

	Title	Damp and Mould Policy		
	Reference	Corporate	Owner	Assistant Director of Property Services
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Policy Statement

NCHA is committed to ensuring our customers stay safe, healthy and well in their homes. As a social landlord we are responsible for making sure our properties including communal areas are free from damp and mould that could have a serious impact on the health and wellbeing of our customers and cause damage to homes.

To demonstrate our commitment to addressing damp and mould we will:

- Provide decent and safe homes for our customers which are free from hazards.
- Ensure the fabric of our homes is protected from deterioration and damage resulting from damp.
- Treat customers reporting damp and mould with empathy and respect and we will not prejudge the reason for any issue.
- Take responsibility for diagnosing and resolving damp and mould in a timely and effective manner where they result from issues requiring repair.
- Support customers in resolving damp and mould where they result from the way the home is being used and provide appropriate, clear, sensitive, practical and accessible advice.
- Communicate with our customers clearly and regularly regarding any actions we plan to take and any actions our customers are advised to take as a result of damp and mould issues.
- Ensure front line, customer facing colleagues and NCHA approved contractors are trained to enable them to spot potential causes of damp, mould and condensation so they can advise customers, diagnose problems and provide solutions.
- Make reasonable adjustments for vulnerable customers and will consider the provisions of the Equality Act 2010. Comply with legislative, regulatory and contractual (including tenancy and lease) obligations.

1. Purpose and scope

- 1.1 NCHA is fully committed to ensuring that our properties including communal areas are free from damp and mould that could have a serious impact on the health and wellbeing of our customers and cause damage to homes. To ensure within its owned and managed properties that these are effectively inspected, maintained, managed and remain safe, to ensure compliance with the respective legislation, guidance, standards and the consideration of best practice recommendations.
- 1.2 The purpose of this policy and associated management plan is to draw together all other policies and procedures relevant to damp and mould to ensure they remain live, up to date, clear and consistent. No future policies or procedures in relation to damp and mould should be developed outside of the management plan.
- 1.3 The principles and terms within this policy and associated management plan apply to all colleagues, contractors, customers, agents and external support providers who may be affected by damp and mould requirements. The management plan applies to all properties owned by NCHA or for which NCHA as landlord has a responsibility. Private leasehold, owner-occupied or shared-ownership properties are not required to be covered as part of the plan due to current legislation.
- 1.4 This policy and associated management plan provide assurance to NCHA that measures are in place to ensure compliance with the regulations and the law to identify, manage and/or mitigate risks associated with damp and mould.

2. Responsibilities and risk

- 2.1 Responsibilities:
 - All customer facing colleagues and operatives for spotting signs, reporting, signposting and recording information they gather.
 - Customer Experience colleagues to triage reports of damp and mould.
 - Technical Inspectors for inspection, remediate where possible, diagnosis, advice and offering solutions.
 - Operational managers for the above teams in ensuring the policy is understood and followed for existing and new colleagues.
 - Senior managers for reviewing and reporting on the effectiveness of the policy and ensuring compliance with its aims.
- 2.2 Risk:
 - Failure to effectively manage damp and mould may result in increased risk to customers, colleagues, contractors and others. Failure to comply with any statutory regulations may result in prosecution or downgrading.

3. Policy details and guidance

3.1 Causes

- 3.1.1 There are four main causes of dampness in homes, and it is important to understand the difference between them as different solutions will apply dependent upon property type and age:

Main causes of Dampness	Description
Condensation	<p>Is the most prevalent type of dampness and is caused by moisture in the air (water vapour) inside the dwelling coming into contact with a colder surface such as a window or a 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, 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.</p> <p>All homes can be affected by condensation because the climate is often cool. Normal household activities also constantly release moisture into the air. Good practices in the home minimises and alleviates condensation and, in many cases, prevents it causing dampness and persistent mould. On occasion however the root cause can be a problem that requires a NCHA repair or an improvement to the home. In others a different solution may be needed (for example, in cases of severe overcrowding).</p>
Water Leaks	<p>From defective supply or waste pipework (especially in bathrooms and kitchens) can affect both internal and external 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. Who is responsible for the repair depends on where and why the leak happened.</p>
Rising Damp	<p>Caused by water rising from the ground into the home. Water gets through or round 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. This will usually be NCHA's responsibility.</p>
Penetrating Damp	<p>Appears because of a defect in the structure of the home such as damaged brickwork, missing roof tiles, loose flashing or leaking rainwater goods. Penetrating damp can also be caused by a change to the outside ground level (usually because of landscaping) where the ground level has been increased and as such bridged the DPC, the same issue can arise from a build-up of rubbish stored against the outside wall bridging the DPC. 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 repair. Who is responsible for the repair depends on what the fault is and where it happens.</p>

3.1.2 All homes can be affected by condensation because the climate is often cool. Normal household activities also constantly release moisture into the air. Good practices in the home minimises and alleviates condensation and, in many cases, prevents it causing dampness and persistent mould. On occasion however the root cause can be a problem that requires a NCHA repair or an improvement to the home. In others a different solution may be needed (for example, in cases of severe overcrowding).

3.2 Preventative action

3.2.1 We will develop a damp and mould risk register to identify homes that are or may be at risk of developing problems with damp and mould. We will develop the risk register when more data becomes available, for example from installed environmental sensors and historic works orders. We will use data on our households and homes to help us understand the risk profile in relation to damp and mould. We will combine insight from the risk register with our fuel poverty register and conduct annual check ins with households deemed to be at risk.

3.2.2 We will mitigate any increased risks of damp and mould arising as a result of our work to decarbonise our homes, by following PAS2035 procedures and the principle of 'no insulation without ventilation'.

3.2.3 When a property becomes vacant and prior to re-letting, we will seek to identify and remedy any issue which may cause damp. 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.

3.2.4 We will provide information on our website and through other channels to raise awareness about the causes of damp and mould. This will include details about how everyday activities can generate condensation and what customers can do to help prevent damp through, for instance ventilation, controlling the build-up of moisture and adequate heating. Where there is mould growth, we will provide advice on how this could be treated. This information will be made available at the start of and throughout the tenancy.

3.2.5 Our colleagues and contractors will have the skills and knowledge to identify signs of damp and mould and discuss with customers how to manage the problem. Colleagues will be encouraged to look out for signs whenever they visit a customer's home.

3.3 Dealing with damp and mould

3.3.1 Customers are required to report any problems to us as soon as possible after noticing a problem and this may be reported in a variety of ways. All received reports will be subject to the damp and mould triage script, guidance and operational process, included with this policy.

3.3.2 All reports of damp and mould will be subject to a triage to determine whether it is:

- emergency – 24 hours to inspect and make safe
- significant – 10 working days to inspect and 5 working days to make safe
- low DMC – routine 28-day calendar priority
- out of scope – follows normal responsive repair timeframes/service standard

3.3.3 All reports of damp and mould that have been identified by other sources, for example any NCHA colleague, contractors or suppliers or in any conversation about the tenancy, will be forwarded to

the Customer Experience Team as soon as possible, for the above triage to be carried out. Colleagues will use the core system or their field-based tools to record the details, including any vulnerabilities and photos. In any case, within 24 hours.

- 3.3.4 All works carried out to address damp and mould, irrespective of risk will be post inspected within 6 to 12 weeks.
- 3.3.5 Where we have identified a repeat case, defined as the same issue in the same location recurring, we may install an environmental sensor for ongoing monitoring. Identification of repeat cases will be captured during the triage.
- 3.3.6 We will keep customers and advocates or support workers, where in place, informed of any property inspections, diagnosis, issues and the timetabling of works where these are required, including any changes to the programme of works. We will explain why work might be needed and what work might be done. Where work is not required, customers will be informed and we will explain the reason why no further work is needed and the steps they should take.
- 3.3.7 For more complex cases particularly where more intrusive building work is required and/or there is a serious health risk to the customer or member of their household, we may require them to move out of their home either temporarily or permanently. We will consider the individual circumstances of the customer and their household. We will ensure the appropriate checks are carried out at the property to ensure it is safe for the customer and their household to return to.
- 3.3.8 Our tenancy, licence and lease agreements require customers to allow NCHA colleagues and 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 are compromised, we will follow an approved procedure in order to gain access. This may include but is not limited to obtaining an injunction for access.
- 3.3.9 Where damp and mould is a result of condensation we will work with our customers to support them in taking 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 damp levels are kept low. We will encourage customers to follow the advice and explain the implications of any activity that could worsen the problem such as turning off ventilation systems or sealing over air vents.
- 3.3.10 In line with our Complaints and Compensation policies we will pay compensation as a result of our failure to deliver the service(s) we have committed to. This includes where furniture or belongings have been damaged and/or distress and inconvenience have been caused. Each case will be considered on its own merits taking into the account the individual circumstances of the customer, their household and any contents insurance.

3.4 **Supporting our customers**

- 3.4.1 We will give customers advice on how to prevent damp and what they should do to remove mould. We have available in hard copy (see appendix 1) and through our internet a customer guide "Keeping your home free from damp and mould". This guide sits on our Damp and Mould page on

the NCHA intranet. In addition, we have an A3 damp and mould poster that can be displayed (see appendix 2) and a leaflet that can be provided to customers (see appendix 3).

3.4.2 We recognise however that not every customer will be in a position to resolve damp and mould themselves. We will provide appropriate support in such cases in relation to the specific circumstances and the individual needs of customers. We will consider support in the context of wider issues such as arrears, impacts of the cost-of-living challenges and poor physical and mental well-being.

3.4.3 We know that some customers cannot afford to heat their homes adequately due to their income levels or energy costs. We will work with customers to ensure they are receiving the income to which they are entitled and, in some cases, we will provide financial or other support.

3.4.4 Where homes are overcrowded humidity will tend to be higher and this increases the likelihood of condensation. We will work with customers in this situation and explore solutions which may include supporting the customer to move to a more suitable home.

3.5 **Training**

3.5.1 There is a damp and mould training matrix containing details of training relevant to NCHA which is available via the NCHA Learning & Development (L&D) team.

4. **Supporting documentation and key legislation**

4.1 **Forms**

Damp and Mould triage process
Damp and Mould Management Plan

4.2 **Guidance**

Customer and colleague damp and mould guidance

4.3 **Legislation and regulation**

- The Health and Safety at Work etc. Act 1974
- The Management of Health and Safety at Work Regulations
- Defective Premises Act 1972
- Environmental Protection Act 1990
- Landlord and Tenant Act 1985 (section 11)
- Housing Act 2004
- Decent Homes Standard 2006
- Equality Act 2010
- Home Standard – Consumer Standards 2015
- Homes (fitness for Human Habitation) Act 2018
- Pre-Action Protocol for Housing Conditions Claims (England) 2021
- Housing, Health & Safety Rating System (HHRS)
- Hazards in Social Housing (Prescribed Requirements) (England) Regulations 2025 – Awaab's Law

4.4 **Related policies**

NCHA Compensation Policy
NCHA Complaints Policy
NCHA Disrepair Policy
NCHA Repairs Service Standard
NCHA Decant, Repairs and Accommodation Procedure
NCHA Disturbance Policy
NCHA
NCHA Access Policy

5. **Monitoring and reporting**

5.1 Property Services managers are responsible for monitoring repairs, and the performance of our contractors. Issues relating to damp and mould will be jointly monitored by Property Services and Communities managers. The Senior Leadership team will also monitor all aspects of this policy with updates from the Assistant Director of Property Services. NCHA's response to dealing with damp and mould will also be included in the external audit programme and independently audited.

5.2 We ask customers how satisfied they are with the service we provide, using a variety of methods (telephone, SMS, online). These surveys take place at different times, such as after the completion of a repair, after a customer has moved into a property etc.

5.3 This policy will be reviewed one year after issue then every 2 years unless legislation, business or sector developments require further amendments. This will ensure that the policy continues to meet the stated objectives and take account of good practice developments.

6. **Definitions**

Damp – is an excess of moisture that cannot escape from a structure, and which can cause significant damage to the building such as collapsed ceilings and rotten timber elements like windows and doors.

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

7. **Equality and diversity**

7.1 This policy has been written in line with NCHA's Equality, Diversity and Inclusion Policy and Equality Statement. An Equality Impact Assessment has been completed.

8. **Appendices**

Appendix 1 – [Keeping your home free from damp and mould booklet](#)
Appendix 2 – [Damp and mould handout](#)

9. **Policy approval**

9.1 This policy has been approved prior to issue by the Assistant Director of Property Services or if applicable, by NCHA's Board, Customer or Care Committees.