

CERNACH HOUSING ASSOCIATION LIMITED



Damp, Mould and Condensation Policy

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1.0 Introduction

- 1.1 The purpose of this policy is to proactively manage the potential risk arising from damp and mould within our properties including any communal areas. Committing to meeting the needs of our customers and providing homes that are safe, warm and dry.
- 1.2 Guidance and advice in relation to tenant safety in response of damp and mould has been received by the Scottish Housing Regulator. This advice outlines how housing providers should approach, mould and condensation issues, what actions should be taken and how individual occurrences of condensation and mould should be actioned when raised by tenants.
- 1.3 Cernach Housing Association are committed to ensuring that our tenants and communities have warm, safe, and healthy homes to live in and as a basic right, which should be fulfilled by the association.

2.0 Aims and Objectives

- 2.1 The Association is committed to maintaining its homes to a high standard, which adds value to the homes and surroundings. Maintaining high quality and secure homes can improve the lives of our tenants and achieve an elevated level of customer satisfaction.
- 2.2 This policy document has been written to ensure that wherever possible, tenants are not adversely affected by the causes of condensation, damp or mould and drives forward, an agenda of initiative-taking action to tackle and manage and report on the causes of the above.
- 2.3 This policy and associated procedures will consider recommendations made in a Housing Ombudsman Service Report – *Spotlight on: Damp and Mould – October 2021*. If any reports of guidance are issued by the Scottish Housing Regulator, then the association will act accordingly to any recommendations and will update the Policy and Procedures accordingly.

The Associations stock profiles includes:

- 877 housing units across 32 phases of development.
 - Stock consists of properties being built from 1955 – 2021
 - Refurbishment programme was carried out between 1992 -2011.
 - 84 New Build homes were built in 2020-2021.
 - There are various Archetypes which includes terrace houses, tenement flats, cottage flats, semidetached and maisonettes.
 - Building construction is varied between –
 - Cavity construction with facing brick and roughcast finish
 - Timber frame construction with brick-render finish.
 - A purpose-built House with Multiple Occupancies
- 2.4 This Policy and our internal procedures apply to the entire property portfolio under the control of the association and to all operations continued under its control without exception.

3.0 Legal and Regulatory Requirements

3.1 In developing this policy and procedure, recognition was taken of the legislative, regulatory requirements and good practice set out in the following:

Housing (Scotland) Act 1987

Housing (Scotland) Act 2006

Housing (Scotland) Act 2014

The Building (Scotland) Regulations 2004

Putting Safety First: a briefing note on damp and mould for social housing practitioners

Awaabs Law

3.2 The Scottish Social Housing Charter

Outcome 1 – Equalities Social landlords perform all aspects of their housing services so that: They support the right to adequate housing every tenant and other customer have their individual needs and rights recognised, is treated fairly and with respect, and receives fair access to housing and housing services.

Outcome 2 – Communication Social landlords manage their businesses so that: tenants and other customers find it easy to communicate with their landlord and get the information they need about their landlord, how and why it makes decisions and the services it provides.

Outcome 3 – Participation Social landlords manage their businesses so that:- tenants and other customers are offered a range of opportunities that make it easy for them to participate in and influence their landlord's decisions at a level they feel comfortable with.

Outcome 4 – Quality of Housing Social landlords manage their businesses so that:- tenants' homes, as a minimum, when they are allocated are always clean, tidy and in a good state of repair, meet the Scottish Housing Quality Standard (SHQS) and any other building quality standard in place throughout the tenancy; and also meet the relevant Energy Efficiency and Zero Emission Standard.

Outcome 5 – Repairs, Maintenance and Improvements Social landlords manage their business so that: tenants' homes are well maintained, with repairs and improvements carried out when required, and tenants are given reasonable choices about when work is done.

Outcome 13 – Value for Money Social landlords manage all aspects of their businesses so that: tenants', owners and other customers receive services that provide continually improving value for the rent and other charges they pay.

3.3 This policy has been developed using reference from Landlord Facilities Health, Safety and Welfare Management System, control Manual.

4.0 Equality and Human Rights

- 4.1 The Association's Equality and Human Rights policy, which was approved by the Committee in April 2021, outlines our commitment to promote a zero tolerance to unfair treatment or discrimination to any person or group of persons, particularly on the basis of any of the protected characteristics¹. This includes ensuring that everyone has equal access to information and services, and, to this end, the Association will make available a copy of this document in a range of alternative formats including large print, translated into another language or by data transferred to voice.
- 4.2 We are also aware of the potential for policies to inadvertently discriminate against an individual or group of individuals. To help tackle this and ensure that it does not occur, best practice suggests that organisations carry out Equality Impact Assessments to help identify any part of a policy that may be discriminatory so that this can be addressed (please see section 6 of the Equality and Human Rights policy for more information).
- 4.3 In line with section 6 of the Equality and Human Rights Policy, the Association carried out an Equality Impact Assessment on this policy and no remedial action was identified as necessary. The full assessment is appended at the end of this policy.

5.0 Risk Management

- 5.1 The Association has considered the risks of failing to adhere to the policy. The Association are committed to ensuring our tenant's health and safety remains a high priority. This is reflected in the risk matrix which identifies a range of mitigating actions that we use on an ongoing basis to minimise/negate or manage each individual risk.
- 5.2 We seek to mitigate business risk through appropriately review of policies, procedures and legal requirements in relation to tenants' health and safety. We will continually to network with partners to ensure we are implementing best practice.
- 5.3 The Assurance sub-Committee monitors progress in relation to the mitigation actions on a quarterly basis and the Management Committee conducts an annual review in December each year and a mid-year review in June.

6.0 Responsibility & Delegated Authority

- 6.1 The Management Committee has delegated the Operations Sub- Committee authority to monitor compliance in relation to Tenant's Health and Safety.

¹ The Equality Act 2010 identifies the "protected characteristics" as age, disability, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex, gender reassignment and sexual orientation.

- 6.2 It is the responsibility of the Maintenance Team to implement this policy as delegated by the Senior Maintenance Officer. Individual Maintenance staff have responsibility for ensuring that the Damp, Mould and Condensation internal procedures are adhered to.

The Senior Maintenance Officer has responsibility for

- monitoring performance
- monitoring the operation and implementation of the policy
- key aspects of day to day service delivery
- review of the policy
- reporting to the Operations Manager and Operations Sub Committee on key performance indicators
- report to Operations Sub Committee on statistics of Damp, Mould and Condensation.

- 6.3 The Operations Manager retains overall responsibility of the implementation of this policy.

- 6.4 The Operations Sub Committee hold responsibility of approval of this policy as delegated by the Management Committee.

- 6.5 The Maintenance staff has delegated authority to take appropriate action, following reports of potential Damp, Mould and Condensation. These cases are monitored by the Senior Maintenance Officer.

- 6.6 The Operations Sub Committee continues to monitor cases and will provide recommendation on cases presented.

7.0 Definitions

7.1 Rising Damp

Rising damp is caused by moisture coming up from the ground level by the way of capillary action which typically means a damaged DPC or DPM (Damp proof Course/membrane)

7.2 Penetrating Damp

Penetrating damp is when moisture is getting into the fabric of the building by another source such as faulty window seals/silicone, roof leak or blocked gutters/downpipe.

7.3 Condensation

Condensation is the result of moisture created through the tenants' everyday activities – including showering, cooking and drying clothes. If the moisture's unable to escape from the property this creates a build-up of moisture which settles on cold surfaces. If the moisture is left this can result in the growth of mould spores and mildew in the affected areas.

7.4 Mould

Very small plants which thrive in conditions produced by condensation but will grow in any places with a lot of moisture, such as around leaks in roofs, windows, or pipes, or where there has been flooding. Mould grows well on paper products, cardboard, ceiling tiles, and wood products. Mould can also grow in dust, paints, wallpaper, insulation, plasterwork, carpet, fabric, and upholstery.

8.0 Cernach's approach to managing dampness, mould and condensation.

8.1 The association commits to:

- Provide and maintain a comfortable, warm, and healthy home, free from damp, condensation, mould, or disrepair for our tenants.
- Ensure that tenants are treated in a fair and consistent way and to recognise that having a dampness or mould issues in a home can be distressing for our tenants and ensure we are supportive in our approach.
- Undertake effective investigations and implement all reasonable remedial repair solutions and improvements to eradicate, damp, mould including, managing, and controlling condensation.
- Work in partnership with tenants to resolve and understand how to reduce condensation, damp, and mould issues, also retain a register with action plans, surveys, and outcomes, which will be reported to the Board of Management on a quarterly basis.
- Ensuring that the fabric of our homes is protected from deterioration and damage resulting from, or contributing to, damp and mould issues.
- Undertake responsive repairs to alleviate damp and mould issues as quickly and efficiently as possible to minimise damage to the fabric, fixtures, and fittings of the property.
- Enhance the understanding of the associations housing stock and the archetype of properties and components from the stock condition data, which have a higher likelihood to suffer from damp and mould.
- Plan resources to respond to anticipated higher demand of enquiries and required inspections and work in partnership with specialist companies for the provision of specialist survey reports, including making use of new technology such as linked environmental sensors that can be installed within reported problematic damp or mould homes and can be monitored online and to better understand cause and solution.
- Provide staff with the skills and testing equipment to identify and differentiate between signs of damp, condensation, mould and understand the causes and remedial action.
- To consider the issues of damp condensation and mould when designing investment programmes for example heating, ventilation, and insulation.
- To comply with all statutory and regulatory requirements, sector best practice and tenants' health and safety compliance.

8.2 This policy and procedural document also define the Associations procedures to ensure the risks associated with condensation, damp and mould issues are properly addressed, assessed, and managed and, in doing so, ensuring that all relevant legal duties are discharged.

9.0 Tenants' Responsibilities

9.1 Although the Association are committed to being pro-active in relation to prevention of cases of dampness, mould and condensation. We required our customer to assist prevention by exercising good practice such as:

- Immediately report any evidence of rising and penetrating damp (See Definitions) and faulty equipment that will affect the management of humidity and moisture in the home (Faulty extract fan, unable to open windows, heating system failure etc..)
- Customers can help reduce the conditions that lead to condensation dampness by: Keeping the presence of moisture to a minimum e.g. covering pans when cooking.
- Drying laundry outside (Where Possible), and not on radiators

- Where it is safe to do so, keeping the kitchen and bathroom doors closed when cooking or bathing.
- Adequately heating rooms – Ideally to 18 degrees Celsius as a minimum.
- Keeping the house well-ventilated e.g. opening windows during cooking/bathing, turning on and ensuring the extractor fan or ventilation system installed in their home is regularly cleaned and working, keeping trickle vents in windows open and allowing air to circulate around the furniture
- Follow all advice and guidance issued by us on managing humidity and moisture in the home which can lead to condensation.
- If all reasonable efforts have been made to rectify the problem of damp and mould and they have not been successful, then contact us immediately.
- Allow access for inspections and for carrying out any remedial works required
- if following an inspection by a member of CHA the outcome shows that all reasonable measures are in place for the customer to adequately control condensation and mould, further advice and support will be given to the customer.
- The tenancy agreement and lease agreements recommends that the customer arranges adequate household contents insurance for the home they occupy

10.0 Reporting Process

- 10.1 Upon reports of an incidence of damp and mould, the frontline staff will implement the Damp and Mould Procedures.
- 10.2 These procedures have been developed in line with this Policy to ensure compliance. These are set out in a separate document and have been produced to ensure a consistent approach from all staff.
- 10.3 The timescale for the process is detailed below. These timescales following Scottish Government guidance which is due to become a legal requirement of landlord in October 2026.
- 10.4 Upon a damp, mould or condensation issue is reported, CHA will arrange an investigation by a competent person within 10 working days (starting the day after notification).
- 10.5 CHA will then provide the tenant with a written summary of the findings within 3 working days of the inspection.
- 10.6 If the investigation identifies a qualifying repair, the repairs must be started within 5 working days of the investigation being completed.
- 10.7 The Association will adopt a traffic light system for coding and prioritising condensation, damp and mould issues within our properties. This will also be included in the damp and mould register and the procedures.

Low Priority	Medium Priority	High Priority
Condensation	Damp	Mould

The association define the above system as:

Low Priority – Minor condensation, often caused by lifestyle factors. The Association will provide advice on ventilation, heating and managing condensation.

Medium Priority – Visible mould growth in multiple rooms or penetrating damp that is not immediately life threatening but requires action.

High Priority – Large areas of black mould, sever damp causing health issues or water penetration causing structural damage.

11.0 Contractors

- 11.1 The Association will ensure that suitably qualified contractors are employed when addressing remedial works required in relation to damp, mould and condensation. Contractors carrying out work to the Association's properties will take care not to damage a tenant's personal belongings.

12.0 Void Properties

- 12.1 Where evidence of damp, mould or condensation is noted within a void property, the necessary repair works will be carried out during the void period and rectified prior to the property being re-let.

- 12.2 As part of the void process the following checks will be undertaken:

- Service and clean all extractor fans to ensure that they operate correctly.
- Servicing of the boiler to ensure that the heating operates correctly
- All TRVs are checked to make sure in working order
- Service and reseal of all windows to ensure that they open correctly and to ensure that trickle vents operate correctly and replace as necessary.
- Check all walls within the property with protimete to ensure no high moisture levels are present

13.0 Staff Training

- 13.1 All staff will be provided with training on how to effectively deal with complaints of damp and mould to ensure the issue is properly dealt with in a timeous manner.
- 13.2 All staff, particularly those who may enter tenants' homes or respond to repair requests, should be trained to identify damp and mould and understand the organisation's policies and processes for responding to it.
- 13.3 Staff who are likely to respond to reports of damp and mould must be trained and appropriately equipped to assess the issue (including safe use of PPE), identify the root cause, and respond appropriately.

14.0 Complaints

- 14.1 The Association has a published Complaints policy & procedure, which can be used where there is dissatisfaction with this policy or the operation of this policy.
- 14.2 Any tenant who feels aggrieved by their treatment under this policy can ask for a copy of the Association's complaints policy, which is available at the Association's office and on the website www.cernachha.co.uk.
- 14.3 As with all our service policies, the complaints policy can be made available in large print, translated or on tape. Tenants also have the right to complain to the Scottish Public Services Ombudsman

15.0 Review

- 15.1 This policy will be formally reviewed every three years in consultation with staff and customers to ensure the aims of the policy are being met or sooner if legislation changes

Cernach Housing Association Equality Impact Assessment Tool



Name of the policy / proposal to be assessed	Damp, Mould and Condensation Policy	Is this a new policy / proposal or a revision?	New
Person(s) responsible for the assessment	Kimberley Cowan		
1. Briefly describe the aims, objectives and purpose of the policy / proposal	The aim of this policy is to ensure the Association compliance in relation to Health and Safety, specifically in relation to management and prevention of damp, mould and condensation within the properties in which we own.		
2. Who is intended to benefit from the policy / proposal? <i>(e.g. applicants, tenants, staff, contractors)</i>	Tenants, residents, owners, staff and applicants		

3. What outcomes are wanted from this policy / proposal ? (e.g. <i>the benefits to customers</i>)	To ensure adherence to the obligations placed upon Cernach as a landlord and housing provider in relation to tenant's health and safety.
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4. Which **protected characteristics could be **affected** by the proposal? (*tick all that apply*)**

☐ Age Disability ☐ Marriage & Civil Partnership ☐ Pregnancy/Maternity
 Race

☐ Religion or Belief ☐ Gender ☐ Gender Reassignment ☐ Sexual Orientation

5. If the policy / proposal is not relevant to any of the **protected characteristics listed in part 4, state why and end the process here.**

While policy actions such as rent charges, arrear actions and recovery apply equally, there are some impacts upon groups which apply generally when communicating with our tenants and residents.

	Positive impact(s)	Negative impact(s)
6. Describe the likely positive or negative impact(s) the policy / proposal could have on the groups identified in part 4		

7. What actions are required to address the impacts arising from this assessment? (<i>This might include; collecting additional data, putting monitoring in place, specific actions to mitigate negative impacts</i>).	
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Signed: *K Cowan*

Job Title: Operations Manager

Date the Equality Impact Assessment was completed: 26 February 2026

Please attach the completed document as an appendix to your policy / proposal report