

<b>Policy name:</b> <b>Healthy Homes Policy</b>	
<b>Section:</b>	Executive Team
<b>Exec responsible:</b>	Chief Executive
<b>Review by:</b>	H&S Committee
<b>Tenant review:</b>	Yes
<b>Authority to amend:</b>	Chief Executive / Head of Property Services
<b>Frequency of review:</b>	Every 2 years or exceptional event
<b>Last review:</b>	Nov 2025
<b>Next review:</b>	Nov 2028
<b>Responsibility for delivery:</b>	All Staff
<b>Strategy:</b>	Health and Safety. Asset Management
<b>Associated risk ID:</b>	<ul style="list-style-type: none"> <li>• R1 Ineffective oversight and control by the board and executive</li> <li>• R2 Failure to meet legal and regulatory requirements</li> <li>• R4 Loss of key stakeholder support and reputation</li> <li>• R8 Inadequate and/ or ineffective customer service support and engagement</li> <li>• R9 Health and safety failure or neglect</li> <li>• R10 Poor stock condition adversely impacts customer satisfaction</li> </ul>
<b>Health &amp; safety:</b>	Forms part of Cornerstone's Health and Safety Strategy and policies
<b>Equality &amp; diversity:</b>	Considered while drafting this policy
<b>Associated costs and value for money:</b>	Resident Engagement Panel and ARC
<b>Associated documents:</b>	Health and Safety policy Employee handbook Minimum letting standard Tenancy agreements

<b>VERSION CONTROL</b>			
<b>Version number:</b>	<b>Sections amended:</b>	<b>Date of update:</b>	<b>Approved by:</b>
1.0	First issue	Nov 2022	CE
2.0	Full review to include Awabbs Law	Oct 25	CE

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## 1. INTRODUCTION

1.1 This strategy aims to assist in the delivery of a damp and mould service that will be able to:

- Ensure that we treat tenants reporting damp and mould with respect and empathy and that each case is treated in a fair and consistent way.
- Comply with the findings of Housing Ombudsman Spotlight report on damp and mould as far as reasonably practicable.
- Take a proactive approach to managing damp and mould rather than being reactive.
- Comply with statutory requirements and good practice.
- Provide and maintain dry, warm and healthy homes for our tenants.
- Work in partnership with tenants to resolve issues of damp and mould in their home. This will include advising them on ways to reduce condensation and excess moisture within the home environment.
- Embrace the use of technology and intelligent data collection methods to provide feedback and advice to customers and inform maintenance works that may be required. i.e. use data loggers, provide hygrometers, use thermal imaging etc.
- Make sure the fabric of our homes are protected from deterioration and damage resulting from damp and mould.
- Complete effective responsive repairs in a timely manner to minimise damage to the structure, fixtures and fittings of the property.

- Know our stock and the type of properties and components that are likely to suffer from damp and mould.
- Plan resources to respond to higher demand. For example, during the winter months.
- Increase our monitoring of damp, condensation and mould cases.

## 1.2 Scope of Strategy

1.3 The key objectives of this Policy are to comply with relevant legislation (specifically the Landlord and Tenant Act, 1985, Housing Health and Safety Awaab's Law 2024, Rating System within the Housing Act 2004 and Decent Homes Guidance).

1.4 We have a moral and legal duty to ensure that we:

- provide good quality homes, with reference to Section 5 of the Governments Decent Homes Guidance and the standards set by the Regulator for Social Housing (the Regulator)
- have an efficient and effective repairs and maintenance service
- have a clear and reasoned approach to planned maintenance and repairs to residents' homes and communal areas that also takes account of future sustainability
- establish and maintain good working relationships with residents that are based on trust and that take into account individual needs and financial factors
- establish reliable partnerships with other organisation's to ensure that any services provided by them on our behalf are effective and good quality
- ensure that we achieve ongoing compliance with all applicable legislation
- develop effective complaints processes where our performance falls below the agreed standard, or the resident's expectation of what we should do. This will give residents the opportunity to have their voice heard.

## 2. DEFINITION OF, AND RESPONSIBILITY FOR DAMP, MOULD AND CONDENSATION

2.1 There are three main categories of damp:

2.2 **Penetrating damp:** This occurs if water (rainwater or otherwise) is coming in through a wall or roof, (for example under a loose roof tile) or through cracks. It can be identified by:

- Discolouration of internal walls or ceilings.
- The presence of tidemarks or salt deposits.
- Blown or blistered plaster.
- Rusted nails in skirting boards and floor timbers.

2.3 Random damp patches to walls and ceilings (at any height) may appear and severe mould on internal walls and window frames may be present.

2.4 **Rising damp:** This is extremely rare and, on most occasions, misdiagnosed from the effects of other sources of dampness. It is believed to occur where there is a problem with the damp proof course (DPC). Rising damp results in bricks becoming porous and means water will flow up from the ground level and be carried up through the brickwork by capillary action. This will transfer moisture from wet bricks to dry ones. Like penetrating damp, rising damp usually leaves a tide mark.

2.5 **Condensation damp:** Condensation occurs when moisture held in warm air comes into contact with a cold surface and then condenses producing water droplets. This can take two main forms:

- Surface condensation arising when the inner surface of the structure is cooler than the room air.
- Condensation inside the structure (interstitial) where vapor pressure forces water vapor through porous materials (e.g. walls), which then condenses when it reaches colder conditions within the structure.

2.6 The conditions that can increase the risk of condensation are:

- Inadequate ventilation e.g. natural opening windows and trickle / background vents and mechanical extraction in bathrooms and kitchens.
- Inadequate heating g. undersized boilers and radiators, draught stripping.
- Inadequate thermal insulation e.g. Missing or defective wall and loft insulation.
- High humidity e.g. presence of rising and penetrating damp.
- Poor building design and construction – specific cold areas (bridging) which are integral with the building construction.

2.7 Conditions that can lead to condensation are:

- Poor ventilation – not opening windows, blocking up vents, not turning on extract fans, not allowing air to circulate around furniture.

- Poor heating – not heating the house which can be a result of fuel poverty.
- Defective insulation –dislodged insulation in lofts.
- High humidity - not covering pans when cooking and drying laundry inside the house can contribute to this.
- Overcrowding.

2.8 Mould is a natural organic compound that develops in damp conditions and will only grow on damp surfaces. This is often noticeable and present in situations where condensation damp is present.

2.9 Condensation usually happens during cold weather and appears on cold surfaces and places where there is little movement of air. For example, in corners of rooms, on or near windows, in or behind furniture. If left untreated, mould will begin to grow.

### **3. LEGAL & REGULATORY EXPECTATIONS**

Cornerstone will comply with relevant legislation and regulation, including:

- Housing Act 1985
- Homes (Fit for Human Habitation) Act 2018
- Landlord and Tenant Act Section 11 – Repairs and Maintenance
- Housing Act 2004 – Housing Health and Safety Rating
- Decent Homes Standard
- Awaabs Law

### **4. RELATED POLICIES AND PROCEDURES**

- Equality and Diversity Policy
- Tenancy Agreement
- Repairs and Planned Maintenance Policies

### **5. CUSTOMER VOICE**

5.1 Cornerstone values what our customers think, and we welcome feedback on how we perform. Damp and mould can be such an emotive subject for us and our tenants that we want to work together to find ways in which we can improve and be proactive in our approach to managing such cases and ultimately preventing them to begin with.

5.2 Cornerstone aims to work with customers in the following ways:

- Consultation on policies and procedures through our Resident Engagement Panel
- Creation of a damp & mould task group through our Resident Engagement Panel
- Include our customers in any training opportunities to promote knowledge and awareness on the subject
- Use our customer data to enable early intervention where we believe issues may arise
- Complete customer surveys and review previous cases and complaints with the Resident Engagement Panel to ensure learning where possible
- Listen to ideas and incorporate suggestions where possible into our approach
- Provide regular publication and information through our newsletters
- Provide a customer support fund for customers who meet the access criteria for this

## **6. SERVICE STANDARDS – OUR PLEDGE**

6.1 Cornerstone pledges to:

- Triage all calls and investigate Cat1 Hazards within 24 hours.
- Investigate all Cat 2 hazards within 10 days.
- Deal with emergency work such as leaks within 24 hours a P1 (Priority 1).
- Deal with Routine works such as making good or decorating following damage within 20 working days called a P20

6.2 We will investigate to determine the cause of damp and condensation and carry out remedial repairs and actions in accordance with the tenancy agreement and repairs standard.

6.3 We will promote and provide general advice and guidance on how to manage damp and condensation. All residents reporting mould or damp will receive a copy of our latest guidance.

6.4 We will ensure that all relevant front-line staff have training and are aware of and understand the delivery of the service that will meet the aims of this policy.

6.5 When we are satisfied that, in partnership with the tenant, all reasonable efforts in managing condensation damp have been carried out and this has not been successful, we will visit the property and investigate the matter further.

6.6 Embrace the use of technology and intelligent data collection methods to provide feedback and advice to customers and inform maintenance works that may be required. i.e. use data loggers, provide hygrometers, use thermal imaging, use of healthy home app etc.

6.7 We will diagnose the cause of damp correctly and deliver effective solutions based on the ethos of dealing with the cause of the damp not just the symptom and wherever possible “fixing first time”.

6.8 We will inform the tenant of the findings of the investigations following a house visit. This will include identifying the possible causes of damp, recommending effective solutions and all necessary remedial works / actions / enhancements and the estimated timescales to complete the works /measures. This will be communicated to the tenant keeping them up to date with their enquiry through the process from inception to completion.

6.9 Cornerstone will respond to a report of damp and condensation and complete any remedial works/measures within a reasonable timescale in accordance with the processes and procedures. This will be dependent on the severity and urgency of the problem and on the complexity of the solution of the remedial works/actions required.

6.10 Cornerstone will undertake reasonable improvement works required to assist in the management and control of condensation damp, for example installation of mechanical extract fans, fresh air vents, repairing existing insulation, etc.

6.11 Remedial works will only be carried out where it is reasonable and practical to do so. Cornerstone will have regard to the constraints of the existing building design and structure and will take a pragmatic approach in finding appropriate solutions.

6.12 Cornerstone will make reasonable attempts to access the property to inspect and carry out the works and work in line with our no access Policy and Procedure.

6.13 Cornerstone will not be able to control condensation damp where it is unreasonable or impractical to do so or if any remedial action would be ineffective. For Example - Poor construction / design (not meeting current construction and living standards)

Non habitable rooms / For example:

- Out –buildings / sheds that have been converted, including linking buildings between the house and an outbuilding and other add-on structures.
- Unheated / uninsulated semi external storerooms, garages or stores.

6.14 Where Internal conditions within a home for example, overcrowding and excessive hoarding of personal belongs are having an effect on health and wellbeing of the occupants or are preventing inspections or remedial works being carried out, Cornerstone will provide support and assistance to review the tenant's options. This may include help from partnering agencies/ charities or in extreme cases moving to more appropriate alternative suitable accommodation. Or supporting such a move if this is not possible within Cornerstone's stock. Effective remedial action will not be possible in these instances until the situation(s) has been resolved. If the situation continues, we should consider removing the hoarded material and recharging the customer especially if this causes access or means of escape issues. We should consider asking the Fire brigade to assess for us. All efforts to sign post or take a multi-agency approach must be considered.

It is essential that this is fully recorded on CRM with photographs

6.15 If it is unsafe for the occupants to remain in the property while the works are carried out, alternative accommodation arrangements will be made. This may be on a day by-day basis or a temporary decant to an alternative property. The tenant will be supported through this process to find suitable accommodation.

## **7. APPEALS**

7.1 Any customer who is not satisfied with our approach in assessing and managing their damp and mould concerns can make a formal complaint.

7.2 If the customer is dissatisfied with actions and decisions made under this policy, it will be dealt with under our Customer Complaints Policy.

## **8. PROCESS FOR DEALING WITH REPORTS OF DAMP**

8.1 When a customer contacts us in relation to a Damp and Mould issue we will:

- Triage in line with Awaab's law.
- Assess the hazard and respond in line with Awaab's law timescales.
- Record on the CRM hazards module
- Emergency repairs must be investigated and carried out within 24 hours if they pose a significant health risk to a vulnerable person.

- All cases that are not triaged as an emergency must be investigated within 10 days

Provide a written report of findings within 3 working days for the customer

- Fix the problem if it is our responsibility and to advise the tenants of how to resolve the issue if it is a lifestyle issue and not a problem with the building
- Carry out a full property survey which reviews things like heating, pipes, rainwater goods, damp proof course and loft insulation where the problem is not as easy to identify
- Do a full property survey, including an inspection of cavity wall insulation, thermal imaging, take damp and humidity measurements and carry out remote monitoring using sensors where required

8.2 We will evaluate the results of the survey to establish the cause of the problem and advise you of the remedial action we will take, steps you should take and any further work that is required in the future, together with a timeframe for this.

## **9. PRE-ACTION PROTOCOL FOR HOUSING CONDITION CLAIMS**

- 9.1 There will always be some damp and mould cases that are more difficult to diagnose and/or repair and, therefore, longer to rectify. It is important that these types of cases are handled with particular care to ensure they are resolved effectively, maintain the relationship between the resident and the landlord and reduce the risk of the resident feeling the need to resort to a disrepair claim.
- 9.2 Cornerstone will ensure that we have strategies in place to manage these types of cases with an emphasis on ensuring that the resident is kept informed, feels that we are taking the issue seriously and that the matter is progressing. This is particularly the case where it is going to take longer than usual for works to commence at the resident's home.
- 9.3 Cornerstone provide a single point of contact and a timeline of work and/or to providing updates to residents at set intervals. This includes when the matter has not progressed for a period of time to ensure residents are kept informed and can be assured that they have not been forgotten.
- 9.4 If Cornerstone receives correspondence initiating the protocol, it is important that we do not disengage from any open complaint or the repair issue itself. Commencing the protocol does not constitute legal proceedings and a complaint can be considered at any stage of the protocol.

9.5 Cornerstone will continue to seek to repair its property even if a dis-repair claim or pre-action protocol is made. This will ensure that the customer is protected from any delays in proceedings or legal process or whilst parties agree resolution. This may also require Cornerstone to take action to gain access to its property to carry out any repairs we feel are necessary.

9.6 The Ombudsman's view is that a matter does not become 'legal' until proceedings have been issued. Therefore, Cornerstone will be clear with our residents on how we are handling correspondence – whether under the complaints process, the protocol or both – and clearly communicate to the resident when a complaint has exhausted its process. Cornerstone will direct residents to the Ombudsman for a free, independent and impartial assessment of the case once other avenues are exhausted.

## **10. ESTABLISHING A LEARNING CULTURE AROUND COMPLAINTS**

10.1 Complaints can help to identify trends and root causes to prevent future issues. With the right response, they can be a strategic resource providing a variety of perspectives on how well Cornerstone's aims are being achieved from the point of view of our residents.

10.2 Complaints concerning damp and mould provide necessary learning for Cornerstone and our staff, which may also be relevant to other areas of our operations. Complaints data will allow us to identify themes, trends and learning opportunities. This will enable Cornerstone to be proactive rather than reactive. We also aim to share learning from complaints with the wider organisation and with our residents, celebrating when things have gone well, or when positive changes have been made because of complaints or other comments.

10.3 Cornerstone will ensure that we treat residents reporting damp and mould with respect and empathy. The distress and inconvenience experienced by residents in this area is some of the most profound, and this needs to be reflected in the tone and approach of the complaint handling.

## **11. TRAINING**

11.1 We will ensure that all of our staff and contractors have training to raise awareness and create a good understanding of this policy.

11.2 We will ensure that all of our surveyors and other relevant Cornerstone staff (Trades staff, Housing & Customer Services). This will include raising awareness of and creating a good understanding of damp and mould issues, related issues (i.e. health), causes and measures to combat these.

## 12. TURNING INSIGHT INTO ACTION

12.1 As well as addressing reports of dampness, mould and condensation effectively, taking a proactive approach will also be key to success. Such an approach is made increasingly possible through the insight that can be gained from the extensive repairs and investment history we have for our properties and from the data that can be collected on the environment in homes using sensor technology. Where applicable we will deploy analysis and sensor technology to build understanding and to inform action including campaigns, staff resource deployment and property investment.

## Appendix 1. Cornerstone Process for dealing with damp and mould

How to Manage a Report of Damp or Mould and Condensation

How to Manage a Report of Damp, Mould, or Condensation

### *First Contact*

- **Initial Report:** Received by Customer Service / Scheduling Team / Housing Officer.
- **Triage:** Determine if the issue is an **Emergency Hazard (Category 1)** or a **Significant Hazard (Category 2)** under Awaab's Law.
- **Record Vulnerabilities:** Note any health conditions, age, or other vulnerabilities of residents in CRM Dynamics.
- **Register Hazard:** Log in CRM Dynamics.
  - If Emergency Hazard, escalate to Scheduling Team immediately.
  - If no active case exists and the issue is a repeat instance, raise a **new case**.

### *Legal Timeframes (Awaab's Law)*

- **Emergency Hazard (Category 1)** (e.g. severe mould, electrical risk, respiratory complaints):
  - Investigate and make safe within **24 hours**.
  - If not possible, offer **suitable temporary accommodation immediately**.
  - Provide **written findings within 3 working days** of investigation.
  - Begin any further safety work within **5 working days** of investigation conclusion.
  - Complete all works within **12 weeks**, unless specialist works are required.
- **Significant Hazard (Category 2)** (e.g. damp/mould with health risk but not immediately life-threatening):
  - Investigate within **10 working days**.
  - Provide **written findings within 3 working days** of investigation.
  - Begin repairs within **5 working days** of confirming the hazard.
  - Complete works within **12 weeks**, unless specialist works are required.

### *Additional Actions*

- **Tailored Advice:** Customer Service Advisor to offer condensation reduction tips and energy-saving guidance.
- **Non-Lifestyle Condensation:** If not caused by lifestyle, escalate to Property Services for full survey.
- **Surveyor Actions:**
  - Conduct full property survey using iAuditor.
  - Leave or arrange monitoring/remedial products (e.g. hygrometers, thermometers, mini dehumidifiers, mould sprays).
  - Consider contacting Housing to issue support such as heating vouchers if needed.
  - Raise job for antifungal washdown if required.

- Save survey and updates to CRM Dynamics.
- **Follow-Up:**
  - Survey to be issued to resident(s) after **4 weeks** to assess effectiveness.
  - If unresolved or hazard has returned, raise a **new case** in CRM Dynamics.
- **Training Compliance:**
  - All staff involved in damp and mould cases must complete internal training modules.
  - Staff should be able to identify early signs of damp and mould and understand escalation procedures.
  - Training includes guidance on sensitive communication with residents and documentation standards.

#### Repeat Contact

- **Ongoing Case:**
  - Refer to Scheduling Team for follow-up.
- **Closed Case (within 6–12 months):**
  - Raise a **new case in CRM Dynamics**.
  - Schedule for Surveyor to attend and inspect.
  - Surveyor to determine if issues have worsened or new areas are affected.
  - Escalate to Property Services Manager if necessary.
- **Escalation Requests:**
  - If a customer identifies a reoccurrence or new issues, assess and raise a new case in CRM Dynamics.
  - Collaborate with Property Services to determine if a follow-up visit or technical inspection is required.
- **Complaint Handling:**
  - If dissatisfaction remains, record and progress in line with complaints policy.

#### Defective Plumbing

- **Emergency Leak:**
  - Response within **24 hours**.
- **Non-Emergency:**
  - Appointment within **20 days**.
- **Follow-On Works:**
  - Technical inspection arranged if further damage is identified (e.g. water staining, ceiling damage).

#### Penetrating & Rising Damp

- **Initial Assessment:**
  - Categorized as **Routine Repair**.
- **Inspection:**
  - Appointment arranged for technical inspector to diagnose.
- **Routine Repairs:**

- Completed within **20 working days** where possible.
- **Complex Repairs:**
  - May be grouped into planned programmes or handled by specialist contractors.

#### Documentation and Oversight

- All actions, communications, and decisions must be documented in **CRM Dynamics**.
- Photographic evidence of affected areas should be captured during inspections.
- Managers must review unresolved cases monthly and ensure escalation protocols are followed.
- Internal audits will be conducted quarterly to assess compliance with Awaab's Law and internal procedures.