# Hawthorn Housing Co-operative

# Dampness and Condensation Policy

| POLICY IMPLEMENTATION CHECKLIST | |
|---|---|
| Policy Guardian: | Maintenance Manager |
| Author: | Gordon Wilson |
| Version Number: | 2 |
| Approved by Director on: | May 2025 |
| Committee Responsible for approval: | Operations Sub-Committee |
| Approved by Responsible Committee on: | 11/06/2025 |
| Effective from: | June 2025 |
| Due for review on: | June 2028 |
| Diversity compliant: | Yes |
| Equality Impact Assessment required: | Yes |
| Data Protection compliant: | Yes |
| Health & Safety compliant: | Yes |
| Procedure implemented: | N/A |
| KPIs/reporting arrangements implemented: | N/A |
| Training complete: | No |
| Posted on Website: | Yes |
| Publicity material issued: | N/A |

# Contents

1.0 Introduction and Background

2.0 Scope of the Policy

3.0 Aims and Objectives

4.0 Equal Opportunities

5.0 Legal and Good Practice Framework

6.0 Strategic Aims

7.0 Types of Dampness

8.0 Mould and Mites

9.0 Dampness and Condensation – Identifying the Scope of the Problem

10.0 Dampness and Condensation – A More Proactive Approach

11.0 Dampness and Condensation – Managing the Risk

12.0 Review

## 1.0 Introduction & Background

1.1 In October 2021 the Housing Ombudsman for England produced a report titled "Spotlight on: Damp and mould – It's not lifestyle". The report was a case study of a number of complaints referred to the Ombudsman Service in England. It also made recommendations for the Housing Sector in general and landlords in particular.

1.2 The NHS webpage *https://www.nhs.uk/common-health-questions/lifestyle/can-damp-and-mould-affect-my-health/* confirms the effects that dampness and condensation can have on various groups in society, "…if you have damp and mould in your home, you are more likely to have respiratory problems, respiratory infections, allergies or asthma. Damp and mould can also affect the immune system. Some people are more sensitive than others, including babies and children, older people, those with existing skin problem, those with respiratory problems and those with weakened immune systems".

1.3 According to the Scottish Parliament Information Centre (SPICE), in an article dated 5 December 2022 and last updated on 23 March 2023, *https://spice-spotlight.scot/2022/12/05/dampness-in-scottish-social-housing*, highlighted that "The latest Scottish House Condition Survey, published in 2019, estimated that relatively few of Scotland's homes suffered from dampness and condensation. Ninety-one per cent of all homes in all tenures (social, private rented and owner occupied) were free from damp or condensation". The article further confirmed that "…the survey showed that 99% of social homes were free from damp and 86% were free from any signs of mould".

1.4 On 1 December 2022 the Scottish Housing Regulator wrote to all Scottish RSL's in relation to dampness and condensation in Scottish Housing: *https://www.housingregulator.gov.scot/for-landlords/advisory-guidance/recommended-practice/letter-to-landlords-advice-on-tenant-safety-damp-and-mould*. The Regulator reminded all governing bodies and committees to consider the systems that they currently have in place to ensure tenants' homes are not affected by mould and dampness and that they should have proactive systems in place which can identify and manage any reported cases of mould and dampness timeously and effectively.

## 2.0 Our approach

2.1 In the management of dampness, mould & condensation We commit to:

- Provide and maintain a comfortable, warm and healthy home, free from damp, mould or disrepair for our tenants.
- Recognise that having mould issues in a home can be distressing for our tenants and ensure we are supportive in our approach to remediation and/or eradication.
- Work in partnership with tenants to resolve and understand how to reduce condensation, damp and mould issues.

- Make sure the fabric of our homes are protected from deterioration and damage resulting from, or contributing to, damp and mould.
- Ensure that responsive repairs to alleviate damp are carried out as quickly and efficiently as possible to protect the health & wellbeing of our tenants and minimise damage to the fabric, fixtures and fittings of the property.
- Plan resources to respond to higher demand. For example, during the winter months.
- Provide staff with the skills to identify and differentiate between signs of damp and condensation and understand the causes and remedies.
- To support our tenants in ways to reduce damp and condensation in their home and how to make positive changes.
- To take account of the issues of damp and condensation when designing investment programmes, for example heating and ventilation.
- To comply with all statutory and regulatory requirements and sector best practice

**3.0 Scope of the Policy**

3.1 The policy covers how Hawthorn Housing Co-op will manage instances where mould or dampness and mould growth is discovered within our properties.
This policy will cover:
  - Identifying the types of damp: rising damp, penetrating dampness, dampness caused by condensation and internal leaks.
  - Identifying the responsibilities of the Co-op and our and tenants in dealing with damp and condensation.
  - Offering guidance, advice, and assistance throughout the process to all tenants and residents living in our properties.
  - Data gathering and reporting, identifying proactive methods in mitigating risk of all dampness.
  - Recoding visits and outcomes of inspections.

**4.0 Aims and Objectives**

4.1 The aim of this policy is to proactively manage the potential risks arising from damp and mould in our properties including any communal areas. Committing to meeting the needs of our tenants and providing homes that are safe, warm, and dry.

4.2 Key principles of the policy are outlined as follows:
4.2.1 Ensure that the Co-op meets legislative and regulatory requirements associated with landlord safety in relation to dampness and condensation.
4.2.2 Provide information and training to key personnel within the Co-op,
4.2.3 To identify and risk assess instances of dampness and condensation in tenants' homes.
4.2.4 Provide information to tenants and others who may be affected by dampness and condensation.

4.2.5 To monitor and report on instances of dampness and condensation in our tenants' homes.
4.2.6 To be aware of current policy and innovative solutions in relation to dampness and condensation.

## 5.0 Equal Opportunities

5.1 The Co-op will not unfairly discriminate against any person within the protected characteristic groups as contained within the Equality Act 2010. To ensure equal access to the information contained in this policy for all, we are happy to provide copies in Braille, in larger print, translated into other languages or on tape to you or anybody that you know upon request and where practicable.

5.2 Through this Policy, we will act to provide services in a manner that encourages equal opportunities and complies will all relevant equal opportunities requirements.

5.3 As with all of the policies and practices, it will adhere to Outcome 1 of the Scottish Social Housing Charter (Equalities): 'Social Landlords perform in all aspects of their housing services so that every tenant and other customer has their individual needs recognised, is treated fairly and with respect, and receives fair access to housing and housing services'.

## 6.0 Legal and Good Practice Framework

6.1 The legislative requirements include the need to comply with the range of Health and Safety duties imposed upon landlords and various landlord responsibilities set out in the 2001 and 2010 Housing (Scotland) Acts. Various contractual terms are imposed via relevant tenancy, occupancy and management agreements. They shall ensure all its practices accord with these terms and requirements.

6.2 This policy is aligned to Standards 1 and 3 of the Scottish Housing Regulator's (SHR) Regulation Framework:
6.2.1 Standard 1 The governing body leads and directs the RSL to achieve good outcomes for its tenants and other service users.
6.2.2 Standard 3 'The RSL manages its resources to ensure its financial well-being and economic effectiveness'.

6.3 The Co-op has highlighted 'Breach of Tenant safety Regulations' as an extreme risk on our Risk Register. Our control measures for managing this risk are:
6.3.1 Record in a register and inspect all complaints of dampness / mould in tenants' homes. Photographs will be taken of the dampness and mould growth
6.3.2 Assessing the risk [severity and vulnerability] for each case and identifying the action taken and its impact
6.3.3 Publicise articles on dampness / mould growth in the newsletter.

6.3.4 Publicise guidance on dampness / mould growth on the website and in reception.

6.3.5 Explore options to proactively identifying dampness and mould growth in our homes;

- By Contractor carrying out the annual gas servicing
- By Staff Members asking tenants at home visits.
- During Stock Condition Survey

6.3.6 Pursue funding opportunities to support tenants with their energy costs to enable them to heat their homes during the Cost-of-Living Crisis.

**7.0 Strategic Objectives**

7.1 This Policy is aligned and informed by the Strategic Objectives
These are:

- Ensuring our members have the best possible quality of life,
- Keeping the Co-operative safe and secure,
- Getting the most from our resources and delivering value for money

**8.0 Types of Dampness**

8.1 This policy relates to dampness in domestic property and covers the following types of dampness:

8.1.1 Rising dampness occurs when moisture from the ground rises through the structure of the building through capillary action. This is caused by building defects; usually a breakdown of a damp-proof course or damp-proof membrane in the floor which in turn allows moisture to enter the structure of the building. Some of the more common signs of rising dampness are brown "tide marks" just above skirting level around a room, wet patches appearing on walls, flaking, or bubbling plaster and in severe cases rotting flooring and skirting. Rising dampness is not normally associated with producing mould.

8.1.2 Penetrating dampness occurs when water penetrates the external structure of the building or when leaks occur within the building and therefore cause dampness, rot and damage to internal structure of the building. Penetrating dampness can be the result of several failures in a building such as:

8.1.2.1 Water ingress due to defective or poor building design / workmanship of the structure at the time of construction.

8.1.2.2 Defective components such as roof coverings, external walls, doors and windows.

8.1.2.3 Defective or blocked rainwater gutters and pipes.

8.1.2.4 Defective or leaking internal waste pipes, hot and cold water and heating systems and finally flooding due to burst pipes.

8.1.3 Surface Condensation - The air that surrounds us contains moisture. The amount of moisture that is contained in the air varies depending on the temperature of the air. Warm air can hold more moisture than cold air.

Condensation occurs when moisture, held in warm air, meets a surface which is not as warm as the surrounding air. The air then cools rapidly and as a result the moisture contained within the air condenses, producing water droplets. This phenomenon is called condensation. Condensation can take two main forms. The first and most common is surface condensation which occurs when the inner surface of the structure is cooler than the room air. When this occurs the internal surfaces within a room become damp. If this process of condensation continues mould can appear on the internal surfaces of the room where the moisture droplets have formed.

8.1.4 Interstitial Condensation - The second type of condensation is rare and occurs when the process of condensation occurs inside the structure of the building. This is known as “Interstitial Condensation”. The cause of interstitial condensation is usually due to the defective design of ceilings, walls or floors and is caused by the vapour barrier being constructed in the wrong part of the wall.

8.1.5 The conditions that can increase the risk of condensation are as follows;

- 8.1.5.1 Inadequate ventilation such as natural opening windows
- 8.1.5.2 Trickle / background vents being closed, mechanical extraction in bathrooms and kitchens not working or not in use.
- 8.1.5.3 Inadequate heating such as undersized boilers and radiators or heating not being used. Heating by paraffin should not be used.
- 8.1.5.4 Inadequate draught stripping
- 8.1.6.5 Inadequate thermal insulation such as missing, or defective wall and loft insulation
- 8.1.5.6 High humidity such as the presence of rising and penetrating damp and not covering pan’s when cooking or when drying laundry inside the house. When using showers or baths the extractor fan or window should be open.
- 8.1.5.7 Overcrowding; the more occupants who live in the same space the likelihood increases that moisture levels through normal living will increase.
- 8.1.5.8 Cold Bridging Cold Bridging can be found in many areas including poorly installed cavity wall insulation for example. Where a gap occurs in the insulation this can cause areas to become colder, which would then be at risk of increased condensation.

8.2 Damp and mould cannot be dismissed as a ‘lifestyle issue’. While condensation is created by daily activities such as bathing, cooking and drying clothes, tenants should be able to complete these activities without being blamed for damp and mould developing.

## 9.0 Mould and Mites

9.1 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. Mould is part of a group of very common organisms called fungi that also include mushrooms and yeast. It is present virtually everywhere, both indoors and outdoors

9.2 Mould may grow indoors in wet or moist areas that lack adequate ventilation, including walls/wallpaper, ceilings, bathroom tiles, carpets (especially those with jute backing), insulation material, wood, furniture, and clothing. If moisture accumulates, mould growth will often occur on indoor surfaces. Many different types of mould exist, and they all have the potential to cause health problems

9.3 In order to reproduce, mould produces tiny particles called spores. Spores are carried in the air and may cause health problems if inhaled by people who are sensitive or allergic to them

9.4 Health effects of mould exposure include a runny or blocked nose, irritation of the eyes and skin and sometimes wheezing. For people with asthma, inhaling mould spores may cause an asthma attack. Very rarely, people may develop a severe mould infection, usually in the lungs. It is important to note that most people will not experience any health problems from coming into contact with mould.

9.5 Whilst dust mites can be common in all homes, they can thrive in environments that are humid and warm. Whilst most people will not be affected by this, others can have an allergy to them. Symptoms of this type of allergy include:

- 9.5.1 Runny nose or sneezing
- 9.5.2 Coughing, wheezing and breathlessness
- 9.5.3 Itchy skin or raised rash (hives)
- 9.5.4 Itchy, red, or watery eyes
- 9.5.5 Itchy nose, mouth, or throat

## 10.0 Dampness and Condensation – Identifying the Scale of the Problem

10.1 In accordance with Maintenance Policy, property inspections will be carried out as requested by the tenant, at a mutually convenient time.

10.2 As part of our Asset Management Strategy, a Stock Condition Survey will be carried out at intervals not exceeding 2 years on a proportion of our houses verify the condition of our stock. 20% will be surveyed in each SSC.

10.3 The survey will also identify instances where dampness, condensation and mould growth have been observed by the surveyor, by our staff or by a contractor.

10.4 The results of this stock condition survey will inform of the scale of dampness and condensation within the stock, its likely causes and potential remedial action.

## 11.0 Dampness and Condensation – A More Proactive Approach

11.1 Self-reporting of dampness and condensation in the home will be encouraged through newsletter, social media and website.

11.2 All staff will be encouraged to inspect tenants' homes for signs of dampness and condensation during home visits and report them to the Maintenance Team.

11.3 The Team will identify damaged rainwater goods, choked drains and gutters or running overflows which may cause dampness issues in tenants' homes.

11.4 When instances of dampness and condensation have been reported they will be inspected by the Maintenance Manager who will carry out a risk assessment based on the Housing Health and Safety Rating System (HHSRS) detailed below which looks at the statistical likelihood of harm, contributory causes and those matters affecting the harm likelihood and potential harm outcome, such as age and vulnerability.

11.5 The risk assessment will be recorded in the damp and mould register

## 12.0 Dampness and Condensation – Managing the Risks

12.1 The diagnosis matrix highlighted below is a practical application of the broad principles detailed in the UK Government document "Housing Health and Safety Rating System – Operating Guidance" (HHSRS), published in February 2006. HHSRS detailed a series of assessment criteria, weightings for classes of harm, likelihood and outcome which could be used to quantify the hazards and risks associated with instances of dampness and condensation.

12.2 In order to simplify the process detailed in HHSRS the diagnosis risk matrix below has been reduced to identify broad risk categories and makes the assumption that damp and mould is treated as high harm / outcome. The descriptors below are to be used for guidance only. They should be used as a basis for action and setting reasonable timelines for action.

12.3 Table A below describes and defines what severe / extreme, severe / serious, serious / moderate and moderate / low dampness / condensation and mould growth are. It also describes the appropriate action to be taken.

**Diagnosis Risk Matrix - Risk Definitions**

Table A

| | |
|---|---|
| **Extreme / Severe 4** | Reaction: Emergency attendance within 24 hours, triage with possible follow up surveyor/inspector appointment. Relocate to appropriate temporary accommodation if required.<br><br>Description:<br>Severity - Extensive damp and mould in multiple living areas, highly<br>Vulnerability -vulnerable residents, very young and elderly with chronic and or vulnerability factors. |
| **Severe / Serious 3** | Reaction: urgent attendance book surveyor/inspector to attend within 5 working days, likelihood of surveyor follow up.<br><br>Description:<br>Severity -multiple areas of extensive damp and/or mould growth in main living areas of bedrooms, living rooms, bathroom mould growth, and/or dampness highly visible on surfaces,<br>Vulnerability - levels of vulnerability present, young and elderly residents with known vulnerabilities that exacerbate risk |
| **Serious / Moderate 2** | Reaction: standard repair category book surveyor/inspector to attend within 20-day timescale<br><br>Description:<br>Severity - multiple areas of damp and identified but limited in area and location, (e.g., under stair cupboard i.e., non-habitable space.)<br>Vulnerability -May be some low level of customer risk factor such as very young or elderly but no specific vulnerabilities |
| **Moderate / Low 1** | Reaction: monitor only<br><br>Description:<br>Severity - no risk minor damp or mould around windows<br>Vulnerability - none identified in vulnerability matrix,<br><br>to be monitoring on annual Healthy Home visit. |

12.4 Table B below details the timelines for action once the Diagnosis Risk matrix has been completed.

**Diagnosis Risk Matrix - Risk Assessment Score Matrix**

Table B

| Score | Classification | Response |
|---|---|---|
| 4 | Emergency - staff member to attend | 24 Hours |
| 3 | Urgent – staff member to attend | 5 Days |
| 2 | Standard – staff member to attend | 20 Days |
| 1 | Annual – visit by staff member/contractor | Annual |

12.5 Table C below is the Diagnosis Risk Matrix and measures the vulnerability of occupants against the severity of the dampness / condensation in the property.

**Diagnosis Risk Matrix - Risk Assessment Matrix**

Table C

| | | | | | |
|---|---|---|---|---|---|
| **Vulnerability of Occupants** | **4** | **4** | **4** | **4** | **4** |
| | **3** | **3** | **3** | **3** | **4** |
| | **2** | **2** | **2** | **3** | **4** |
| | **1** | **1** | **2** | **3** | **4** |
| | | **1** | **2** | **3** | **4** |
| | | **Severity of Damp and Mould** | | | |

**Diagnosis Risk Matrix - Vulnerability Factors**

12.5 The most "at risk" tenants are the very young and elderly. This is further amplified where vulnerability factors are applied in terms of damp and mould, this relates to known medical vulnerabilities such as asthma, allergies, chronic conditions and learning difficulties, where self-management present added complexities. The most at risk therefore fall into the high-risk demographic with medical/vulnerability present.

**Diagnosis Risk Matrix - Scale and Scope of Damp and Mould**

12.6 It is important to recognise that not all damp and mould presents the same risk to our tenants. The most immediate risk however relates to severe mould growth which presents airborne toxicity and is therefore especially dangerous to those described above. Mould growth within living/habitable rooms is also a factor as well as spread in multiple areas.

## 13.0 Our procedure

### 13.1 **First contact**

- Notification received via email, telephone call, reported in person to the Housing Management team or the Maintenance Team or noticed by staff following a tenancy visit.
- The Housing Ombudsman is clear that responding to damp and mould primarily or initially as a lifestyle problem is unacceptable; it is also not going to resolve the problem. Taking this approach creates a negative impression with tenants who may feel blamed and stigmatised, and potentially less inclined to report further instances of the problem, creating more areas of 'silence' and long-term deterioration of the property.
- Maintenance Manager should arrange a meeting to try and ascertain the cause of the mould, dampness or condensation and give non-judgemental, practical advice to the tenant to try ascertain the cause of, and alleviate, condensation i.e. ensuring extractor fans are switched on and used, window trickle vents are open, rooms can 'breathe', furniture is not blocking ventilation and large quantities of washing are not being dried on radiators etc. Is the tenant able to heat their home? Is the house cold?
- Where and, if relevant or needed, consider referring to the Energy Advice Service for customers struggling to heat homes if this is found or believed to be a contributory factor.
- Maintenance Manager to undertake a survey of the property seeking to ascertain the source of any problems and identify actions to remedy and/or eradicate the problem, if damp and/or mould are present.
- Any measures required to attend to dampness and mould should be implemented as soon as practically and reasonably possible, ensuring approved contractors are appointed to undertake any required works. (works could involve, include the removal of ceilings, plasterboard walls, tiling, kitchen or bathroom fitments etc. uplifting of floors searching for leaks and following proprietary treatment, re-instatement of all items to return the property to a clean, habitable, mould or damp free state.

### 13.2 **Repeat contact**

- The tenant calls with follow up or repeat contact. Staff should check to see if this is a follow up to an ongoing open case or if the case had been closed. Open cases will be referred to the Maintenance Manager for ongoing remedial actions to be taken as described within the previous section.
- The Maintenance Manager will investigate and see if issues have worsened or if new areas affected and if technical inspection may be required. At this point of escalation a report should be created and files within the tenant folder, along with supporting photographs to record the assessment and identify actions to resolve.
- The objective to minimise any dissatisfaction, should the tenant identify that they are still dissatisfied and look to pursue a complaint this will be recorded and progressed in line with the complaints policy.

13.3 **How to Manage a Report of Defective plumbing**

- Notification received via email, telephone call, reported in person to the Housing Management team or the Maintenance Team or noticed by staff following a tenancy visit.
- Repair will be categorised as either Emergency (response typically within 4 hours) where the leak cannot be contained and will likely cause significant damage or as an Appointment (up to 10 days based on customer requirements but typically within 3 days) where the customer confirms for example that there is a minor drip which can be contained
- Most repairs of this type are a first time fix, however where a trades operative identifies additional works for example water staining on ceilings below a bathroom, water damage to kitchen fitments, a follow on technical inspection will be arranged to establish any further remedial works.

13.4 **How to Manage a Report of Penetrating dampness & Rising dampness**

- Notification received via email, telephone call, reported in person to the Housing Management team or the Maintenance Team or noticed by staff following a tenancy visit.
- Most repairs of this type are associated with either defective guttering/downpipes and/or missing or dislodged roof tiles Following the technical inspection remedial works will be completed within 30 days where possible (typically within 14 days). In some instances where the work is more complex or specialist in nature, repair works cannot always be carried out as part of the responsive repairs service as they generally require more planning, resources and non-standard materials.

13.5 Minor instances of mould such as around window frames and in silicon is considered lower risk and should be treated as not urgent. Once mould appears in any degree on ceilings walls and soft furnishing it becomes higher risk and needs urgent attention.

13.6 Damp from either building fabric failure, DPC or DPM failure (rising damp) leaks through roofing guttering etc (penetrating damp) and internal leaks also present high risk. Immediate response should be actioned in the most severe/obvious case.

## 14.0 Review

14.1 This Policy will be reviewed not less than every three years,

14.2 It will be reviewed earlier if any of the following instances occur and significantly affect the policy:

- Legislative, regulatory and good practice requirements
- Performance
- The views of tenants and staff
- Strategic Aims