

Damp and Mould in Social Housing

An insight on the management of damp and mould in social housing properties

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Introduction

Damp and mould are common issues in social housing that can significantly impact both the health of residents and the integrity of buildings. Understanding the causes, risks, and prevention strategies are essential for social housing providers and tenants.

It is estimated approximately 3-4% of social housing stock in England is affected, with 1-2% presenting serious health hazards to occupants (reference: Regulator of Social Housing report - Damp and mould in social housing - learning the lessons).



Exposure to damp and mould can lead to ill-health including respiratory problems e.g., asthma, bronchitis, allergic reactions, skin irritation, and mental health impacts due to poor living conditions. Children, the elderly, and those with pre-existing health conditions are particularly vulnerable.

Although older properties are assumed to be most at risk from mould and damp, modern housing can also be affected.

Definitions and common causes

Damp refers to the presence of unwanted moisture in a building. It can manifest in several forms:

- **Rising damp:** This occurs when moisture from the ground moves upward through walls via capillary action. It typically appears as a continuous damp patch extending from the floor up the wall and is more common in older properties. Common causes of rising damp include debris or inappropriate material in the wall cavity or subfloor void, missing or damaged Damp Proof Course (DPC), internal or external renders overlapping the DPC, external ground levels being raised above the DPC, solid floors and intersecting masonry structures or abutting garden walls.
- **Penetrating damp:** This occurs when water enters through external walls, roofs, or windows, often as a result of structural defects. It typically appears as damp patches accompanied by flaking paint or peeling wallpaper. Mould may develop on these damp areas or elsewhere due to condensation caused by the moisture. Common causes of penetrating damp include blocked guttering, broken exterior pipework, and damage to outside walls e.g., cracks within brickwork.
- **Damp arising from leaks and floods:** This occurs when water ingress causes dampness within a property and usually stems from inclement weather or poorly maintained properties, in particular drains, pipe work and guttering systems.

- **Condensation** occurs when moisture settles on cold surfaces, typically as a result of everyday activities such as cooking and bathing. Insufficient ventilation, cold conditions in the home.
- **Mould** is a type of fungus that grows in damp, poorly ventilated environments. Mould appears as black, green, or white patches and often has a musty smell. Mould growth is typically a symptom of underlying damp, condensation, or inadequate ventilation issues. Mould will continue to develop until it is cleaned, removed and the causes eliminated.

Legal and regulatory framework

In the UK, social housing providers have a legal duty under the Housing Act 2004 to ensure properties are free from hazards, including damp and mould. The definition of all hazards are defined in the Housing Health and Safety Rating System (HHSRS).

The Social Housing (Regulation) Act 2023 and guidance from the Housing Ombudsman emphasise proactive management and tenant engagement, stating that tenants should not be blamed for damp and mould, and it is not the result of ‘lifestyle choices’.

Awaab’s Law was introduced in 2020, following the tragic death of two-year-old Awaab Ishak due to prolonged exposure to damp and mould. Awaab’s Law introduces a requirement on landlords in England, Wales and Scotland to carry out investigations and remedial works within prescribed timeframes. Landlords must maintain records to demonstrate that they have made significant efforts to comply with the timeframes set out in Awaab’s Law.

There will be a phased approach to the implementation of the requirements:

- October 2025 - Social landlords will be required to address damp and mould hazards that present a significant risk of harm to tenants within fixed timescales. In addition, all emergency repairs, whether related to damp and mould or other hazards, must be addressed as soon as possible, and no later than 24 hours after being reported.
- In 2026, the requirements will expand to include hazards beyond damp and mould. This second phase has not yet been fully determined by the Government, but it is expected to include excess cold and heat, falls, structural collapse, fire, electrical and explosions, and hygiene hazards.
- The final stage will come into force in 2027 and will expand the requirements of Awaab’s Law to include the remaining hazards (but exclude overcrowding) as defined by the HHSRS.

Initial assessment and classification:

Landlords must immediately assess whether the issue constitutes a significant or emergency hazard. A significant hazard is one that poses a 'significant risk of harm', whereas an emergency hazard is one that poses 'an imminent and significant risk of harm'. When determining the classification, landlords should consider the extent of the damp and mould, the health risks to occupants with particular focus on vulnerable tenants along with the property's history and environmental factors such as leaks and ventilation.

When damp and mould concerns arise, conducting specialist surveys using advanced technology such as moisture meters, thermal imaging cameras, and hygrometers can provide accurate measurements of humidity and temperature levels. These tools support a thorough assessment and help classify the severity of the issue, enabling targeted and effective remedial action.

Timeframes

The timeframes for response vary depending on the classification.

- **Significant:** Investigate within 10-days. Provide a written summary to the tenant within 3-days of the investigation. Complete remedial works within 5-days of the investigation. If works cannot be completed within 5-days, they must be completed 'as soon as reasonably practicable' and within 12-weeks of the investigation.
- **Emergency:** Investigate and make safe within 24hrs or offer suitable alternative accommodation until the remedial works are completed. Provide a written summary to the tenant within 3-days of the investigation. Note: Emergency hazards include damp and mould as well as other hazards e.g., complete loss of water supply, broken boilers.

The timeframes are 'working days' and therefore undertaking remedial work on weekends may be advantageous. The timeframe begins on the day following the date of awareness.

Carrying out remedial work with competent in-house operatives reduces the dependence on external contractors who may be difficult to source within tight timeframes. It may also help maintain greater control over quality and scheduling.

It is critical to monitor remedial works to verify that they deliver the intended results and fully resolve the damp and mould issue. This may involve conducting follow-up inspections, documenting outcomes, and confirming that underlying causes have been addressed. Encourage tenant feedback and provide clear channels for escalation if issues persist. A policy should be in place to ensure multiple contact attempts, as tenants may not always be available during follow-up visits. This prevents cases from falling through the system and reduces the risk of unresolved problems or missed opportunities for intervention.

Prevention

Preventing damp and mould is significantly more effective than remediation. It protects tenant's health, helps ensure compliance, and reduces long-term financial and operational burdens. Proactive measures should begin at the design stage, incorporating features such as adequate ventilation, insulation, and moisture barriers to eliminate risks before they arise.

Design and technology

The first question should be 'can the risk be eliminated?'. Damp and mould prevention should be incorporated into the design brief, with specialist input to identify how these risks can be designed out in both new builds and refurbishment projects.

Installing sufficient insulation and tamper proof ventilation and extraction systems during construction could prevent problems arising in the first place and helps mitigate behaviours that can worsen damp and mould, such as keeping windows closed or drying clothes indoors.

Tenant education

Tenant education is a key component of effective damp and mould management. While landlords are responsible for prevention and remediation, tenants can play a key role in maintaining healthy living conditions.

Providing clear, practical advice on ventilation, heating, and moisture control empowers tenants to take proactive steps in safeguarding their homes. Guidance should include the common causes of damp, condensation and mould along with the simple actions tenants to take like using extractor fans, keeping trickle vents open, and reporting issues early. Behaviours such as failing to report leaks promptly can increase the risk of damp and mould.

Offering tenant education through multiple channels, such as community roadshows, website resources, social media platforms, and in-person visits, can significantly enhance engagement and understanding.

Social housing often serves diverse communities, and language barriers can prevent tenants from understanding critical information. Translating guidance into commonly spoken languages within the tenant population and providing visual aids or videos can significantly improve comprehension.

Provision of welfare funds

Cost-of-living challenges for tenants can have a direct impact on housing conditions. Providing welfare funds or hardship support can help tenants afford essential utilities such as heating and electricity, which are critical for maintaining adequate ventilation and preventing damp and mould.

Without this support, vulnerable households may resort to reducing heating or avoiding extractor fan use, increasing the risk of condensation and associated health hazards. Welfare assistance not only promotes tenant well-being and housing stability but also reduces the likelihood of property damage and costly remedial works. By integrating financial support into their wider damp and mould management strategy, landlords demonstrate a commitment to safeguarding health of tenants.

Management

Alongside physical controls, robust management systems are essential for ongoing prevention, including regular stock condition surveys, scheduled maintenance, and clear escalation processes supported by accurate record-keeping. Management systems enable early detection and structured response, therefore reducing the likelihood of costly repairs and tenant dissatisfaction. By prioritising prevention, landlords can maintain property standards and safeguard occupants.

Policy

Having a Damp and Mould Policy is essential to safeguard tenant health and wellbeing. The policy should define roles and responsibilities and outline how hazards are identified, assessed, and managed, including defined timeframes for investigation and remediation. It should extend to communication and engagement strategies.

The policy should set out procedures for handling damp and mould complaints promptly and empathetically, while ensuring additional support for vulnerable tenants who may be at greater risk.

Staff should receive comprehensive training on the policy to ensure consistent application and awareness of their responsibilities. Robust document retention is critical for demonstrating compliance and tracking actions taken, while regular reviews of cases allow landlords to learn lessons and continuously improve practices.

Escalation and resourcing

Establishing a clear escalation and monitoring process is vital to ensure accountability and timely action, ultimately protecting tenant health and organisational reputation. A defined procedure should outline how damp and mould concerns are escalated within the organisation and tracked at a senior level, for example through an internal reporting system and oversight by a designated board-level responsible person.

Staff training

Comprehensive staff training is essential for social landlords to ensure consistent and effective management of damp and mould. Training should cover the identification of early warning signs, understanding health implications, and the correct procedures for reporting and escalation in line with regulatory requirements such as Awaab's Law.

- Frontline staff must be trained to enable cases to be triaged based on severity and vulnerability, ensuring that households with children, elderly residents, or individuals with specific health conditions receive priority attention. This training will also equip staff to provide tenants with appropriate support and guidance, including signposting to additional services when needed. Staff must understand the importance of clear, empathetic communication with tenants. Training should also cover the details of the Damp and Mould Policy, including communication protocols, complaint handling, and maintenance of documentation. Accurate record keeping is essential for compliance and accountability.
- It is recommended that damp and mould awareness training be extended to all staff who are not in frontline roles, and contractors.
- Practical training on inspection techniques, use of moisture meters, and recognition of structural or environmental risk factors is critical for accurate assessment.

Regular refresher courses should be provided for all staff and contactors, and insights gained from previous cases should be incorporated into training programme reviews to support continuous improvement.

Tenant communication

Clear and effective communication is essential for managing reports of damp and mould and maintaining tenant confidence. Inadequate communication has been highlighted by the Housing Ombudsman as a significant contributor to maladministration cases. In certain circumstances, it may be appropriate to liaise with tenant representatives rather than directly with the tenant. For example, this may apply where the tenant has a vulnerability that limits their ability to communicate effectively, or where they have formally appointed an advocate or family member to act on their behalf.

Tenants should have multiple options for reporting damp and mould issues, such as online portals, telephone, or in-person visits.

Landlords and tenants are encouraged to work together to determine whether a tenant or any household member may be considered vulnerable. Any information gathered should be obtained with the tenant's consent and handled in line with data protection requirements. As vulnerability status can change over time, this information should be reviewed and updated periodically.

In the event of a report of damp and mould concerns, or ineffective remediation work is reported, and tenant engagement issues arise, records of the efforts made to access and engage should be documented.

If concerns about damp and mould are reported or if the tenant deems the remediation work to be ineffective, and tenant engagement becomes challenging, all attempts to gain access and engage with the tenant must be thoroughly documented. Multiple attempts should be made using different methods of contact and at varied times of day to facilitate engagement.

When damp and mould are identified in a property, keeping tenants informed is crucial to ensure a positive experience. Updates should be provided at key stages, including when inspections are scheduled, findings are confirmed, and repair works are planned – including an indication of how long the repairs will take to complete. Tenants must be informed of any delays and be provided with revised timelines and any interim safety measures, such as suitable alternative accommodation if their home becomes uninhabitable during remedial works, or if the property is deemed unsafe.

Contractors

When reports of damp and mould originate from sources other than tenants e.g., contractors or landlord staff attending the property, there should be a clear procedure for the originator to report the concern, enabling the investigation and, if required, remedial action to be instigated.

Both contractors and other members of staff who may attend tenants' homes, should receive specific information on the recognition, and reporting procedures for damp and mould.

Stock condition and void reports

Stock condition surveys have a role to play in the prevention of damp and mould; they also provide an opportunity to identify existing damp and mould issues. Surveys should classify hazards by severity, record actions taken, and include a clear action plan with timelines and accountability. The outputs from stock condition surveys will enable senior management to allocate appropriate resources.

Annual home visits can complement stock condition surveys, with trained staff checking all rooms for damp and mould and engaging tenants about concerns. These visits also help identify vulnerable tenants who may require additional support.

Void assessments provide another opportunity to assess the presence of, or potential for damp and mould. Checklists should confirm ventilation systems and extractor fans are operational, gutters are clear, and the opportunity to consider upgrades such as tamper-proof ventilation or improved insulation to reduce moisture and cold-related risks.

Checklist

A generic Damp and Mould Prevention and Management Checklist is presented in Appendix 1 which can be tailored to your own organisation.

Specialist Partner Solutions

Aviva Risk Management Solutions can offer access to a wide range of risk management products and services at preferential rates via our network of Specialist Partners.

For more information please visit:

[Aviva Risk Management Solutions - Specialist Partners](#)

Sources and Useful Links

- [Understanding and addressing the health risks of damp and mould in the home](#)
- <https://www.legislation.gov.uk/ukxi/2005/3208/contents/made>
- <https://www.housing-ombudsman.org.uk/centre-for-learning/support-guides/damp-and-mould/>
- <https://commonslibrary.parliament.uk/helping-tenants-with-damp-and-mouldy-housing-england/>
- <https://www.housingregulator.gov.scot/>
- <https://www.gov.uk/government/organisations/regulator-of-social-housing>

Additional Information

Relevant Loss Prevention Standards include:

- Management of Contractors

To find out more, please visit [Aviva Risk Management Solutions](#) or **spea**k to one of our **advisors**.

Email us at riskadvice@aviva.com or call 0345 366 6666.*

*The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

Appendix 1 – Damp and Mould Prevention Management Checklist

Location	
Date	
Completed by (name and signature)	

	Title	Y/N	Comments
1.	Is there a Damp and Mould Policy in place?		
2.	Is the Policy kept under regular review?		
3.	Does the Policy clearly define roles and responsibilities?		
4.	Has the Policy been effectively communicated to all relevant stakeholders?		
5.	Does the Policy (or associated procedures) state how hazards are identified, assessed, and managed, including defined timeframes for investigation and remediation for both significant and emergency hazards?		
6.	If in-house competent resources are not used to complete remediation works, are arrangements established to bring in contractors in a timely manner?		
7.	Are formal arrangements in place to manage contractors e.g., from a health and safety, quality and insurance perspective?		
8.	Are procedures in place to monitor the effectiveness of any remediation works?		
9.	Are damp and mould cases recorded with information shared with senior leaders enabling them to allocate resources?		
10.	Have frontline staff received training that covers: <ul style="list-style-type: none"> • Obtaining information to enable an initial assessment? • Triaging? • Support available to tenants? • Maintaining accurate records? 		

	Title	Y/N	Comments
11.	Have all other staff, and contractors who may visit tenant homes received damp and mould awareness and reporting training?		
12.	Is refresher training in place for all staff and contractors?		
13.	Are those involved in inspections trained on inspection techniques, use of moisture meters, and recognition of structural or environmental risk factors?		
14.	Are there arrangements in place to record and monitor actions arising from inspections?		
15.	Are there multiple channels in which tenants can report damp and mould concerns?		
16.	Are tenants encouraged to share vulnerability data, and if so, is this collated and stored in accordance with data protection requirements?		
17.	Are there processes to ensure regular communication with impacted tenants or their representative?		
18.	Are there processes in place to ensure that, when a tenant representative has been appointed, communication is directed to the correct individual and liaison occurs on the tenant's behalf?		
19.	Is there a process to manage and record access and engagement attempts when tenant engagement issues arise?		
20.	Are procedures developed to ensure there is regular, empathetic communication with tenants who encounter damp and mould?		
21.	Is there a tenant education programme, providing practical advice, in place?		
22.	Is the tenant education programme delivered via multiple channels?		
23.	Is the tenant education programme translating into commonly spoken languages, and supported with visual aids or videos?		
24.	Are welfare funds or hardship support available?		
25.	Is damp and mould prevention incorporated into the design brief both new builds and refurbishment projects?		
26.	Is technology used to help assist in the assessment of damp and mould?		

	Title	Y/N	Comments
27.	Are those utilising damp and mould-related technology trained?		
28.	Do stock condition surveys include damp and mould assessment?		
29.	Does the output from the stock condition surveys define actions, dates and accountability?		
30.	Are stock condition surveys repeated at least once every 5-years?		
31.	Are stock condition surveys supplemented with interim visits/surveys?		
32.	Is damp and mould management incorporated into void management procedures?		

33.	Additional comments:
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