

Damp and Mould Policy

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This Damp and Mould Policy cover all properties owned and managed by Torus including domestic rented accommodation.		
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1. INTRODUCTION

In response to growing concerns about damp and mould in social housing, particularly following the death of Awaab Ishak in December 2020, there has been increased scrutiny from the government, regulators, and the media. The Housing Ombudsman's Spotlight Report on Damp and Mould (October 2021) set clear expectations for how social landlords should respond to complaints. This marked a shift toward a more proactive and accountable approach, aligning with wider reforms driven by the Social Housing White Paper and the aftermath of the Grenfell tragedy.

Following the coroner's findings in Awaab Ishak's case, which confirmed his death was caused by prolonged exposure to damp and mould in his home, the issue gained national attention. This prompted direct involvement from the Secretary of State for Levelling Up, Housing and Communities, alongside the Regulator of Social Housing and the Housing Ombudsman.

Considering these developments, our Damp and Mould Policy—originally developed following the Ombudsman's 2021 report—was reviewed in December 2022 and further updated to align with upcoming requirements under Awaab's Law. The policy now reflects current best practice across the housing sector and complements our Responsive Repairs and Voids Policies.

2. SCOPE

The purpose of this policy is to ensure all properties owned and managed by Torus, including domestic rented accommodation, are free from damp and mould.

Damp and Mould related health outcomes may affect people regardless of age or current health; older people and children are most at risk. Poor housing conditions result in frequent absence from school for children due to ill health, educational underachievement, and less earning power. Based on GCSE results alone it is calculated that the cost to children living in poor housing conditions amounts to a total of £14.8 billion in lost potential earnings

3. KEY PRINCIPLES

Alongside major physical investment, Torus has adopted a number of strategies as part of our approach to prevent damp & mould:

3.1 Asset Management approach to Void Properties

Torus is aware that to further reduce tenancy turnover and create sustainable tenancies and communities, work to Void (empty) properties to ensure they are comfortable and safe which includes works to mitigate the risk of occurrence of damp and mould rather than a quick assessment of minor void works.

The Voids Team also works closely with the Asset Management Team to identify asset improvements to the empty property, which includes the delivery of the decent homes work and replacement of components like kitchens and bathrooms. Ventilation is a key strategy in mitigating the risk of damp and mould and will be assessed on voids to ensure it is sufficient and in working order. Tenants receive hints and tips leaflets on how they can contribute to good ventilation in their home and keep necessary extraction equipment in working order.

3.2 Data Based approach

A data led priority model has been created which uses a variety of factors to give leading indicators around the number of properties with the potential to be at risk of damp and mould issues. The use of technology is a growing part of how we collect our data, using equipment that will monitor humidity, and temperature enables us to have real time data that allows quick responses to change in how a tenant's home is performing enabling a more proactive approach.

3.3 Complaints

A self-assessment against the Housing Ombudsman's Complaint Handling Code was completed and considered by the Torus (Group) Board at its meeting held on 22 September 2022. This will be revisited on an annual basis along with internal and external audits with a view to strengthening any areas that may be appropriate.

We use complaints and tenant feedback as valuable learning tools to drive continuous improvement and enhance the overall customer experience. Working collaboratively with our involved tenants plays a key role in improving both the quality of that experience and ensuring their safety and wellbeing at home.

3.4 Delivering for Customers

To keep homes free of damp and mould while keeping customers safe.

Torus has:

Trained surveyors and HMS operatives to:

- Spot signs of condensation, damp and mould and understand the causes and remedies of these
- Conduct maintenance to prevent the occurrence of damp and mould
- Understand stock and the archetypes of properties that are likely to suffer from damp and mould.
- Understand the components in our properties which may cause damp.
- Invest in both preventative and reactive measures.
- Plan resources, i.e., to respond to higher demands in winter.
- Make sure that appropriate budget levels are assigned to reduce the causes of damp and mould.
- Provide officers with the correct equipment to assess damp properties and resolve these issues.
- Complying with all statutory and regulatory requirements and with best practice relating to the provision of this service.

3.1 Getting behind the door

It is critical to increase the presence of Torus in neighbourhoods and for colleagues to understand our customers and the challenges they face. Torus uses data models to gain visibility of where the priority properties are and where resources need to be targeted.

Neighbourhood Officers are conducting property inspections and tenancy audits as part of day-to-day tenancy visits. If the officer identifies any concerns of disrepair, mould, damp, or condensation, a referral to the Assets Surveyors will be made. Depending on the severity of the issues identified, the officer will escalate the inspection.

Colleagues in tenancy sustainment and the Torus Foundation accept referrals where there are no leaks, structural issues, or ventilation issues to assist and support the customer and signpost to external agencies. Torus Foundation has a range of dedicated support services for tenants which include financial inclusion, social prescribing, digital inclusion and employment and skills. This wraparound service is tailored to the needs of the tenant and their household members.

The process used for reporting safeguarding (ABC Respond) has been extended to include a separate and distinct category for damp and mould since May 2023 and is a vital process to ensure all colleagues across the group have the facility to report any concerns regarding damp & mould and vulnerabilities.

4. REGULATORY STANDARDS, LEGISLATION AND CODE OF PRACTICE

4.1 Legislative requirements

The implementation of Awaab's Law on 27th October 2025 marks a major milestone in the government's commitment to improving housing safety and living standards across England.

What does Awaab's law say we must do;

- **1. Initial Investigations.** Standard: 10 working days to investigate from becoming aware of "potential hazard". Emergency: 24 hours of emergency hazard (e.g. Severe mould, gas leak, broken boiler, no water, exposed electrics)
- **2. Report.** After the investigation, 3 working days to produce a "written summary" (nature of findings, action proposed if actionable hazard, timescales and contact details).
- **3. Beginning Works.** 5 working days to begin works if significant hazard. Any follow on works after made safe must begin within 12 weeks
- **4. Completing Works.** Within a 'reasonable' period
- **5. Emergencies.** Within 24 hours
- **6. Decants.** If unable to meet timelines for works, decant until initial safety works completed

Factors that need to be considered to determine "Significant risk of harm" are;

- Harmful outcomes – physical or mental health e.g., asthma or social isolation
- Vulnerabilities – age or pre-existing health conditions c.f. older tenants with asthma
- Property factors – location and construction e.g., flood risk and ventilation
- Reported issues – condensation, mould spores, leaks, faulty extraction etc.

Each report of Damp and Mould will be assessed through Active Housing diagnostic script that is used by our customer advisors. The script includes specific questions to assess vulnerabilities and the severity of the Damp and Mould that is being reported. Following the triage script Active Housing will automatically categorize the report into four distinct categories and inform the advisor of what action needs to be taken and what information needs to be given to the tenant at the first point of contact, as detailed below.

Category 1- Is described as the most severe. The mould is dense black or green and could be in multiple rooms or large sizes (i.e., double duvet or covered ceiling). This is an emergency repair, and a fungi wash is to be booked within 24 hours and survey within 10 working days. It is important that the tenant is advised due to their report that it is important they are available within the next 24

hours so we can attend. If the tenant is not available within 24 hours, notes on the order are to be clear regarding the advice given and the reason the tenant is not available within 24 hours. Fungi wash then booked for as soon as the tenant is available and appointment booked. Survey appointments to be agreed and booked with tenants within 10 working days.

Category 2 is described as moderate mould. The mould is less dense and will be concentrated in a smaller specific area. Where there are vulnerabilities, i.e., in a child's bedroom under 14 or health conditions that could be negatively impacted by Damp & Mould the same process will be followed as a Category 1 and an emergency repair will be logged to remove the risk, where the tenant allows. If there are no vulnerabilities, a job will be raised to remove the risk and be completed within 5 working days. Survey appointments to be agreed with tenants within 10 working days.

Category 3 is described as small and patchy in areas, likely to be spotty in nature and in different areas of the property. Even though this is smaller, it is important we book fungi wash within 5 days to remove the risk. If there is anything of concern, HMS Operative has escalation channels to Assets where next steps can be agreed. A case will not be raised at this point, and advice will be given on how to monitor and when to contact us if there are further issues.

Category 4 is described as smaller areas, for example around the sealant of a bath or window reveals. Advice given to clean areas with household items that can be bought in household stores, i.e., antimould products and monitor the area. In cases where the tenant is vulnerable and unable to do this, then a mould wash would be raised and booked in with the tenant. No case to be logged.

There are also legislative requirements setting out what a decent home is. The Decent Homes Standard was updated in 2006 to take account of the Housing Health and Safety Rating System (HHSRS). According to the Standard, for a home to be considered 'decent' it must:

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

The Homes (Fitness for Human Habitation) Act 2018 amended the Landlord and Tenant Act 1985, with the aim of ensuring that all rented accommodation is fit for human habitation. While it did not create new obligations for landlords, it required landlords to ensure their properties are fit for human habitation at the beginning of, and throughout, the tenancy. The Landlord and Tenant Act does not define "fit for human habitation", but consideration should be given to repair, stability, freedom from damp, internal arrangement, natural lighting, ventilation, water supply, drainage and sanitary conveniences, facilities for preparation and cooking of food, the disposal of wastewater and any prescribed hazard. The act also strengthened tenants' means of redress where landlords do not fulfil their obligations, with the expectation that if tenants are empowered to take action against their landlord, standards will improve.

4.2 Other Evidence

The Housing Ombudsman is aware that there are issues around damp and mould within social Housing. While the last English Housing Survey 2019-20 highlighted that the greatest proportion of non-decent properties are within the private rented sector, 23% of private rented properties as opposed to 12% of social housing properties. However, the same survey also identified that condensation and mould problems were evident in at least 3% of social housing properties with 5% lacking thermal comfort, which is a huge challenge for the sector.

4.3 The Housing Ombudsman's Approach

The Ombudsman has made it clear that social housing providers must listen to tenants and take seriously their complaints, including using the organisation's complaints processes to mitigate against any potential future legal action or costly disrepair cases. The Ombudsman requires social housing providers like Torus to not dismiss reports of dampness, stating, 'It's not Lifestyle.'

5. BEST PRACTICE

Torus seeks best practice from organisation's who deliver damp, mould services, and adopts any good practices which will help us to tackle this issue.

WHAT THIS MEANS FOR CUSTOMERS

"It's not lifestyle"

The process undertaken by Torus in the event of a report of damp and mould, will be as follows:

- Checking for any undiagnosed leaks
- Considering whether there is an issue with the fabric of the property that is causing damp and mould issues.
- Determine whether there is a sufficient means of ventilation in the property and, if not, take steps to create appropriate arrangements.
- If no resolution has been identified through this process, then a discussion with the tenant without using language that leaves the tenant feeling blamed will be a last step and we will work and agree what support can be provided.

6. TRAINING

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

Torus ensures all our surveyors and other relevant Torus staff (Housing Officers), and HMS and other contractors have appropriate training to raise awareness of and create a good understanding of damp and mould issues, related issues (i.e., health), causes and measures to combat these.

7. PREVENTATIVE WORK

To reduce the occurrence of condensation, damp, and mould in homes Torus will:

- Identify a list of components most likely to cause damp
- Liaise with contractors to monitor these items and when surveyors carry out repairs, visits and arrange to replace any components where the condition has deteriorated and may result in dampness.
- Highlight any areas of concern at the time of each stock condition survey.
- Carry out work to fix any problems that are found
- Continued efforts to tackle fuel poverty
- Carry out a stock condition survey for each property every 5 years and would like to work

towards a property MOT system within the next 5 years.

- Any work that is required to resolve severe or moderate cases (where there are vulnerabilities) of damp & mould will be post-inspected to ensure the specific root cause has been resolved, and the tenant is satisfied.
- Follow damp and mould policy to prevent the occurrence of these issues when undertaking works to the property.
- ACT (Asset customer triangulation) model is a tool developed to support neighborhood management to enable priority visits and contact properties that pose a significant risk to the tenant or to the Asset.

8. HEALTH AND WELLBEING

Tenants and other occupiers living in homes with damp and mould may be more likely to have respiratory problems, allergies, asthma, and other conditions that impact on their immune system. There are also other broader impacts on the mental health, education, and career prospects of residents living with damp and mould. In these cases, Tenants will be provided with information on and signposted to the Torus Foundation who can provide assistance with health and wellbeing, financial inclusion, digital inclusion and employment and skills

9. SAFEGUARDING CHILDREN AND VULNERABLE ADULTS

In fostering a culture of ‘never turning a blind eye’ as part of the commitment to safeguard residents, Torus and its appointed contractors will use agreed procedures to record and refer any tenancy concerns to a specialist officer for follow-up.

10. DIVERSITY AND INCLUSION

A key aim of the Torus approach to diversity and inclusion is to ensure that it is embedded in service delivery policies and procedures.

In recognition of this, Torus aims to deliver services that are.

- Relevant and fully accessible to all
- Tailored to meet both the specific needs of the individual, including those with additional support needs, and the diverse needs of the wider community
- Compliant with all aspects of Equality and Diversity legislation

11. MONITORING AND REVIEW

Torus Repair and Maintenance Team is responsible for reviewing this policy as a minimum on a bi-annual basis, or prior to this where legislative change or amended work practices are introduced, or to comply with best practice.

Damp and Mould will also be a regular agenda item for team meetings as appropriate to that team.