



Craigdale
HOUSING ASSOCIATION

DAMP AND MOULD POLICY

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Craigdale Housing Association can provide this document on request, in different languages and formats, including Braille and audio formats.

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1. Introduction

- 1.1 Craigdale Housing Association is committed to maintaining its homes to a high standard which adds value to the homes. Maintaining high quality, secure homes can improve the lives of the tenants and their families.
- 1.2 This policy has been written following the tragic death of another RSL tenant's child. The Coroner cited untreated damp as contributing to the child's death. The Coroner report also clearly states that communicating clearly and listening to tenants around reports of damp and acting to treat and/or prevent the causes must be a lesson taken forward.
- 1.3 Estimates in the UK are that up to 50% of homes could be affected by damp, mould growth and/or condensation. The incidence has been found to be higher in Social Housing and lower-income communities. The main causes are overcrowding, lack of appropriate heating, lack of ventilation, lack of insulation and a lack of support from landlords. This is especially relevant at the moment due to the energy price crisis.
- 1.4 Craigdale's aim in this policy is to take a proactive rather than reactive approach to preventing and treating damp in the stock. Craigdale will use better recording of issues to look for trends, improved identification and better support, guidance, education and advice.

2. Legal and Regulatory Framework

- 2.1 Whilst this Policy sets out to explain Craigdale 's approach to preventing and treating damp and mould it must do so in the context of legal and regulatory requirements. Therefore, the following relevant legislation has been considered in the development of this Policy:
 - Housing (Scotland) Act 2014.
 - Health and Safety at Work Act etc. 1974.
 - Scottish Housing Quality standards (SHQS)
 - *Meet the Tolerable Standards.
 - *Be free from serious disrepair.
 - *Be energy efficient.
 - *Have modern facilities and services.
 - *Be healthy, safe, and secure.
 - Energy Efficiency Standards in Social Housing (ESSH 1&2).
 - Investigation and Commencement of Repair (Scotland) Regulations 2026,
 - Housing (Scotland) Act 2025
- 2.2 The Scottish Social Housing Charter
 - 2.2.1 The Social Housing Charter came into effect in April 2012, and this sets the standards and outcomes that all social landlords should aim to achieve when performing their housing activities. The Charter replaces the Performance Standards and the outcomes relevant to this Policy are:

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 has their individual needs and rights recognised, is treated fairly and with respect, and receives fair access to housing and housing services.*

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.*

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.*

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 Heat Standard.*

5. Repairs, maintenance, and improvements

Social landlords manage their businesses 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.*

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.*

2.2.2 Social landlords are responsible for meeting the standards and outcomes set out in the Charter. The Scottish Housing Regulator is responsible for monitoring, assessing, and reporting on how well social landlords, individually and collectively, achieve the outcomes.

2.2.3 In line with the regulatory principles, the Regulator's approach to monitoring landlords' achievement of the outcomes and standards in the Charter will be based on each landlord's performance information and their own assessment of their performance. Therefore, for each year ending on 31st March, we will be expected to:

- Measure and assess our performance in progressing towards or achieving the Charter outcomes and standards
- Provide the Regulator with some key performance information on our achievement of the outcomes and standards
- Report our performance to tenants and other service users who use our services.

2.3 Organisational Values

Our Vision: *“Changing Lives for the Better”*

Our Values:

- *Respect: We will treat people with courtesy, politeness, and kindness: recognising that people have rights, opinions, and experiences.*
- *Openness: we will be transparent and accountable in all our actions and decision making.*
- *Trust: we will be honest, objective, consistent, open and lead by example in everything we do.*
- *Listening: we will listen actively listen to what people tell us and we will remain neutral.*

3. Proactive Approach

- 3.1 Craigdale’s aim is to be proactive and work with tenants to either prevent or identify problems quickly.
- 3.2 All staff undertake training on understanding the causes of damp, mould growth and condensation in properties.
- 3.3 A full analysis of our stock data and repair information informs any problem areas in the stock and identifies any areas where better ventilation, insulation and support are needed.
- 3.4 Craigdale currently undertake tenancy audits where each property is visited on a cyclical basis. The focus of these visits includes probing questions to ascertain any indicators for damp problems. Such as fans not working or condensation issues.
- 3.5 Staff analyse repair information and visit properties where there are high repair reports but also where no or few repair reports have been received.
- 3.6 CHA use of the website, app, portal, social media and the newsletter to educate the tenants around the importance of ventilating and heating their home. Ongoing campaigns of educational material are provided to support tenants with the understanding of methods used in reducing the impact of damp, mould and condensation.

4. Reactive Approach

- 4.1 Whilst CHA strive to be as proactive as possible in preventing damp and identifying possible risk areas, there will still be occasions where tenants will report problems to us.
- 4.2 When a report is received the Housing Services Team will:

- Investigate the issue within 10 working days, the inspection will be undertaken by a competent person.
- Provide a written summary of the investigation to the tenant within 3 working days of completion.
- Commence any necessary repair work within 5 working days if the investigation confirms that work is required.

If circumstances beyond Craigdale's control prevent compliance with these timeframes, CHA will inform the tenant in writing, explaining the reasons, and provide a revised timescale, and take reasonable steps to mitigate risks in the meantime. Any reports received will be recorded in the Damp and Mould register so that any trends in reports can be identified.

5. Data Analysis

- 5.1 On a monthly basis the CEO will extract data from the Associations Damp and Mould register to establish what properties require further investigation/investment. This data will be used to review the types of property, location and reports from tenants, were damp and mould issues are more prevalent, or have a history of such issues. This information will be used to inform future major investment programmes e.g external insulation of tenemental blocks etc.
- 5.2 To ensure that CHA have a full picture of any problem areas within the stock and to ensure that a full picture of stock condition is achieved a recording system has been developed within our compliance register. This brings together all information stored from:
 - Reactive Repairs System (repairs that have been recorded as damp and mould).
 - Stock Condition Survey Data.
 - Energy Performance Certificate (EPC).
 - Specialist survey data commissioned by the association.
 - Tenant's records and reporting historical damp and mould issues.
- 5.3 CHA will seek to secure external funding (where available) to assist in improving the thermal efficiency of the stock and reduce the risk of future problems.

6. Education and Support

- 6.1 There may be occasions where behaviours by the tenant are making matters around damp, mould and condensation worse. For example drying washing on radiators, hoarding or not using adequate heating. It is no longer acceptable to just tell tenants to change their lifestyle full support must be offered.
- 6.2 CHA currently have a leaflet that explains the causes of condensation and damp. Information videos are in a prominent position on the CHA Website and regularly promoted on social media channels.
- 6.3 For some tenants just a clear explanation is enough but for tenants who need extra support CHA will ensure that this is made available either internally or through an external referral.
- 6.4 Overcrowding can also be a cause, we will ensure we support affected tenants to apply for a transfer and also through the process.

- 6.5 Any tenant struggling to afford to heat their home will be offered support through the Welfare Rights Service and Energy Advice Service to ensure that their income is being maximised and that any fuel support available is being accessed.
- 6.6 Staff have been given adequate training on the identification of mould and damp as well as the preventative measures and the support they should be offering to affected tenants.

7. Equal Opportunities

- 7.1 We are committed to ensuring equal opportunities and fair treatment for all people in its work. In implementing this Policy, we will provide a fair and equal service to all people, irrespective of factors such as gender, race, disability, age, sexual orientation, language or social origin, or other personal attributes.

8. Performance Management

- 8.1 Damp and Mould will form part of the Tenants Health and Safety Compliance report, which will be reported to the Board quarterly. Reports of damp and mould will be monitored as part of our tenant safety and compliance report.

9. Tenant Participation

- 9.1 We are a tenant focussed organisation and as such we are committed to involving tenants in all aspects of our work and ensuring that tenants are included, informed, and consulted about decisions that have an impact on the way their homes are managed.
- 9.2 As part of this commitment we will involve our tenants in the development of our policies and seek feedback where appropriate. We will ensure that any significant changes to this Policy and other Policies which will affect our tenants will be the subject of consultation.

10. Risk Management

- 10.1 In all the key areas of our business we need to consider any risks which may arise. To this end we have in place a robust Risk Management Policy and from this flows our Risk Register. We have identified our material risks which are regularly monitored by our Management Team and Audit & Assurance Committee.
- 10.2 Key to the mitigation of the risks associated with Damp and Mould Management is having a comprehensive policy in place to manage the process. This policy sets out Craigdale's approach to the management of the risk associated with damp and mould and its effect on health and the fabric of buildings.
- 10.3 To ensure we continue to manage the associated risks we will periodically review this Policy to ensure compliance with all legislative requirements and regulatory and best practice guidance.

11. Complaints Procedure

- 11.1 We aim to get things right first time and provide a good quality service to our tenants and other customers. However, we acknowledge that things can go wrong and that some tenants or other customers may be unhappy with the service provided.
- 11.2 We promote our Complaints procedure through our website and periodic articles in our newsletters. This information leaflet is also issued to all new tenants as part of the signing up pack.
- 11.3 We are required to report specifically to both our Board and the Scottish Housing Regulator on any complaints concerning equalities issues.

12. Data Protection

- 12.1 On the 25th May 2018 the legislation governing data protection changed with the introduction of the UK General Data Protection Regulation (GDPR).
- 12.2 We hold a variety of Personal Data relating to individuals including tenants, waiting list applicants, factored owners, other service users, employees, and Board. Our Privacy Policy sets out the basis on which we can process and share such data with third parties, it also sets out how we will securely store individuals' data, whether electronically or in paper format. It also provides information on individuals' rights under GDPR including: to view personal data held about them by us; to request a restriction of processing of their data; the right to be forgotten and a right to object to us processing their data. In terms of the rights to be forgotten and to restrict or object to processing of Personal Data, any such requests will require to be considered on their own merits and legal advice will need to be obtained in some circumstances. We have the responsibility for accepting or refusing such requests and will do so in writing.
- 12.3 Under GDPR we are required to provide all customers whose Personal Data we hold with a Fair Processing Notice (also known as a Privacy Notice). The Notice sets out the Personal Data we process and the basis for doing so.
- 12.4 We will only keep and process Personal Data for the original purpose we gathered it for, and we will not keep it for any longer than necessary. Attached to our Privacy Policy is a table of Retention Periods for Personal Data held and processed by us. We recognise that not all Personal Data can be processed and kept for the same period of time, and this will vary depending on the individual circumstances of each person whose Personal Data we hold.
- 12.5 The Privacy Policy sets out what should happen in the event of a Data breach e.g., does the breach require reporting to the Information Commissioner's Office and whether the individual affected should be notified. Timescales are set out for dealing with data breaches.
- 12.6 Full copies of our Privacy Policy are available upon request at our office or from our website www.craigdaleha.co.uk

13. Policy Review

- 13.1 This Policy will be reviewed at least every three years or sooner to ensure it continues to reflect current thinking and practice and to comply with legislative requirements and regulatory guidance.