

Damp and Mould Policy

Version 1:0

June 2026



1. Introduction

Heylo Housing Group Limited (HHGL) is the parent company of the Group, which includes Heylo Housing Registered Provider Limited (HHRP) and a number of property owning investment vehicles (Pods) (collectively referred to in this policy as 'Heylo'). Heylo currently provides two different Shared Ownership products – HomeReach and YourHome.

- 1.1 All customer facing services to Heylo customers are provided by employees of ResiManagement, a separate, but commonly controlled company.

2. Purpose

- 2.1 The purpose of this policy is to set out how reports of damp and mould in Heylo properties will be managed. It is intended to ensure that:

- Responsibilities under shared ownership arrangements are clearly defined.
- Cases are handled consistently.
- Customers receive appropriate advice and signposting.
- Health and safety requirements are met.

3. Scope

- 3.1 This policy applies to all Heylo shared ownership homes or periodic tenancy's, including houses and flats. It also covers damp and mould cases where responsibility may sit with a developer during a defects period, a new-build warranty provider, or a managing agent through building insurance or service charge arrangements.
- 3.2 Where Heylo's tenant is a shared owner or leaseholder they are responsible for repairs and maintenance as per their individual lease. As such, the prevention and remedy of damp and mould is the responsibility of the tenant and not Heylo. Heylo will however, support tenants where possible to rectify the situation.
- 3.3 In properties where Heylo is responsible for structural building defects or communal areas, Heylo undertake the necessary repairs and maintenance to resolve any issues of damp and mould in line with relevant legislation, including Awaab's Law.
- 3.4 It should be noted that Awaab's Law does not apply to shared owners or leaseholders.

4. Responsibilities

- 4.1 **Shared owner:** Responsible for repairs and maintenance under the terms of the lease, except where a warranty, insurance policy, repair allowance, or landlord obligation applies.
- 4.2 **Periodic Tenancy:** Not responsible for repairs under the letting agreement unless an exclusion is in place. E.g. malicious damage caused by residents

4.3 **Heylo:**

Shared Ownership Customers: Responsible for recording reports, providing advice and signposting, investigating issues in communal areas where it is responsible, and escalating high-risk concerns where appropriate.

Periodic Tenancy Customers: Responsible for carrying out investigations and repairs associated where required.

4.4 **Managing agent:** May be responsible for structural or communal issues affecting flats where these fall under building insurance or service charge arrangements the agent will be responsible for arranging the investigations or repairs

4.5 **Developer or warranty provider:** Responsible for relevant defects and covered repairs during the applicable defects or warranty period.

5. Key Principles

- 5.1 Under the terms of the lease, shared owners are usually responsible for repairs to their home. This includes addressing issues that may contribute to damp and mould, such as leaks and condensation.
- 5.2 Responsibility for dealing with damp and mould will depend on the cause of the issue and the type of property, terms of the lease, warranty, or insurance arrangements in place.
- 5.3 In most cases, shared owners are responsible for repairs and maintenance within their home. Some newer leases may include a £500 repair allowance and landlord responsibility for structural repairs for up to 10 years.
- 5.4 For new-build homes, the developer is usually responsible for defects reported during the first 2 years after completion, with wider structural protection typically continuing under the new-build warranty for up to 10 years.
- 5.5 For flats, responsibility may also sit with the managing agent where the issue relates to the structure of the building or a communal area covered by building insurance or service charge arrangements.

6. Escalation Process

- 6.1 Damp and mould within a property can be reported to Heylo through a variety of ways including, telephone, e-mail at customercare@heylohousing.com, website and through the customer portal. Heylo can give information and guidance on the appropriate recourse for resolving damp and mould issues, and where a third party is responsible for the resolution of the issue, can provide help in liaising with them.
- 6.2 When raising an issue with damp and mould the Shared Owner or Tenant, where possible, should submit photos of the affected area so the risk can be assessed and the appropriate course of action taken.
- 6.3 Heylo will track damp and mould cases to ensure a resolution is reached. Where Heylo are not responsible for the repairs and maintenance of the building, support and advice can be given as outlined at paragraph 6.1.

- 6.4 Where the property is an Assured Shorthold Tenancy, reports of damp and mould will be raised with Heylo through the Lettings Agent responsible for the management of the properties.

7. Review and Ownership

- 7.1 This policy is owned by the Director of Property Management.
- 7.2 This policy will be reviewed every two years, or earlier if required.

Version Control

Version	Date	Author	Verifier	Comments
1.0	June 2026	Director of Property Management		Formalisation and approval of existing policy.
Next review due: June 2028				



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