

DAMP, MOULD AND CONDENSATION POLICY

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Consultation	Executive Team	Reviewed By	Deputy Chief Executive
EIA	May 2023	Responsible Officer	Deputy Chief Executive
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1. PURPOSE

The policy ensures that Black Country Housing Group (BCHG) customers who experience dampness, mould, and condensation within their properties are treated in a fair and consistent way. For each reported instance the policy is to ensure that the cause(s) are diagnosed in a timely manner to ensure that the correct remedial action is taken. The action is to include repairs, but may also include detailed guidance, advice, or support from the visiting technical staff or specialist diagnostic and treatment companies and use of drying equipment where required. Where necessary there will be recommendations for further referrals and support, e.g., further energy advice and Customer support.

2. SCOPE

This policy applies all properties owned by BCHG and those managed where BCHG has contractual responsibility for internal maintenance.

3. DEFINITION

Damp, Mould and Condensation under this Policy is defined as:

a) 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. Defects of this sort should be relatively straight forward to repair once they have been tracked down. The dampness may then take some time to dry out, and there will still be a yellowy brown or white mark left on the surface affected.

The cause can be the result of, for example:

- Water ingress due to defective/poor design/workmanship of the structure.
- Defective components for example roofing, external wall, doors, windows.
- Defective or blocked rainwater gutters and pipes.
- Defective or leaking internal hot and cold water, waste, and heating pipework.
- Flooding due to burst pipes.

b) Rising Damp

Rising damp is caused by the breakdown, deterioration or bridging of the damp proof course of the building at ground floor level. Moisture then rises up the walls to a maximum height of 1.00m.

As with penetrating damp it can typically be identified by a tide mark which can be yellowy brown or can be white and textured. This texture is caused by salts from the ground and the plaster being drawn through the wall with water.

c) Condensation Damp

Condensation occurs when moisture held in warm air meets a cold surface and then condenses producing water droplets. This can take two main forms:

- Surface condensation arising when the inner surface of the structure is cooler than the room air.
- Condensation inside the structure (interstitial) where vapour pressure forces water vapour through porous materials (e.g., walls), which then condenses when it reaches colder conditions within the structure.

The effects of damp and mould can be a challenge particularly during the winter months and in most cases (but not all) is one that needs to be managed by customers through the effective use of heating and ventilation.

Conditions that can increase the risk of condensation are:

- Inadequate ventilation e.g., natural opening windows and trickle / background vents and mechanical extraction in bathrooms and kitchens.
- Inadequate heating of property and could also include undersized boilers and radiators, and lack of draught proofing.
- Inadequate thermal insulation. e.g., Missing, or defective wall and loft insulation.
- High humidity e.g., presence of rising and penetrating damp.
- Poor building design and construction – specific cold areas (bridging) which are integral with the building construction
- Inadequate venting of tumble dryers giving rise to increased humidity
- Drying of washing on radiators/clothes airers giving rise to increased humidity
- Lack of use of mechanical ventilation whilst bathing, showering, and cooking (included items isolated or switched off).

4. RELATED POLICY AND PROCEDURES

The key areas of internal policies and government legislation for this policy are:

Internal

Policies/Procedures	Strategies
<ul style="list-style-type: none">• Repairs & Maintenance Policy• Complaints Policy and Procedure• Void Property Procedure• BCHG Health and Safety Policy	<ul style="list-style-type: none">• Asset Management Strategy• Environmental Management Strategy• Strategic Plan

External

Legislation	
<ul style="list-style-type: none">• Defective Premises Act 1972• Landlord and Tenant Act 1985• Housing Act 2004• Homes (Fitness for Habitation) Act 2018• Environmental Protection Act 1990	<ul style="list-style-type: none">• RSH Home Standard• Decent Homes Standard• Housing Health and Safety Rating System 2006• Building Regulations Act 1984

5. DETAILED LEGISLATIVE REQUIREMENTS

There are legislative requirements setting out what is decent home. The Decent Homes Standard was updated in 2006 to take account of the Housing Health and Safety Rating System (HHSRS), which replaced the Housing Fitness Standard.

According to the Standard, for a home to be considered 'decent' it must:

1. Meet the current statutory minimum standard for housing
2. Be in a reasonable state of repair
3. Have reasonably modern facilities and services, and
4. Provide a reasonable degree of thermal comfort.

However, the Government's Social Housing White Paper identified that the Decent Homes Standard does not "reflect present day concerns".

The Homes (Fitness for Human Habitation) Act 2018 amended the Landlord and Tenant Act 1985, with the aim of ensuring that all rented accommodation is fit for human habitation.

While it did not create new obligations for landlords, it required landlords to ensure their properties are fit for human habitation at the beginning of, and throughout, the tenancy. The Landlord and Tenant Act does not define "fit for human habitation", but consideration should be given to repair, stability, freedom from damp, internal arrangement, natural lighting, ventilation, water supply, drainage and sanitary conveniences, facilities for preparation and cooking of food, the disposal of wastewater and any prescribed hazard.

6. POLICY

The overarching principles of the Damp, Mould and Condensation policy are:

- To ensure we provide and maintain dry, warm, healthy homes for our residents.
- To ensure that the fabric of our property is protected from deterioration and damage resulting from damp and mould.
- Proactive resolutions of all concerns working with residents within a **"no blame"** culture.
- That we will never let the diversity of each of our residents or their unique needs be a barrier to reporting or resolving issues of Damp, Mould or Condensation and we will deliver services in line with our Equality, Diversity and Inclusion Strategy.

BCHG's Quality Housing Standard defines how we manage our homes so that they will remain healthy and safe for residents.

In delivering this policy BCHG has adopted the following methodology:

- All colleagues will be trained to identify damp, mould and condensation concerns and be alert for health conditions that may be worsened by any property related problems
- Regularly train technicians on the latest repair techniques, tools, and safety protocols. This ensures they are equipped to handle a variety of issues efficiently.
- Provide customer service training to technicians, emphasising empathy, communication, and problem-solving skills to enhance customer interactions.
- We will make every visit count so that in the course of our day to day work we will proactively identify any concerns in relation to damp, mould, or condensation.
- Any concerns over damp, mould, and condensation will be recorded during stock condition surveys, void works, and customer visitations.
- Where mould is extensive, and the health and wellbeing of residents is worsened as a result of this BCHG will class this as a Category 1 hazard under the Housing Health and Safety Rating System. In these cases BCHG will:
 - Respond within 24 hours for any immediate potential resolutions.
 - Prioritise subsequent follow up work within 7 days of the report.
- Consider temporary housing for the residents while this remedial action is taken. Other reports of Damp, mould and condensation will be responded to through our normal repairs procedures with appointed times to resolve concerns.
- BCHG will consider injunctions to gain access after three no faulted access attempts following the report of damp and mould within a property.
- BCHG will keep a separate record of all damp, mould and condensation reports from residents and colleagues.

BCHG has a zero tolerance for allowing damp, mould, and condensation to occur in our homes and will look to resolve all concerns rapidly with the resident.

We will look to minimise self-reporting of issues from residents and identify concerns early through data analysis and regular home visits. Property MOTs will be in place for properties addressed as higher risk.

There are a range of factors that will affect the risk profile of a property which can be divided into two categories: structural and occupancy.

Structural factors include property age, design, and modifications. For example, certain types of properties such as converted street properties, buildings of concrete construction or traditional solid type construction are more susceptible to damp and mould than others and can require significant investment to address the issues. Where BCHG have these properties, we will reduce the risks of damp, mould, and condensation through regular inspections (e.g., flat roofs) and our cyclical programmes (for example gutter cleansing).

For non-structural issues we will avoid language such as lifestyle or any form of blaming the resident for the problem.

Occupancy factors do not mean that BCHG has no responsibility, and we recognise that some homes were not designed with modern living in mind. We will take reasonable steps in partnership with residents in these circumstances including considering improving ventilation or other appropriate measures.

As we invest and improve our homes with an emphasis on fabric first for energy efficiency, we will ensure that these measures do not increase issues of damp, mould, and condensation in our homes. We will ensure our homes are affordable to keep warm and meet our residents' expectations.

There is a clear link between cold homes and ill health where existing conditions (such as respiratory illness or mental health conditions) are exacerbated. BCHG's asset management strategy and the environmental management strategy will build on the work we have already done to date to improve the energy efficiency of our lowest SAP rated properties.

BCHG have published information documents on the website as a useful guide to the cause of condensation and how to remedy it. The guide will be issued upon sign up to a new home and when residents report damp issues to us. Also, to help the customer control and manage the levels of dampness and humidity within their property BCHG will provide a free hygrometer to help understand humidity within their property.

We will work through our Social Business Team and Housing teams we will combat fuel poverty for our residents helping homes to be healthy and warm and ensure our residents get all the welfare benefits they are entitled to.

We do not wish to use our complaints process for resolving issues of Damp, Mould and Condensation, however when we do so, they will be treated as a priority case under our Complaints Policy.

7. EXCEPTIONS

Under housing regulations, most urgent repairs related to damp and mould should be addressed within a reasonable timeframe, typically within 28 days or sooner if categorised as HHSRS Category 1 or 2 (Emergency or Urgent). However, certain exceptions may apply depending on the severity, access, or required specialist work. In all cases BCHG will remove and mitigate the immediate risk such as the mould growth.

Severe Structural Issues

If damp or mould is caused by major structural faults (e.g., subsidence, failed damp-proof course), repair timelines may extend beyond 28 days due to the need for specialist surveys, planning permissions, or complex remedial work.

Weather-Dependent Repairs

External works, such as roof repairs, pointing, or external insulation, may be delayed due to adverse weather conditions, particularly in winter months.

Supply Chain & Material Delays

If specific materials (e.g., damp-proof membranes, ventilation units) are on backorder, the repair may exceed 28 days due to supply chain constraints.

Tenant-Related Delays

If access is restricted due to tenant availability or refusal to allow works, repair timelines may need to be adjusted.

Vulnerable tenants may require additional engagement before work can proceed.

Specialist Contractor Requirements

Some works (e.g., rising damp treatment, major re-plastering) may require external specialists, leading to scheduling delays.

Large-Scale Repairs or Decanting Needs

If the extent of damp/mould damage is severe and requires full property treatment (e.g., replacing insulation, major replastering), tenants may need to be temporarily rehoused (decanted), which can extend repair times beyond 28 days.

Legal or Planning Constraints

If the building is listed or subject to planning regulations, necessary approvals may delay remedial work.

How to Manage Exceptions

Risk-Based Prioritisation: Cases with severe health risks (Category 1 under HHSRS) should be escalated even if exceptions apply.

Interim Measures: Temporary solutions (e.g., dehumidifiers, anti-mould washes, ventilation improvements) should be implemented while awaiting full repairs.

Clear Communication: Tenants must be informed about the delay, expected timelines, and interim actions.

Escalation Process: Where 28-day targets cannot be met, ensure documentation of the reason, and escalate urgent cases for alternative solutions.

8. DATA COMPLIANCE, MONITORING AND REPORTING

All category 1 Damp, Mould and Condensation Hazards will be reported to BCHG Board at each meeting as part of risk event reporting.

Group Audit Committee will receive at each meeting as part of the Asset Compliance reporting an update on the number of Damp, Mould and condensation reports from residents and colleagues, their severity and BCHG responses as well as any other potential disrepair concerns.

As part of the Customer voice report that is regularly presented to BCHG Board all complaints involving damp, mould or condensation will be highlighted.

In addition, as part of our annual reports on the delivery of our Asset Management Strategy, BCHG Board will receive an annual report on high-risk homes for Damp, Mould and Condensation and all reports made to and rectifications delivered by BCHG.

BCHG will periodically analyse repair data and properties that have received more than one repair order for the same issue (DMC) (12-month period) will be review the effectiveness of the repair and continue offer support, advice and improvements for the property and the customer. BCHG will integrate IoT devices to properties with repeat visits to monitor equipment remotely, predict failures, and schedule preventive maintenance automatically.

Key Performance Indicators (KPIs): Monitor KPIs such as repair turnaround time, first-time fix rate, and customer satisfaction scores. Use these metrics to identify areas for improvement.

Personal Data – This includes residents' household details including any vulnerability or disabilities. All information will be kept on the repairs management or housing management system and will be regularly reviewed through the customer census and visitation programme.

Data Protection: All personal data is kept on the secure repairs management system, or housing management system.

9. EQUALITY, DIVERSITY, AND INCLUSION

Equality, Diversity & Inclusion is central to our business; promoting fairness and opportunity for customers and staff; helping BCHG to provide the best services shaped by and for customers; and provide you with the right personnel for your circumstances.

Equality Consideration

Under the Equality Act 2010 BCHG must consider whether our policies adversely affect our customers and/or staff and in this case, an Equality Impact Assessment (EIA) has been completed.

An equality Impact Assessment has been completed, which has determined that this policy is unlikely to discriminate customers with protected characteristics, and all appropriate opportunities to eliminate discrimination, advance equality and foster good relations between groups are being taken.

BCHG's Values Based Service Standards (VBSS) have been developed in partnership with our tenants in response to the Regulator for Social Housing's Tenant Satisfaction Measures to make landlords' performance more visible to tenants, and help tenants hold their landlords to account.

BCHG's VBSS reflect our values and focus on the customer experience being

around empathy, understanding and keeping our word. They are more about shaping the service around the customer rather than following a process. We have further expanded the VBSS to incorporate our behaviours framework. This framework sets out the attitudes and behaviours we expect from our colleagues, as ambassadors of BCHG, especially in the delivery of this policy.

BCHG appreciate that sometimes our customers may be vulnerable because of a physical or mental health condition suffered by themselves or a family member, age, illiteracy, or if their first language is not English.

We are committed to ensuring that all our customers are treated fairly, and we meet all their needs to the best of our ability.

This means that we may have to treat vulnerable customers according to their individual circumstances. To do so we have employed staff with experience of customer service and given them the necessary training to enable them to identify the signs of vulnerability and how to proceed with that customer.

We ensure that our staff have the necessary training, knowledge, understanding and support to be able to identify the potential signs of a vulnerable customer in their dealings with them, and then tailor their approach accordingly.