

DAMP, MOULD & CONDENSATION POLICY

Current Version:	1.0	Date of Update:	January 2026
Updated by:	Housing Services		
SLT Policy Owner:	Director of Operations (Housing)	Policy Group:	Operations
Last Full Review:	March 2026	Next Review Due:	June 2027
Policy Implemented:	31 st March 2025		
Replaces previous policies:	n/a		
If you have any queries in relation to this policy, please speak to your line manager.			

Please Note: This is a controlled document. Always use the current version on INsite.
Do not save or print copies, as they may be outdated.

DAMP, MOULD & CONDENSATION POLICY

1 Introduction and Objectives

- 1.1 Inspire North is committed to maintaining our homes to a high standard and to make sure our tenants stay safe, healthy, and well in their homes. Damp, mould and condensation are issues which can have a serious impact on the health and well-being of our tenants and cause damage to both our properties and to items stored within them.
- 1.2 This policy sets out our approach to dealing with damp and mould in our homes and communal areas. It covers the services we provide to tenants who rent their home under a tenancy agreement and those who occupy under a licence. For leaseholders, we will meet the responsibilities as set out in the terms of the lease.
- 1.3 Inspire North has a zero-tolerance approach to damp and mould within our customers' homes. This policy ensures that Inspire North delivers an effective and timely response to all reports of damp, mould and condensation which is assessable to all customers based on risk, individual circumstances, needs and legislative requirements.
- 1.4 This policy is part of Inspire North governance framework and details what we are going to do as an organisation to address damp, mould and condensation and details the strategic and operational decisions we will take to achieve legal and regulatory requirements.

2 Policy Scope

- 2.1 This policy defines Inspire North's strategic approach to managing damp, mould and condensation. It sets out procedures for proactive and reactive investigations, the planning of resources to meet periods of higher demand, and financial measures to reduce risk. It also establishes requirements for employee training and equipment to ensure competent case assessment, alongside clear processes for tenant engagement and complaints resolution.
- 2.2 For a hazard to be in scope of this policy it must be a part of buildings or land for which Inspire North is responsible.

3 Causes of Damp, Mould and Condensation

- 3.1 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.
- 3.2 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, which requires repair.



- 3.3 Rising damp is caused by water rising from the ground into the home. 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 only affect basements and ground floor rooms it will be present all year round but can be more noticeable in winter. It is extremely uncommon but is generally the result of a problem or fault with the home, which requires repair.
- 3.4 Penetrating damp appears because of a defect in the structure of the home, such as damaged brickwork, missing roof tiles, loose flashing, or leaking rainwater goods, defective dormers or Velux windows. 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.
- 3.5 Condensation is the most prevalent type 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. 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. All homes in England can be affected by condensation because the climate is often cool and wet. Normal household activities also constantly release moisture into the air. Good practice in the home minimises and alleviates condensation, and in many cases will prevent it causing dampness and persistent mould. However, on occasions the root cause can be a problem that requires a repair or an improvement to the home, such as increased ventilation and/or extraction.

4 Legislative and Legal Requirements

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
- The Hazards in Social Housing (Prescribed Requirements) (England) Regulations 2025 (Awaab's law)
- Social Housing (Regulation) Act 2023
- 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
- Housing Health and Safety Rating System (HHSRS) Operating Guidance

- Housing Ombudsman Spotlight on Damp and Mould: It's not lifestyle - October 2021 and February 2023 update.
- 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 and Quality Standard is the primary one applicable to this policy.
- 4.4 **Sanctions** – Failure to discharge our responsibilities and obligations properly could lead to sanctions, including prosecution by the relevant local authority under the Housing Act 2004, the Health and Safety Executive (the HSE) under the Health and Safety at Work Act 1974; prosecution under the Corporate Manslaughter and Corporate Homicide Act 2007; and via a regulatory notice or financial penalty from the Regulator of Social Housing.
- 4.5 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
- 4.6 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)

5 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. The government has directed local authorities in November 2022 to have regard to 'high scoring Category 2 hazards (band D and E) for damp and mould when considering enforcement action.
- 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).
- 5.4 The introduction of the Hazards in Social Housing (Prescribed Requirements) (England) Regulations 2025 (Awaab's Law) has placed strict timescales on providers to deal with and address damp and mould in their properties. Social landlords must:
- Investigate potential emergency hazards immediately, and if confirmed, complete safety work as soon as reasonably practicable, and always within 24 hours.
 - Investigate potential significant hazards within 10 working days.
 - Provide written findings to tenants within 3 working days of any investigation concluding.
 - Carry out safety work within 5 working days where a significant hazard is identified.
 - Begin or take steps to begin supplementary works (to prevent recurrence) within 5 working days, or as soon as reasonably possible – and no later than 12 weeks.
 - Complete works satisfactorily within a reasonable period.
 - Secure suitable alternative accommodation (at the landlord's expense) if hazards cannot be resolved within the required timeframes.
 - Keep tenants updated and provide advice on how to stay safe while works are ongoing.
- 5.5 Failure to meet these obligations can leave a landlord in breach of the law unless they can show they used all reasonable endeavours.
- 5.6 For a hazard to be in scope of Hazards in Social Housing (Prescribed Requirements) (England) Regulations 2025 (Awaab's Law) it must
- a) be a part of buildings or land for which Inspire North is responsible
 - b) be in Inspire North Housing control to fix
 - c) not be damage that is a result of breach of contract by the tenant

6 Policy Statement

- 6.1 Inspire North defines damp, mould and condensation as the following:

Damp: Excess of moisture that can't escape from a structure, which can also go on to cause significant damage to a building.

Mould: A type of fungus that spreads through spores and are invisible to the naked eye but are in the air around us all the time. It can quickly grow on surfaces where dampness persists, or where water has formed into a visible covering.

Condensation: Moisture in the air that becomes cooler and tiny water droplets appear on surfaces. Excessive condensation will result in damp and mouldy conditions on most surfaces, such as walls, ceilings, furniture, tiles and windows.

- 6.2 This policy has been developed in line with the Housing Ombudsman Spotlight Report on Damp and Mould (2021) and the Housing Ombudsman Special Report on Rochdale Boroughwide Housing (2023) and the Hazards in Social Housing (Prescribed Requirements) (England) Regulations 2025 (Awaab's Law).

7 Statement of Intent

- 7.1 We will take a zero-tolerance approach to damp and mould and provide dry, warm, healthy, and safe homes for our tenants which are free from any serious hazards.
- 7.2 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 tenants, and complaint levels (or lack of) to drive a data and risk-based approach.
- 7.3 We will ensure our reporting systems and processes are accessible and treat tenants reporting damp and mould with empathy and respect and will not prejudge the reason for any issue.
- 7.4 We will operate an open and transparent complaints process which is proactively communicated to tenants.
- 7.5 We will maximise available budgets to deal with condensation, damp, and mould issues.
- 7.6 We recognise that damp, mould and condensation have the potential to have an impact on our customers and their family's physical and mental health.
- Exposure to damp and mould can exacerbate and negatively impact those prone to respiratory problems such as asthma, allergies and other respiratory illnesses. High levels of condensation can result in damp and mould.
 - These health problems can have a significant impact on our customers, particularly those who are vulnerable or at risk such as children, the elderly and those with pre-existing medical conditions.
 - Living with damp and mould can also impact a customer's mental health and well-being as well as the customer's quality of life and enjoyment of their home. This policy reflects Inspire North's commitment to proactively manage damp and mould in its homes.
- 7.7 We will treat every report of damp, mould and condensation in a person-centred way, showing empathy and understanding at all times.

- 7.8 All homes identified with damp, mould and condensation will be investigated to identify the root cause(s), ensuring suitable and sufficient control measures are put in place to prevent damp and mould re-occurring. This assessment will consider the severity of the damp and/or mould and/or condensation ensuring any work required is given the appropriate priority.
- 7.9 Where we are unable to meet the requirements of Awaab's Law, either due to the complex nature or extent of the works, we may require tenants to move out of their home, either on a temporary or permanent basis. We will consider the individual circumstances of the resident and will seek alternative accommodation – Bed and Breakfast, Hotel or a move to alternative accommodation within a service. Once the works are complete and before the resident returns, all appropriate checks will be carried out at the property to ensure it is safe to return.
- 7.10 We will take all reasonable steps to plan and carry out remedial works that are required with our tenants, and to meet Awaab's Law. However, we intend to go beyond where necessary to protect customers. If access is refused, we will take appropriate action. This may include legal action, to ensure we can access the property and act to remedy issues.
- 7.11 We will ensure that relevant information about our customers and our homes are recorded and used to make decisions about where to target our resources to prevent the occurrence of damp and mould.

8 Tenant responsibilities:

- 8.1 Inspire North tenants are responsible for the following:

- 8.1.1 Managing conditions in the home that could lead to condensation, damp and mould.
- 8.1.2 Timely reporting of issues and faulty equipment that may hamper the management and control of condensation, damp and mould. For example, reporting a faulty extractor fan, unable to open windows or lack of heating.
- 8.1.3 Compliance with tenancy obligations which include allowing Inspire North employees and contractors access for inspections and works.

8.2 Safeguarding Tenants with Clinical or Physical Health Needs Under Awaab's Law (2025)

This section sets out the organisation's responsibilities for identifying, responding to, and safeguarding at risk supported accommodation tenants, in compliance with The Hazards in Social Housing (Prescribed Requirements) (England) Regulations 2025, known as Awaab's Law.

8.3 Tenant Capacity to Report Repairs

Supported accommodation tenants may have cognitive, clinical, or physical barriers that limit their ability to report hazards. Employees must identify capacity issues and make reasonable adjustments such as employee-led reporting or accepting reports from advocates.

- 8.4 **Identification of Capacity Issues**
Supported accommodation tenants may have clinical, cognitive, or physical conditions that affect:
- 8.4.1 their **ability to recognise a hazard**,
 - 8.4.2 their **ability to communicate or report it**, or
 - 8.4.3 their **ability to follow landlord repair processes**.
- 8.5 Employees must assess capacity to engage with repairs reporting whenever concerns arise through observation, support plans or multi-agency information.
- 8.6 **Alternative Reporting Methods**
Where capacity is reduced, the organisation will:
- 8.6.1 Make reasonable adjustments such as **employee-led reporting**,
 - 8.6.2 Accept reports from advocates, support workers, family, or statutory partners,
 - 8.6.3 Ensure DMC hazards are reported **proactively**, not solely based on tenant self-reporting.
- 8.7 This supports compliance with the requirement that landlords act once they become aware of, or *ought reasonably to be aware of*, a hazard. [\[gov.uk\]](https://www.gov.uk)
- 8.8 **Safeguarding Duty for an Adult at Risk Tenants**
Many clients we work with can be considered at risk, this is not limited to physical or "clinical" but can be psychological / mental health, learning disability, neurodiversity and substance / alcohol misuse.
- 8.9 Where tenants are considered at risk, the organisation must assess whether hazards exacerbate health needs, escalate safeguarding concerns, and provide temporary mitigation or alternative accommodation if required.
- 8.10 Risk Assessment: Where a tenant is at risk (e.g., respiratory disease, mobility limitations etc.), the organisation must:
- 8.10.1 Assess **whether the hazard exacerbates health conditions**,
 - 8.10.2 Consider whether the hazard meets the threshold of **significant** or **emergency** risk,
 - 8.10.3 Document findings and escalate via safeguarding procedures if risk of harm is present.
- 8.11 This aligns with Awaab's Law requirements to act on hazards posing risks to health and safety within fixed timeframes. [\[gov.uk\]](https://www.gov.uk)
- 8.12 **Safeguarding Response:** If a hazard presents a heightened risk to an at-risk tenant:
- 8.12.1 Initiate a safeguarding referral if required,
 - 8.12.2 Liaise with health professionals to understand the risk,
 - 8.12.3 Provide temporary mitigation (e.g., air purification, dehumidifiers) pending full remediation,

8.12.4 Consider the requirement to **provide suitable alternative accommodation** if timely remediation cannot occur. [\[horsham.gov.uk\]](https://www.horsham.gov.uk)

8.13 Employee Responsibilities: Employees must report hazards immediately, identify tenants lacking capacity, and ensure compliance with statutory timeframes.

8.14 Record Keeping: Maintain detailed logs of hazards, investigations, communications, and safeguarding actions.

9 Risk Assessing Cases of Damp, Mould and Condensation

9.1 Inspire North will assess the urgency for response and strategy for remediation based on risk.

9.2 In reference to damp and mould the Hazards in Social Housing (Prescribed Requirements) (England) Regulations 2025 (Awaab's Law) is explicit in risk categorisation:

'Emergency hazard' means a hazard that presents an imminent and significant risk of harm to the health or safety of a tenant of the social home.

'Significant hazard' means a hazard that poses a significant risk of harm to the health or safety of a tenant of the social home.

9.3 As soon as we become aware of a potential damp, mould and condensation hazard we will make an initial assessment to establish if emergency action is required and determine if the risk is **urgent (emergency hazard), significant** (significant hazard) or **routine** (which falls out of scope of Awaab's Law).

9.4 This assessment will be based on the severity of Damp, Mould and Condensation and an assessment will be undertaken of all household members to determine any health-related conditions that could be exacerbated by the presence of damp and mould.

10 Programmes addressing damp and mould

10.1 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 in owned stock and providing advice and guidance to tenants.

10.2 Planned energy improvement and investment programmes in our owned stock, as well as increasing thermal comfort of homes also reduce the likelihood of damp, mould and condensation by focusing on heating and ventilation.

10.3 There is also none planned programmes and activity, such as responsive repairs or follow up from customer reporting and the subsequent post-repair follow up.

10.4 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.

11 Tenant Engagement

- 11.1 We will undertake periodic awareness campaigns amongst our tenants to raise awareness and support them to report instances of condensation, damp, and mould, including how to report issues and our complaints procedure.
- 11.2 We will give tenants advice on how to prevent condensation, damp, and mould and what they should do to remove mild cases of mould. However, we recognise that not every resident will be able to resolve condensation, damp, and mould themselves. We will provide appropriate support in such cases in relation to the specific circumstances and the individual resident's needs.
- 11.3 We know that some tenants cannot afford to heat their homes adequately due to their income levels. We will work with tenants to ensure that they are receiving the income to which they are entitled.
- 11.4 We aim to resolve complaints as quickly as possible without tenants 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.
- 11.5 The Damp, Mould and Condensation Policy will be publicised on the Inspire North Website.

12 Competent Persons

- 12.1 Our employees and contractors will have the skills and knowledge to identify signs of condensation, damp, and mould, and discuss with tenants how to manage problems. Employees will be encouraged to look out for signs whenever they visit a resident's home.
- 12.2 As a minimum at least one member of the Housing team (Level 4 minimum required) and one Director of Operations (Level 5 minimum required) will hold qualifications in Managing Housing Maintenance (or an appropriate asset management equivalent).
- 12.3 If one of these qualified personnel plan to leave then an alternate must be identified and will begin the process to obtain the required level of qualification to ensure we retain the required statutory qualifications.

13 Training

- 13.1 We will provide awareness training to all our housing employees on damp, mould and condensation, refreshed annually.
- 13.2 All front-line operational employees will have damp and mould level 1 or level 2 training. Training refreshers will be held annually for level 1 and 2 to be built into Inspire North future training plan.

- 13.3 We will deliver training on this policy and the procedures that support it, through appropriate methods including team briefings; basic condensation, damp, and mould awareness training; and on the job training for those delivering planned maintenance and repair works as part of their daily job. All training undertaken by employees will be formally recorded.
- 13.4 We will share learning from complaints and the positive impacts of changes across the organisation to promote a learning culture.

14 Organisation Roles and Responsibilities

- 14.1 **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 approve any future major update.
- 14.2 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.
- 14.3 The **Senior Leadership Team** (SLT) will receive monthly 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.
- 14.4 The **Chief Executive** has overall responsibility for the Damp, Mould and Condensation Policy.
- 14.5 The **Director of Operations** (Housing) is 'Responsible Person' for ensuring that all home safety matters are implemented and is responsible for reporting performance to the Board.
- 14.6 The **Director of Operations** is responsible for the implementation of this policy and associated procedures.
- 14.7 The **Operational Housing Lead** and **Housing, Health and Safety Manager**, with the support of the individual Housing Services is the operational lead for the day to day running and implementation of the Damp, Mould and Condensation Policy.
- 14.8 All Employees, irrespective of their position shall:
- Identify and report damp, mould and condensation repairs as part of their daily duties.
 - Take reasonable care for their own health and safety and that of other persons who may be adversely affected by damp, mould and condensation repairs and faults, including members of the public, customers, visitors and contractors.
 - Co-operate as appropriate with other staff and agencies to ensure compliance with this policy and all other legal requirements.
 - Report any concerns that they may have in relation to the management of the repairs service or this policy to the Director of Operations (Housing) or Chief Executive.

15 Review

- 15.1 This Policy shall be reviewed and updated by the Director of Operations annually.

16 Governance and Assurance

- 16.1 The Director of Operations will review the number of damp, mould and condensation cases monthly, including volumes, risk priority and other relevant qualitative and quantitative information.
- 16.2 The following information will be provided to the Board and or its committees and the Senior Management Team at scheduled intervals, both a snapshot on a given date and monthly statistics. Providing these metrics will give leadership clear visibility of operational performance and help ensure ongoing compliance with statutory requirements.
- Number of occupied homes with an identified Cat 1 HHSRS Damp and Mould Hazard present
 - % of homes occupied where Damp, Mould and Condensation identified
 - Number of cases in the past 12 months, including cases over timeframes that are not yet closed
 - Number of cases closed in the past 12 months
 - Number and status of each risk category urgent, significant and routine
 - Number of repeated damp, mould and condensation cases at the same property
 - Cases closed within the timeframes set out by Awaab's Law
 - Cases that did not meet the timeframes set out by Awaab's Law including date initially reported and date of completion
- 16.3 Independent external assurance will be sought periodically as required in line with the Inspire North's quality assurance framework to ensure compliance with Inspire North legal and regulatory responsibility in relation to the management of cases of damp, mould and condensation no less than every 3 years.
- 16.4 Our definition of significant non-compliance is any incident which has the potential to result in a potential material 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 Inspire North employee becoming aware of it.
- 16.5 Any non-compliance issue identified at an operational level will be formally reported to the Operations Director (Housing) 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 SLT.
- 16.6 The Senior Leadership Team will ensure that the Board are made aware of any non-compliance issue, so they can consider the implications and act as appropriate.
- 16.7 In cases of serious non-compliance, SLT 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.

17 Data and Record Keeping

- 17.1 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.
- 17.2 We will maintain a core asset register of all properties we own and/or manage, with component/attribute data against each property.
- 17.3 We will operate a robust process to manage all changes to our asset holdings, including property acquisitions and disposals.
- 17.4 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.
- 17.5 All customer contact during a damp, mould and condensation case will be recorded on our data systems, this includes no access visits.

18 Equality and Diversity

- 18.1 We know that some of Inspire North tenants may face barriers to reporting Damp, Mould and Condensation.
- 18.2 Tenant data will be updated and reviewed regularly to ensure all risks are known, respected and acted upon to ensure the very best service can be delivered to all Inspire North tenants.
- 18.3 There are many mechanisms in place to support the reporting of Damp, Mould and Condensation. It is a whole business effort, from contractors, service managers and housing support workers.
- 18.4 All involved will recognise their ethical and a legal duty to advance equality of opportunity and prevent discrimination on the grounds of, age, sex, sexual orientation, disability, race, religion or belief, gender reassignment, pregnancy and maternity, marriage and civil partnership.