



Tackling Damp, Mould and Condensation

Policy Owner:

Chief Property Officer

Accountable Lead

Director of Property Maintenance and Contract Services

Policy Control	
Policy Level (please delete as appropriate)	Operational
Policy Reference (Policies must be referenced by business areas, with associated policy number and year of approval)	PS/D & M01/2025
Link to Strategy (what strategy is the policy intended to support?)	Quality Homes
Version Control When developing the policy, operate version control here to record the different drafts and reasons for changes, eg V1 first draft V2 changes following review by SIP V3 changes following review by Exec. V4 final following approval by board. V5 Additional agreed paragraph and change of roles V6 September 2025, internal audit recommendations	Effective from 01/10/2025 to 01/10/2027
Approved by	Chief Property Officer (operational)
Consultation	Customer Working Group & Survey
Equality analysis	Completed in August 2024, reviewed as part of this policy update for include improved time scales
Next review date	Date of next Review 01/07/2027

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Policy Statement and Aims

This policy sets out how we will manage these issues when they occur in our homes and supports our Quality Homes strategic objectives.

We recognise that damp, mould and condensation can cause health issues. Causes are multi-faceted and include lack of appropriate heating, ventilation, and insulation, overcrowding, building fabric failures, and fuel poverty.

This policy ensures that Curo customers who experience damp, mould and condensation within their properties receive a service that is effective, consistent, timely, and tailored to their individual needs.

Key objectives include compliance with tenancy agreements, the Housing Ombudsman's 2021 Report "*It's not Lifestyle*", and relevant legislation and regulation, including:

- Landlord and Tenant Act 1985, Section 11 – Repairs and Maintenance
- Environmental Protection Act (EPA) 1990
- Housing Act 2004 – Housing Health and Safety Rating System (HHSRS)
- Defective Premises Act (DPA) 1972
- Social Housing Act 2023 – Consumer Standards
- Hazards in Social Housing (Prescribed Requirements) (England) Regulations 2025 (Awaab's Law)
- Decent Homes Standard 2 Part E (still in draft)

We will also set target timescales for resolution in line with Awaab's Law milestones and monitor compliance to ensure prompt remediation.

Scope, Roles, and Responsibilities

The Board and Executive, through the Policy Owner (Chief Property Officer), ensure that the policy delivers Curo's strategic objectives and reflects corporate values.

The Accountable Lead, Director of Curo Property Maintenance and Contract Services, is responsible for effective implementation, ensuring principles are delivered through team plans, objectives, and procedures with clear RACIs.

The policy applies to all Curo-owned homes. Responsibilities to Leaseholders will vary according to the lease.

Colleagues in Property Maintenance, supported by the POD, manage the day-to-day delivery of the policy, ensuring aims are achieved.

This policy covers reports of damp, mould, and condensation from customers, colleagues, and other stakeholders (e.g., Local Authorities), or issues observed during routine property visits.

Principles

We commit to:

- Provide safe, healthy, warm homes free from damp, mould, and condensation.
- Take all reports seriously and act promptly to prevent health risks.
- Avoid assumptions that mould is caused by “lifestyle” and educate/advice customers where appropriate.
- Protect the fabric of homes from damage contributing to damp and mould.
- Use data and knowledge of stock archetypes to inform investment strategies.
- Use remote monitoring where appropriate to support diagnosis and confirm effectiveness of remedial works.
- Ensure surveyors are trained in diagnosing damp and mould, able to arrange repairs, and equipped with the right tools.
- Undertake responsive repairs efficiently to minimise damage and maintain safety.
- Ensure all maintenance interventions are cost-effective, sustainable, and appropriate for resolving underlying issues.
- Ensure frontline colleagues understand damp and mould sufficiently to advise and escalate appropriately.

Triage and Vulnerability Assessment

- All cases must be triaged to understand severity, impact, and household vulnerabilities.
- Vulnerable households include:
 - Children under 5
 - Residents with respiratory conditions or other relevant health issues
 - Elderly residents (67+)

- During the triage additional questions will be asked to ensure that we are aware of any health conditions that could be materially impact by the damp and mould in the property.

Application

For each reported case, a case is opened and managed until resolved, with regular customer updates to ensure wellbeing.

Activities

Our activities include: triage, inspection, diagnosis, specialist cleaning, repairs, and improvements. Guidance and advice may also be provided. Curo aims to meet Awaab's Law milestones, with specific resolution timescales. **See Appendix A**

Escalation Procedure

Cases exceeding target timescales follow a formal escalation route:

1. Team Leader Review – within 24 hours of missed deadline
2. Property Maintenance Manager Review – within 48 hours
3. Director of Property Maintenance & Building Safety – within 72 hours

All escalations are logged in the HMS, with weekly reporting to senior management to ensure compliance and accountability.

Proactive Work

- Stock condition surveys every 5 years to identify damp and mould issues.
- All Property maintenance colleagues complete a damp and mould question when in customers homes
- Investment plans informed by survey data.
- New-build standards ensure adequate moisture extraction and minimise risk.
- Fuel poverty is addressed through referrals to Customer Accounts team for financial support.

Temporary Accommodation

- If extensive works are required, temporary relocation may be arranged.
- Temporary accommodation will meet residents' needs in line with the Emergency Housing Temporary Accommodation and Home Loss Policy.

- Decisions on temporary moves will be approved by the Director of Maintenance and Contract Services or the Senior Property Maintenance Manager

Measurement of Success

Key KPIs and measures include:

- Number of damp, mould, and condensation reports by category
- Number of cases resolved within target timescales
- Current open cases by category
- Compliance percentage at each stage
- Customer satisfaction at case closure

Monitoring ensures continuous improvement and alignment with corporate values and regulatory standards.

Appendix A: Awaab's Law process map and timescales



