

DAMP AND MOULD POLICY

Status: APPROVED

Policy Lead :	Executive Director of Assets & Sustainability
Owned By :	Repairs Lead
Date Approved:	August 2026
Approved By :	BHA Board
Review Date:	August 2029
Regulatory / Legislative Considerations/ References	The policy should be considered as an essential document to BHA's fulfilment of its duties under the Investigation and Commencement of Repair (Scotland) Regulations 2026 In addition, the policy fulfills legislative duties contained within: • Housing (Scotland) Act 2010 • Housing (Scotland) Act 1987 • Housing (Scotland) Act 2001 • Housing (Scotland) Act 2006 • Housing (Scotland) Act 2010 • Housing (Scotland) Act 2014 • Disability Discrimination Act 2005 • The Equality Act 2010 • Scottish Housing Quality Standard • The Environmental Health Protection Act 1990 • Property Factors (Scotland) Act 2004 • Tenements Scotland Act 2004 • Procurement Regulations • Right To Repair

Other Documents to be read in conjunction with this policy :

This document should be read in conjunction with:

- BHA's vision and values
- BHA's complaints policy
- Reactive Repairs Policy
- Decant
- Allocations Policy
- Repairs and Maintenance Policy
- Scottish Social Housing Charter
- SHR Regulatory Framework
- Housing (Scotland) Act 2010
- UK General Data Protection Regulation

Policy Title:	Damp and Mould Policy
Purpose / Aim of policy:	The aim of this policy is to ensure our domestic properties (primarily) are substantially free from damp and mould and that we proactively manage the potential risks arising from damp and mould.
Scope of Policy:	This policy explains how we will control, manage, and eliminate damp.
Definitions:	Section 4.1 - 4.3 provides an overview.
Specific detail related to each strand in the scope:	• Principles • Definitions • Legislative Framework • Roles and Responsibilities • BHA responsibilities • Customer responsibilities • Assisting customers • Reporting
Approval Source:	BHA Board
Equality Impact Assessment:	BHA is committed to Equality, Diversity & Inclusion. We strive to be fair in our dealings with all people, communities, and organisations, considering the diverse nature of their culture and background and actively promoting inclusion. This policy aligns with BHA's Equality, Diversity and Inclusion Policy. It has not been subject to an Equality Impact Assessment.
Sustainability Assessment:	No direct implications or requirements.
Partnership Assessment:	BHA colleagues will work in partnership with other organisation's where appropriate to ensure customers' needs are fulfilled and we comply fully with the regulatory requirements.
Glossary of Terms	Rising Damp The movement of moisture from the ground rising through the structure of the building through capillary action. Penetrating Damp Water penetrating the external structure of the building or internal leaks causing damp, rot and damage to internal surfaces and structure. Condensation Damp Condensation occurs when moisture held in warm air comes into contact with a cold surface and then condenses producing water droplets.

	Substantially free from Damp and Mould – incidences categorised as low, following inspection, will for this purpose be considered to be substantially free as will cases of condensation. This does not mean that action may not be taken to rectify issues but rather sets a framework around which compliance will be monitored. *the regulatory framework does not define substantially free and so a policy position is required.
Risk Implications:	The risks around damp and mould for customers are well documented and BHA will always act pragmatically to try and resolve issues timeously. To achieve that BHA will need and will seek the cooperation of our customers and will work to educate customers on how they can positively impact damp and mould. However, recent cases have brought into sharp focus that all the variables that might result in damp and mould are not within the control of BHA, for example heating costs are not something we can impact. We will work with the funding we do have to install effective heating systems and where we can, support customers where fuel poverty is an issue or signpost customers to other support, as appropriate. This will not eradicate the risk of damp and mould to BHA but this policy will seek to limit the risk for customers and ensure we execute our regulatory and moral duties to the best of our ability.

1. INTRODUCTION

Through this policy, we will establish appropriate processes, guidance, and knowledge to ensure all our properties are well maintained and free of damp and mould that could risk the health and safety of customers living in homes or buildings owned or managed by Berwickshire Housing Association and its subsidiaries.

This policy is to ensure we assist our customers, supporting them to provide remedial work for damp and mould and improve the homes they live in, this will also ensure that Berwickshire Housing Association meets its legal, contractual, regulatory, and statutory obligations.

2. POLICY AIMS AND OBJECTIVES

The aim of this policy is to ensure BHA's homes are substantially free from damp and mould and continue to be so, where practical to do so.

This policy explains how we will control, manage, and eliminate damp.

What will this policy cover:

- Identifying the types of damp: rising, penetrating and condensation dampness, including internal leaks.
- Identifying the responsibilities for Berwickshire Housing Association and our customers in dealing with damp and condensation.
- Offering guidance, advice, and assistance throughout the process to all customers living in our properties.
- Data gathering and reporting, identifying proactive methods in mitigating the risk of all dampness.

3. PRINCIPLES

Berwickshire Housing Association will:

- Ensure that customers are treated in a fair and consistent way. Taking into account all circumstances, so where we provide advice, that advice is suitable and assists our customers' needs.
- Focus on working in partnership with customers ensuring that a safe and healthy internal environment is provided.
- Communicate effectively to our customers at all times in relation to the delivery of our responsive repairs service and enable them to communicate effectively with us.
- Undertake effective investigations and implement all reasonable repair solutions and improvements to eliminate damp including, managing, and controlling condensation and prevent its return.
- Ensure that customers have access to and are provided with comprehensive advice and guidance on managing and controlling damp and condensation.
- Comply with statutory, regulatory, and contractual requirements and good practice.
- Ensure budgets are used effectively and efficiently to deal with damp, mould, and condensation problems.
- Implement new data quality and insight measures to assist with informing us of the possible risks to our properties so that we can undertake proactive measures to eliminate damp, mould, and condensation before it becomes a problem for our customers.

- Ensure that the fabric of our properties is protected from deterioration and damage resulting from damp, mould, and condensation.
- Respond to all reports of damp and condensation and complete any repair works/measures in line with their Repairs and Maintenance Policy, complying with all legislation. This will be dependent on the severity and urgency of the problem, the complexity of the solution and the repair works/actions required.
- We will make reasonable attempts to access the property to inspect and carry out the works including the use of forced access, where appropriate, and where all other attempts at access have failed. This reflects the importance that BHA places on effective damp and mould management.
- We will reinspect any work undertaken as part of a response to damp and mould to ensure that this has been completed to the required standards but more importantly been effective in eradicating damp and mould.
- We will support customers where we can to adequately heat and ventilate their homes to prevent or eradicate damp and mould, including the provision of advice and also referrals to 3rd parties.

4. DEFINITIONS

4.1 Rising Damp

The movement of moisture from the ground rising through the structure of the building through capillary action.

4.2 Penetrating Damp (including internal leaks)

Water penetrating the external structure of the building or internal leaks causing damp, rot and damage to internal surfaces and structure.

4.3 Condensation Damp

Condensation occurs when moisture held in warm air comes into contact with a cold surface and then condenses producing water droplets.

The conditions that may increase the risk of condensation are:

- Lack of ventilation within the property.
- Inadequate heating.
- Inadequate loft insulation.
- High humidity.
- Overcrowding.

5. LEGISLATIVE FRAMEWORK

- Investigation and Commencement of Repair (Scotland) Regulations 2026
- The Scottish Housing Regulator Performance Standards.
- The Scottish Housing Quality Standard / EESSH (Energy Efficiency Standard for Social Housing)
- The Scottish Social Housing Charter
- Housing (Scotland) Act 1987
- Housing (Scotland) Act 2001
- Housing (Scotland) Act 2006
- Housing (Scotland) Act 2010
- Housing (Scotland) Act 2014
- Disability Discrimination Act 2005
- The Equality Act 2010

- The Environmental Health Protection Act 1990
- Property Factors (Scotland) Act 2004
- Tenements Scotland Act 2004
- Procurement Regulations
- Right To Repair

6. ROLES & RESPONSIBILITIES

6.1 Our Responsibilities

- On receiving any report related to damp or mould BHA will undertake a property inspection within a maximum of 7 working days.
- We will not as a matter of default instruct the wash down of any damp and mould prior to that inspection to permit a full diagnosis of the causes unless the initial triage indicates an emergency situation.
- We will diagnose the cause of damp correctly and deliver effective solutions based on the ethos of dealing with the cause of the damp not just the symptom and wherever possible fixing first time. We accept that this may be a timely process and we will utilize external expertise and monitoring (IoT) to aid this and shorten the length of the process.
- We will monitor our performance on damp and mould and look to continuously improve our response for example through training and the use of external expertise and industry best practice where appropriate.
- We will use data on damp and mould to inform the planned programme for example upgraded ventilation, effective heating systems and other fabric first measures to improve the thermal performance of our buildings.
- Promote and provide general advice and guidance on how to control damp and condensation to our customers.
- Ensure that all frontline colleagues have training on damp and mould and are aware of and understand our policy and procedure and are confident in enacting these.
- Provide a written summary to the customer of the findings of the investigations following a property inspection within 3 workings days of the inspection.
- Start works, within 5 working days from the inspection being conducted with a maximum of 20 days for conclusion. However, where timescales are outwith our control, for example, 1) The customer does not allow reasonable access to the property. 2) The duty to repair does not apply if the landlord has taken all reasonable steps to carry out the work but cannot obtain the necessary rights or permissions. 3) We cannot secure the required majority consent from other owners in a tenement block to repair common areas (e.g., stairwells or the roof). We will give the customer notice as soon as possible and provide an indicative timescale.
- Ensure that only competent contractors will be employed to carry out any works and that the customer's possessions are adequately protected during the works.
- Provide compensation where we do not meet the regulatory requirements (see the Compensation Policy)
- We will temporarily decant or permanently rehouse appropriately in severe cases of damp and mould, in line with our Decant & Allocations Policies.

6.2 Customer Responsibilities

- Immediately report any evidence of damp and mould (see definitions) and, in line with existing repairs responsibilities, report 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), where it is safe to do so, keeping the kitchen or bathroom door closed when cooking or bathing.
 - Adequately heating rooms – ideally at 18°C.
 - Keeping the house well-ventilated e.g., opening windows during cooking / bathing, turning on and ensuring that 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 furniture.
- Follow all advice and guidance issued by us on managing humidity and moisture in the home which can lead to condensation. This information can be found on the Berwickshire Housing Association website.
- Allow access for inspections and for the carrying out of all remedial works.

6.3 Assisting our customers

BHA will seek to provide advice and support to customers to better allow us to collectively manage and avoid incidences of damp and mould.

Where internal conditions within a home for example, overcrowding and excessive hoarding of personal belongs are influencing health and wellbeing of the occupants or are preventing inspections or repairs works being carried out, we will provide support and assistance to review the customer's options that may include moving to more appropriate or alternative suitable accommodation.

We recognise that some of our customers may need help when it comes to meeting their repair responsibilities.

We may also, entirely at our discretion, provide a service in addition to the statutory and contractual responsibilities, to assist our customers who may need support to meet the conditions of their tenancy. We will make this assessment with the customer based on their individual needs, including whether there is anyone else who might reasonably assist them, and whether there are any immediate risks to their health or safety. This may include an extension to the scope of repairs which we carry out. Each request will be considered on a case-by-case basis.

We will also look to provide fuel poverty support or other income maximization support to customers where there is a risk of damp and mould and where we have the resources to do so. Support might also mean referrals to 3rd parties who are better placed to provide what is required.

7. REPORTING

We will report on cases of damp and mould as per the requirements of the ARC:

This will be monitored within our Performance Framework arrangements, primarily to Operations Committee but also to Risk and Assurance Committee as part of the Tenant and Resident Safety report.

8. POLICY REVIEW

The Association will review the Damp & Mould Policy every three years or following significant legislative or regulatory change.