

# Condensation, Damp and Mould Policy

**\* DRAFT - FOR REVIEW AND COMMENT \***

This policy is currently under consultation until April 2026 and is subject to change. If you would like to propose amendments, please email your suggestions to [hello@spitalfieldsha.co.uk](mailto:hello@spitalfieldsha.co.uk)

## Introduction

Spitalfields Housing Association (SHA) is committed to providing safe, healthy and well-maintained homes. This policy sets out how we prevent, identify and respond to issues of condensation, damp and mould in the homes we own and manage.

We recognise that damp and mould can be extremely distressing for residents. Living in a home affected by these issues can impact health, wellbeing and quality of life, and may also lead to long-term damage to buildings if not addressed promptly. SHA is committed to taking damp and mould seriously and responding with care, urgency and professionalism.

We take a proactive and resident-focused approach. We do not make assumptions or attribute blame to residents' lifestyles. Instead, we work in partnership with residents to understand the causes of damp and mould and to put effective, lasting solutions in place.

This policy should be read alongside other SHA policies and documents, including:

- Tenancy and lease agreements
- Condensation, Damp and Mould – A guide for tenants
- The SHA Tenant's Handbook
- Health and Safety policy
- Complaints, Compliments and Feedback policy
- Repairs policy
- Safeguarding policy
- Service Standards Policy

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## Scope

This policy applies to all homes where SHA has responsibility for repairs and maintenance. The policy applies to all tenures, including rented homes, shared ownership and leasehold properties, subject to the terms of individual leases and agreements.

Leaseholders and shared owners are responsible for repairs within their homes as set out in their lease. SHA remains responsible for structural elements and communal areas in accordance with lease obligations.

SHA acknowledges that preventing and addressing condensation, damp, and mould requires cooperation between residents and the landlord. Residents must report mould promptly, keep communication open, and allow access to the property. Where there is a conflict between this policy and an individual tenancy or lease agreement, the agreement will take precedence.

This policy applies once a property has passed any applicable defects liability period. Any issues arising during that period will be referred to the developer.

The aims of this policy are to ensure that:

- Residents live in homes that are safe, healthy and fit for habitation
- Damp, mould and condensation are addressed promptly and effectively
- Residents are treated with empathy, respect and fairness
- Communication is clear, timely and supportive
- SHA takes preventative action through good asset management and data-led decision making

## Definitions

Everyday household activities such as cooking, bathing, drying clothes and breathing generate moisture. When this moisture cannot escape due to inadequate ventilation, insulation or heating, it can lead to condensation.

Buildings are designed to keep water out through components such as roofs, walls,

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windows and doors. Over time, these elements can deteriorate or fail. When defects occur, water can enter the structure and cause damp and mould growth.

The main forms of damp affecting homes are:

**Condensation:** Caused by excess moisture in the air coming into contact with cold surfaces, often linked to inadequate ventilation, insulation or heating.

**Rising damp:** Caused by moisture from the ground travelling up through walls, typically due to a failed or missing damp proof course.

**Penetrating damp:** Occurs when water enters a building through defects such as damaged roofs, walls, windows, gutters, or leaking pipes.

**Mould** grows in damp conditions and can release spores and allergens that may negatively affect health, particularly for children, older people and those with existing health conditions.

## Our approach

### Investigation and response

SHA will investigate all reports of condensation, damp and mould in homes where we are responsible for repairs. We will identify the underlying causes and carry out any necessary remedial works.

Where the issue is not caused by a repair or structural defect, we will work collaboratively with residents to help manage condensation and reduce moisture levels, offering practical advice and support.

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## Clear processes

SHA has clear procedures for identifying, reporting and resolving damp and mould issues. These processes define roles and responsibilities and ensure colleagues work together to deliver timely and effective outcomes for residents.

## Timeframes

SHA will treat the report of mould as an emergency, a Category 1 hazard under the Housing Health and Safety Rating System (HHSRS). We will:

- Assess any potential emergency hazards and, where an emergency hazard is confirmed, carry out the appropriate safety works as soon as reasonably practicable. The investigation, an action plan and any required works will be completed within 24 hours of us becoming aware of the hazard.
- Investigate any potential significant hazards within ten working days of notification.
- Provide you with a written summary of the investigation findings within three working days of the investigation being completed.
- Complete any required safety works within five working days of the investigation concluding, where a significant hazard is identified.
- Start, or take steps to start, any additional preventative works to stop a significant or emergency hazard from recurring within five working days of the investigation concluding. Where work cannot begin within this timeframe, it will commence as soon as possible and will be physically started within 12 weeks.
- Complete all supplementary preventative works to a satisfactory standard within a reasonable timeframe.
- Timeframes will first be agreed with SHA contractors and specialists, with SHA seeking for the earliest time possible to remedy mould-related issues.
- Where a mould issue is deemed complex (typically requiring input from multiple specialists), SHA will keep tenants informed and take appropriate interim measures to minimise the impact on residents.

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- SHA and SHA contractors will aim to provide regular updates during remedial works undertaken.

Residents must keep dialogue open, and allow access to the property and affected areas.

## Prevention and proactive management

We aim to prevent damp and mould by maintaining our homes to a good standard and investing in improvements such as updating and installing new kitchens, bathrooms, roofs, windows and heating systems where appropriate.

We may use data, inspections and local knowledge to identify homes and buildings at higher risk, allowing us to intervene early and reduce the likelihood of serious problems developing.

SHA encourages residents to report condensation, damp, and mould at the earliest opportunity and to provide timely access to affected properties.

## Consistent standards

Although the size, ages and location of SHA homes differ, all homes are treated equally. Where properties are awaiting regeneration, disposal or major cyclical works, residents will continue to receive the same standard of service and living conditions in SHA's approach to dealing with mould.

## Aftercare and monitoring

Following completion of works to address damp or mould, SHA will monitor the property for an appropriate period to ensure that the issue has been resolved, and to prevent any return of mould.

Residents will be contacted to confirm that they are satisfied with the outcome before the case is closed.

SHA and its contractors reserve the right to undertake investigations in circumstances

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where there is evidence of undue delays in accessing properties, or where unusual activity has led to significant damage, including vandalism, neglect, or misuse of facilities.

### Temporary rehousing and decant

Where damp and mould present a serious risk, we may offer temporary accommodation while remedial works are carried out. Tenants may choose to seek their own appropriate accommodation with agreement from SHA.

If extensive works are required, residents may need to move temporarily with SHA's agreement. We will work closely with residents to minimise disruption and, where possible, keep them close to their community and support networks.

Residents must allow timely access to their properties for remedial works to be carried out. In rare circumstances, and only as a last resort, legal action may be taken to facilitate a temporary move where residents refuse reasonable offers of alternative accommodation and works cannot safely proceed.

### Training and awareness

SHA provides ongoing training for staff on identifying, managing and responding to condensation, damp and mould. SHA contractors are trained in identifying and remedying mould. Training will include specialist technical training for housing teams and general awareness training for all staff. This ensures that residents receive accurate advice, appropriate support and a consistent service.

### Complaints and compensation

SHA aims to resolve concerns informally wherever possible. Residents retain the right to make a formal complaint and to contact the Housing Ombudsman Service at any stage.

Where SHA has failed to meet its obligations, compensation may be sought, as listed in the Tenant's Handbook.

Residents are strongly encouraged to have home contents insurance to cover personal

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belongings. SHA can signpost and provide information about affordable insurance schemes.

Where disrepair claims are raised, SHA will seek early resolution through internal processes and legal compliance, prioritising resident's health and wellbeing.

## Equality, diversity and inclusion

SHA will make reasonable adjustments to ensure residents can access our services fairly, in line with the Equality Act 2010. This policy supports SHA's wider commitment to inclusion, fairness and supporting vulnerable residents.

## Legal and regulatory framework

This policy is informed by relevant legislation and standards, including:

- Awaab's Law (Social Housing (Regulation) Act 2023)
- Building Safety Act 2022
- Decent Homes Standard
- Fire Safety Act 2021
- Homes (Fitness for Human Habitation) Act 2018
- Housing Act 2004 and Housing Health and Safety Rating System (HHSRS)
- Health and Safety at Work legislation
- Landlord and Tenant Act 1985

## Roles and responsibilities

Condensation, damp and mould issues will be assessed by SHA contractors, surveyors, repair teams or specialist consultants depending on complexity. Works will be delivered by SHA contractors, once approved by SHA staff and senior staff.

SHA housing team are responsible for resident communication and support, working closely with SHA asset management team.

Complex cases may be overseen through internal escalation processes to ensure timely

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resolution.

Residents are responsible for the general day-to-day maintenance of their homes and may choose to address any minor signs of condensation, damp, or mould in a safe and appropriate manner, exercising health and safety guidance. Residents must keep SHA informed of any signs of mould and damp, no matter how small.

Overall responsibility for the implementation of this policy rests with SHA's senior management team.

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We welcome the views of customers in improving the services we provide. Customers can give feedback through our online feedback form via the SHA website:  
[www.spitalfieldsha.co.uk](http://www.spitalfieldsha.co.uk)

We refer to the resident, tenant or customer meaning a person residing in an SHA-managed property.