Mental Health concerns</li> </ul> <p>It can also worsen existing problems. These include Asthma, Eczema and Respiratory Illnesses.</p>
<b>Housing Health and Safety Rating System (HHSRS) Vulnerable Groups</b>	<p>Vulnerability as defined by HHSRS is the increased sensitivity of individuals to harm from housing related hazards due to age or health. Vulnerable groups are:</p> <ul style="list-style-type: none"> <li>- Children</li> <li>- Elderly</li> <li>- People with pre-existing health conditions</li> </ul>
<b>Awaab's Law</b>	<p>Under Awaab's Law, social landlords must respond to reported hazards based on a customer's situation and within strict timeframes. Emergency hazards must be checked and made safe within 24 hours, with a written summary provided in three working days. Significant non-emergency hazards must be inspected within 10 working days, with repairs starting within five days of the inspection or within 12 weeks at the latest. The law is designed to improve safety, accountability, and trust in social housing.</p>

### 3. Scope

We have various types of tenures including social and affordable rent, and shared ownership. Your tenancy agreement or lease sets out the services we will provide.

This policy refers all homes within the Defect Liability Period or warranty period. Thereafter it refers to rental properties only (If a latent defect is identified L&G will also investigate and work with developers to resolve outside of Defect Liability Period/warranty).

### 4. Aims & Objectives

We aim to provide safe and quality homes that are free of damp and mould. We recognise the importance of effective management if damp and mould is identified in your home.

This policy sets out our commitment to you and the approach we will take in dealing with damp and mould in your home and any communal areas if this applies. This includes prevention, diagnosis, treatment and resolution.

We aim to:

Be Proactive:

- Provide well-built and well-maintained homes that are safe and comfortable to live in.
- Reduce the risk of damp and mould in the design and construction of our homes.
- Use available technology to help with the diagnosis and treatment of damp, mould and condensation.
- Use data to help predict trends to enable proactive action to be taken to minimise the impact of damp, mould and condensation issues.

**Provide You with Relevant Information:**

- Provide advice and guidance to you on how you can prevent or resolve damp and mould in your home. We will provide this in various formats. Where required, we will provide you with more tailored advice that meets your individual needs.
- Use information you share about your needs or vulnerabilities to manage your case effectively..
- Capture feedback from customer surveys and other information. Proactively identify and respond to cases where there is a possibility of damp, mould and condensation occurring.

**Understanding the Condition of the Homes We Own:**

- Understand which type of homes are more likely to experience damp, mould or condensation issues.

**Effective Case Management and Resolution:**

- Use an efficient case management system where cases of damp, mould and condensation are identified and responded to swiftly and resolved effectively.
- Review our complaints policy regularly to ensure it continues to meet the Housing Ombudsman guidelines. We will put in place learnings from complaint outcomes for improvements.
- Ensure a thorough investigation into identified cases of damp and mould. Any identified actions will be completed quickly.

**To support this we will make sure:**

- Our staff are trained on damp, mould and condensation appropriate to their job role.
- Our staff understand the importance of damp and mould in relation to providing you with a safe home
- Our staff and partners act in line with the policy to prevent, diagnose, treat and manage cases of damp and mould effectively.

## 5. Our Approach

In line with the regulatory and legislative requirements, we will:

Action	Timescale
<b>Investigate all potential hazards (e.g. damp &amp; mould)</b>	Within 10 working days
<b>Provide a summary of findings to the customer</b>	Within 3 working days of the investigation concluding
<b>Act on significant health &amp; safety hazards</b>	Within 5 working days of the summary being sent.
<b>Action any emergency health &amp; safety hazards</b>	Within 24 hours
<b>Offer suitable alternative accommodation if a property cannot be made safe</b>	As soon as reasonably practical

We will also:

- Ensure that if you are identified as being vulnerable, reasonable adjustments are made to the service we offer, minimising any further risk or impact.
- Prioritise your health. Where there is an immediate risk to health make sure this is actioned within 24 hours or you are temporarily rehoused until the risk is removed.
- Effectively manage any cases reported to us, either via the aftercare team if the property is still in Defect Liability Period or via our network of Management Providers.

- Regularly communicate with you throughout the process to make sure you know what the status of repairs is at your property. We know that sometimes, the works required may be intrusive and make take a long time to carry out. We are committed to ensuring that you are kept informed throughout the process at regular intervals as agreed.
- Where you have been rehoused for a temporary period of 4 weeks, carry out a review to determine if permanent rehousing is necessary. This will be in line with our decant policy,
- Monitor for a reasonable period after the works have been completed (3 monthly intervals for up to 1 year). This is to ensure the works to your home have been successful and the issues do not return.
- If necessary, any case that does not meet the prescribed timescales will be escalated to our Senior Management team. It will be discussed with the MP and a resolution action plan agreed.
- Manage any complaint made about the management of damp, mould and condensation in line with our complaints policy. Ensuring compliance with the Housing Ombudsman's Code of Practice.
- Commit to the continual use of customer engagement and feedback through various forms (E.G. Customer Voice Panel, Complaints Learnings, Transactional Surveys). Ensuring that the service provided is constantly improved and enhanced.
- Treat all customers and staff with fairness and respect. We value diversity and work to promote equality and tackle unlawful discrimination. We commit to helping customers to access information about their homes and services in a way that suits individual needs.

## 6. Monitoring

We monitor damp and mould cases through the Landlord Compliance Assurance Framework and provide updates to our Risk Committee and Boards. These will include:

Management Information (MI)	Frequency
Total number of <b>new</b> damp/mould related cases <b>reported</b> in month.	Quarterly
Total number of damp/mould related cases <b>open</b> .	Quarterly
Total number of damp/mould related cases completed/cases <b>closed</b> .	Quarterly
Percentage of emergency damp and mould related cases <b>visited</b> within target timescale of 24 hours	Quarterly
Percentage of all other damp and mould related cases <b>completed</b> within target timescale	Quarterly
Average number of <b>days</b> to complete damp/mould related cases	Quarterly

## 7. Entities

Our policy will apply to the following entities:

- Legal & General Affordable Homes Limited
- Legal & General Affordable Homes (AR) LLP
- Legal & General Affordable Homes (Capital) Limited
- Legal & General Affordable Homes (Development 3) Limited
- Legal & General Affordable Homes (Operations) Limited
- Legal & General Affordable Homes (Investment 1) Limited
- Legal & General Affordable Homes (Investment 2) Limited
- Legal & General Affordable Homes (Investment 3) Limited
- Legal & General Affordable Homes (Development 4) Limited

## 8. Policy Review

This policy will be subject to a review every two years or more frequently if required by legislative and/or regulatory changes.

Accountable Director	Karen Heaney
Approval Date	September 2025
Review Date	September 2027 (or earlier if regulatory or legislative changes require)

## 9. Record of Amendments

Date of Issue	Issue Number	Revised Pages	Details of Revision
February 2025	2	All	Formatting Added date and version control
		P9	Added Equality and Diversity section Added Record of Amendments
August 2025	3	All	Formatting, font, spacing, sizes
		P3	Removed entities
		P4	Added definitions of Damp, Mould, Health Conditions, HHSRS and Awaab's Law
		P4	Added table of roles and responsibilities
		P5	Added Social Housing Regulation Act 2023 (Awaab's Law)
		P5	Changed title of section 3
		All	Updates to content and grammar
		P9	Removed copy and included a table summarising actions and timescales.
		P10	Moved entities to end of policy