



Damp, Mould, and Condensation Policy

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1.0 Introduction and Objectives

- 1.1 Manningham Housing Association (MHA) owns and manages over 1400 homes in Bradford, Keighley, and Craven. As a landlord, MHA is committed to maintaining its homes to a high standard and to make sure our customers stay safe, healthy, and well in them. Damp, mould, and condensation are issues which can have a serious impact on the health and well-being of our residents and cause damage to both our assets and to items stored within them.
- 1.2 This policy sets out our approach to dealing with damp, mould and condensation in our homes and communal areas. It has been written to ensure that wherever possible, residents are not adversely affected by the causes of damp, mould, and condensation and provides for a proactive approach to manage and deal with reports of damp, mould, and condensation.
- 1.3 Awaab's Law will come into force for the social rented sector from 27 October 2025. From this point social landlords will have to address all emergency hazards and all damp and mould hazards that present a significant risk of harm to tenants to fixed timeframes. The law has not been passed in Parliament yet, and as such, further guidance changes may be issued by the Government.

2.0 Scope

- 2.1 This policy outlines MHA's approach to damp, mould and condensation including proactive and reactive investigations; planning of resources in anticipation of periods of higher demand; budget management to reduce instances of damp and mould; ensuring staff have the correct competence and equipment to assess cases; and up to date resident engagement and complaints procedures.
- 2.2 Damp and mould create risks to health due to increased prevalence of house dust mites, mould or fungal growths resulting from dampness and/or high humidities. The government's guidance on the Housing, Health, and Safety Rating System states that the hazard of damp and mould includes threats to mental health and social well-being which may be caused by living with the presence of damp, damp staining and/or mould growth.
- 2.3 Mould is a type of fungus. It spreads through spores, which are invisible to the naked eye but are in the air around us all the time and can quickly grow on surfaces where dampness persists, or water has formed into a visible covering.
- 2.4 Dampness is an excess of moisture that can't escape from a structure, which can also go on to cause significant damage to the building such as collapsed ceilings and rotten timber elements such as windows and doors.
- 2.5 There are four main causes of dampness in homes in England. It is important to understand the difference between them because they each need different solutions:

- 2.6 **Water leaks** from defective supply and waste pipework (especially in bathrooms and kitchens) can affect both external and internal walls and ceilings. The affected area looks and feels damp to the touch and stays damp regardless of the prevailing weather conditions. It is the result of a problem or fault with the home or building, which requires repair. Who is responsible for the repair depends on where and why the leak happens. MHA's usual approach will be to resolve the leak, to prevent a risk to the resident or others, and to recover the costs if the leak is not our responsibility.
- 2.7 **Rising damp** is caused by water rising from the ground into the home or building. Water gets through or around a defective damp proof course (DPC) or passes through the masonry that was built without a DPC. Rising damp will usually only affect basements and ground floor rooms. It will be present all year round but can be more noticeable in winter. It is generally the result of a problem or fault with the property, which requires repair. This will usually be MHA's responsibility.
- 2.8 **Penetrating damp** appears because of a defect in the structure of the home or building, such as damaged brickwork, missing roof tiles, loose flashing, or leaking rainwater goods. These defects allow water to pass from the outside to the floors, walls, or ceilings. Penetrating damp is far more noticeable following a period of rainfall and will normally appear as a well-defined 'damp-patch' which looks and feels damp to the touch. It is the result of a problem or fault with the home, which requires a repair. Who is responsible for the repair depends on what the fault is and where it happens. MHA's usual approach will be to resolve the penetrating dampness, either through direct action or through working with others if a third party is causing the problem. We will do this to prevent a risk to the resident or others and will seek to recover the costs if the cause of the dampness is not our responsibility.
- 2.9 **Condensation** is a common cause of dampness and is caused by moisture in the air (water vapour) inside the dwelling meeting a colder surface, such as a window or wall. The drop in temperature causes liquid water to form on the surface and then soak in. It is usually found in kitchens, bathrooms, the corners of rooms, on north facing walls and on or near windows – all places that either tend to have a lot of moisture in the air, or to be cold generally. It is also found in areas of low air circulation such as behind wardrobes and beds, especially when they are pushed up against external walls.

3.0 Roles and Responsibilities

- 3.1 The Board has overall governance responsibility for ensuring this policy is fully implemented to ensure full compliance with legislation, regulatory standards, and the requirements of other stakeholders such as the Housing Ombudsman

Service. As such, the Board will formally approve this policy and review it every three years (or sooner if there is a change in legislation or regulation).

- 3.2 For assurance that this policy is operating effectively in practice, the Board will receive regular updates on its implementation, damp and mould performance and non-compliance.
- 3.3 The Executive Team will receive regular performance reports in respect of damp and mould and ensure compliance is being achieved. They will also be notified of any non-compliance issue identified.
- 3.4 The Director of Operations has strategic responsibility for the management of damp and mould, and ensuring compliance is achieved and maintained. They will oversee the implementation of this policy.
- 3.5 The Head of Property Services has operational responsibility for the management of damp and mould cases and will be responsible for overseeing the delivery of remedial programmes, assisted by the Property Asset Manager, Senior Maintenance Surveyor, and Health & Safety Compliance officer.
- 3.6 Housing teams will provide support where gaining access to properties is difficult and will assist and facilitate any legal or controlled access processes as necessary.

4.0 Legislation, Guidance and Regulatory Standards

- 4.1 **Legislation** - The principal legislation applicable to this policy is:
 - The Housing Act 2004
 - The Landlord and Tenant Act 1985 as amended by The Home (Fitness for Human Habitation) Act 2018
 - Social Housing (Regulation) Act 2023 - Awaab's Law (Clause 42)
 - This policy also operates within the context of additional legislation (see Appendix 1).
- 4.2 **Guidance** – The principal guidance applicable to this policy is:
 - The Decent Homes Standard and the HHSRS hazard profiles.
 - Housing Ombudsman Spotlight on Damp and Mould: It's not lifestyle - October 2021 and February 2023 update.
 - Awaab's Law: Draft guidance for social landlords - GOV.UK (July 2025).
- 4.3 **Regulatory standards** – We must ensure we comply with the Regulator of Social Housing's regulatory framework and consumer standards for social housing in England; the Safety & Quality Standard is the primary one applicable to this policy.

5.0 Obligations

- 5.1 The Housing Act 2004 requires that properties must be free from Category 1 HHSRS hazards, including damp and mould, and excess cold. Category 1 hazards (band A-C) mean a property does not meet the legal minimum standard for housing condition, and action must be taken to reduce the risk to that which would be expected of a property of that age and type.
- 5.2 The Landlord and Tenant Act 1985 as amended by the Homes (Fitness for Human Habitation) Act 2018 requires that properties must be fit for human habitation, including being free of dampness prejudicial to the health of occupants, and category 1 HHSRS hazards.
- 5.3 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.
 - Provide a reasonable degree of thermal comfort.
- 5.4 The Social Housing (Regulation) Act 2023 introduces a new proactive consumer regulatory regime which now includes safety and transparency. Alongside this, the Act strengthens the Regulators enforcement powers. Awaab's Law entered parliament through clause 42 of the Act, and will come into effect for the social housing sector starting in October 2025. This now includes specific timescales for landlords to resolve health hazards.

6.0 Statement of Intent

- 6.1 We will take a zero-tolerance approach to damp and mould and provide dry, warm, healthy, and safe homes for our residents which are free from any serious hazards.
- 6.2 We will adhere to the timescales as specified in Awaab's Law for dealing with reports of damp and mould.
- 6.3 We will enhance our understanding of our assets in relation to damp and mould and have proactive programmes for managing this issue. This will include analysis of stock condition data, our residents, and complaint levels (or lack of) to drive a data and risk-based approach.
- 6.4 We will ensure the fabric of our homes is protected from deterioration and damage which may result from, or which could cause damp.

- 6.5 We will take responsibility for proactively diagnosing and resolving damp and mould in a timely and effective way.
- 6.6 We will ensure our retrofit programmes consider and help prevent damp, mould and condensation.
- 6.7 We will ensure our reporting systems and processes are accessible and treat residents reporting damp and mould with empathy and respect and will not prejudge the reason for any issue.
- 6.8 We will operate an open and transparent complaints process which is proactively communicated to residents.
- 6.9 We will ensure our resident engagement strikes the right tone and provides support to residents to avoid damp, mould and condensation in properties.
- 6.10 We will maximise available budgets to deal with damp, mould and condensation.
- 6.11 We will ensure our staff are trained to spot potential issues with damp, mould, and condensation, so they can proactively advise residents, diagnose problems, and provide solutions.
- 6.12 Where properties may be earmarked for disposal, we will take steps to ensure that they do not regrade to an unacceptable condition and regularly engage with residents living in them.

7.0 Dealing with Damp and Mould

- 7.1 We will take a proactive, data led approach to dealing with damp and mould and proactively manage risk through cyclical surveying of stock, reactive repairs, planned preventative investment and providing advice and guidance to residents.
- 7.2 When a property becomes vacant, and prior to re-letting, we will identify and remediate any issues that may cause damp and any of the symptoms of or consequential damage arising from condensation, damp, and mould. This may include ensuring doors and windows are serviceable and can effectively ventilate the property, ensuring extractor fans are working well, as well as applying mould treatments where necessary.
- 7.3 On receipt of a notification of report of damp, mould or condensation we will follow the timescales specified in Awaab's Law. The timescales are:
 - Investigate potential significant hazards within 10 working days of being made aware.
 - Provide residents a written summary of investigation findings within 3 working days of the investigation being completed, detailing any hazards found and the next steps.
 - Begin repair works within 5 working days if a hazard is found that poses a significant health or safety risk to the resident.

- Address emergency repairs that pose imminent danger within 24 hours.
 - Complete repairs within a reasonable timeframe, considering resident needs.
 - Upon completion of works (where damp and mould have been identified), a follow-up 6 week visit to be carried out to assess if the root cause has been successfully remedied , or if any further action is required.
- 7.4 Residents are encouraged to report any issues to us as soon as possible after noticing a problem. When a report of report damp, mould and condensation is received we will speak to the tenant to try and identify any possible causes. Some causes are obvious – such as leaking gutters or overflows. Where identified, remedial repairs will be ordered in line with our Repairs policy. On all reports of damp, mould and condensation photographs of the affected areas will be requested to support the evaluation.
- 7.5 Where the cause is not immediately obvious, a visit will be arranged with the Property Surveyor to determine the cause and seek to resolve the immediate issue. The target of completion for this inspection will be 14 days.
- 7.6 In some cases, further diagnose may be required, this may include intrusive works or ongoing data monitoring to identify the underlying problem. Sometimes finding out what’s causing damp and mould isn’t always straightforward and could be due to a combination of factors. Any repairs that are required to be carried out will be dealt with in accordance with our Repairs Policy.
- 7.7 Where damp is because of condensation, we will work with our residents to take appropriate measures to prevent the damp and mould occurring. This might include advice about how to control moisture levels or increase ventilation or heating, so that relative humidity is kept within the optimum range for comfort and prevention of dust mites and mould spores. As a matter of course all reports of damp, mould or condensation will trigger an information pack to be sent to the resident.
- 7.8 When a severe or recurring condensation, damp or mould issue is identified we will undertake a comprehensive risk assessment which might result in a range of actions to support the resident depending on their circumstances. This may include providing and funding dehumidifiers, the installation of positive pressure, mechanical or passive ventilation systems, dry lining walls or applying mould resistant coverings, as appropriate, on a case-by-case basis.
- 7.9 Cases where multiple reports are made from a resident will be escalated to the Head of Property Services and then Director of Operations for review and appropriate intervention agreed.

- 7.10 We will keep residents informed of any property inspections, diagnosis of issues and the timetabling of works, where these are required. This includes explaining to them why work might be needed and what work might be done. If any changes to the programme of works are needed, we will keep them informed. Where work is not required, residents will be informed, and we will explain the reason why no further work is needed and the steps they should take.
- 7.11 For more complex cases, and especially where more intrusive building work is required and/or there is a serious health risk to the resident or a member of their household, we may require them to move out of their home either on a temporary or permanent basis. We will consider the individual circumstances of the resident and engage with them as part of our decision-making process and to find suitable alternative accommodation. We will ensure that appropriate checks are carried out at the property to ensure it is suitable for the resident to return to.
- 7.12 Our tenancy agreements require customers to allow us (including appointed contractors) access to their home to carry out works at the agreed appointment time. If we are unable to gain access and the integrity of the property, its fabric and/or the safety of the customer or those in the vicinity of the property is compromised, we will take appropriate action. For example, this may include but is not limited to obtaining an injunction for access.

8.0 Data and Records

- 8.1 We will ensure our approach to record keeping is accurate and robust, and supports a risk-based, zero tolerance approach to dealing with damp and mould.
- 8.2 We will maintain a core asset register of all properties we own and/or manage, with component/attribute data against each property.
- 8.3 We will operate a robust process to manage all changes to our asset holdings, including property acquisitions and disposals.
- 8.4 We will keep all records, warning notices and remedial work records for at least six years and for the duration that we own and manage the property. We will have robust processes and controls in place to maintain appropriate levels of security for all repairs, inspection, condensation, damp and mould related data and records.

9.0 Resident Engagement and Support

- 9.1 We will establish a resident engagement strategy and communication programme to support residents in their understanding of condensation, damp, and mould, including how to report issues and our complaints procedure.

- 9.2 This will assist us in maximising access to assess risks and take remedial action, encourage, and support residents to report any concerns about damp, mould and condensation, and help us engage with vulnerable and hard to reach residents.
- 9.3 We will share information clearly and transparently and will ensure that information is available to residents via regular publications and information on our website.
- 9.4 We will give residents advice on how to prevent damp, mould and condensation and what they should do to remove mild cases of mould. However, we recognise that not every resident will be able to resolve damp, mould and condensation themselves. We will provide appropriate support in such cases in relation to the specific circumstances and the individual resident's needs.
- 9.5 We know that some residents cannot afford to heat their homes adequately due to their income levels. We will work with residents to ensure that they are receiving the income to which they are entitled.
- 9.6 Where homes are overcrowded, humidity will tend to be higher, and this increases the likelihood of condensation. We will work with the resident and explore solutions which may include moving to a more suitable home if this is available and appropriate.
- 9.7 We aim to resolve complaints as quickly as possible without residents needing to resort to disrepair claims and legal action. We will follow guidance in the Housing Ombudsman's Complaint Handling Code to take action to put things right without waiting for the complaints procedure to be completed. We will engage with the Housing Ombudsman Dispute Support Team for guidance if required.
- 9.8 Where legal action is taken, we will follow the Pre-Action Protocol for Housing Conditions Claims so that we may resolve the dispute outside of court to help ensure issues are resolved quicker for customers.

10.0 Competent Persons

- 10.1 Our staff and contractors will have the skills and knowledge to identify signs of damp, mould and condensation, and discuss with residents how to manage problems. Staff will be encouraged to look out for signs whenever they visit a resident's home.
- 10.2 We will check our contractors hold the relevant qualifications and accreditations when we procure them, and thereafter on an annual basis; we will evidence these checks and each contractor's certification appropriately.

11.0 Training

- 11.1 We will deliver training on this policy and the procedures that support it, through appropriate methods including team briefings; basic damp, mould and condensation awareness training; and on the job training for those delivering planned maintenance and repair works as part of their daily job. We will also encourage and promote awareness training for all other contractors that undertake works to our homes. All training undertaken by staff will be formally recorded.
- 11.2 We will share learning from complaints and the positive impact of changes made as a result within the organisation and externally, to promote a learning culture.

12.0 Performance Reporting

- 12.1 We will report robust key performance indicator (KPI) measures for damp, mould and condensation. These will be provided to the Executive and Leadership Teams, Customer Experience Committee (CEC), and to the Board on a regular basis. As a minimum, we will report:

- Number of properties to have reported damp, mould and condensation
- Number of properties to have had initial investigation completed within/outside 10 working day requirement
- Number of properties to have had written report produced and shared with resident within 3 working days of investigation concluding
- Number of properties works order raised for damp, mould and condensation (within/outside timescale)
- Number of properties where works completed for damp, mould and condensation works (within/outside timescale)
- Number of properties to have had/not had 6 week follow-on visit carried out upon completion of remedial works
- Number of complaints for damp, mould and condensation which have been closed with an 'upheld' status (partial or fully upheld).
- Number of properties subject to enforcement action from local authorities.

13.0 Quality Assurance

- 13.1 We will ensure there is a programme of post inspections in place to ensure the quality of repair work that is carried out to damp, mould and condensation. This will be:

- 20 per cent of responsive repairs for works to address the root cause or symptoms of damp, mould and condensation.
 - 100 per cent of all works carried out following complaints of damp, mould and condensation.
 - 100 per cent of all works carried out to resolve disrepair claims.
- 13.2 We will also revisit residents who have had a confirmed case of damp, mould and condensation to ensure that our repairs, advice, or other action has resolved the issue. This visit will take place six weeks after the completion of the repairs or the conclusion of any period of advice or other support.
- 13.3 We will carry out an independent audit of our approach to identifying and addressing damp and mould, to specifically test for compliance with legal and regulatory obligations and to identify non-compliance issues for correction.

14.0 Significant Non-Compliance and Escalation

- 14.1 Our definition of significant non-compliance is any incident which has the potential to result in a potential breach of legislation or regulatory standard, or which causes a risk to health or safety. All non-compliance issues will be reported and escalated as soon as possible, and no later than 24 hours after the incident occurred, or of an MHA employee becoming aware of it.
- 14.2 Any non-compliance issue identified at an operational level will be formally reported to the Head of Property Services in the first instance, who will agree an appropriate course of corrective action with the Director of Operations and report details of the same to the Leadership and Executive Teams.
- 14.3 In cases of serious non-compliance, the Executive Team and Board will consider whether it is necessary to disclose the issue to the Regulator of Social Housing as required by the regulatory framework, or any other relevant organisation such as the Health and Safety Executive.

15.0 Glossary

15.1 This glossary defines key terms used throughout this policy:

- **HHSRS:** the Housing Health and Safety Rating System. This is the Government's prescribed approach to the evaluation of the potential risks to health and safety from any deficiencies identified in dwellings. There are 29 HHSRS hazards, including the hazard of damp and mould.
- **Category 1 HHSRS hazard:** the most serious hazards, which mean that the property fails to meet the legal minimum standard for property condition. Where a local housing authority becomes aware of a property with a category 1 hazard, they have a duty to take enforcement action, for example by serving a notice to require the risk to be reduced.
- **Category 2 HHSRS hazard:** these are less serious hazards; the local housing authority has the power to take enforcement action but is not obliged to.

Appendix 1 - Additional Legislation

This policy also operates within the context of the following legislation:

- Defective Premises Act 1972
- Health and Safety at Work Act 1974
- The Occupiers' Liability Act 1984
- Management of Health and Safety at Work Regulations 1999
- Management of Houses in Multiple Occupation (England) Regulations 2006
- Building Regulations 2010 (England and Wales)
- Reporting of Injuries, Diseases and Dangerous Occurrences Regulations 2013 (RIDDOR)
- Construction (Design and Management) Regulations 2015
- Data Protection Act 2018
- Equality Act 2010

Guidance and other related information:

- Housing, Health, and Safety Rating System (HHSRS) Operating Guidance, 2006
- Pre-action Protocol for Housing Condition Claims (England) 2021
- Housing Ombudsman Spotlight Report: It's not lifestyle (November 2021)
- Awaab's Law: Draft guidance for social landlords - GOV.UK (July 2025)