



**Blackpool Coastal
Housing**

BCH Damp and Mould Policy
March 2026

INSPIRING PEOPLE TO BUILD **SUSTAINABLE COMMUNITIES**

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Amendment Notes

- Documents at draft status are to use letter designations to denote issue status: a, b, c etc.
- Documents at full issue status are to use number designations to denote issue status after full revision: 1.0, 2.0, 3.0, etc.
- For an amendment to a full issue document you are to use number designation to denote issue status: 1.1, 1.2, 2.1, etc.
- On full issue the draft amendment record should be deleted from the above table.
- Notification of the amendment must be sent to the person maintaining the Central Register.

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1. INTRODUCTION

In October 2021, the Housing Ombudsman issued a “Spotlight on Damp and Mould”, highlighting the approach they expect social landlords to take when dealing with tenants who complain about damp to them.

The Housing Ombudsman has been adopting a more proactive approach to dealing with tenant complaints and in line with Government direction is working much more closely with the Regulator for Social Housing in preparation for new legislation being brought by the Government based on the Social Housing White Paper. The approach has been taken following the Grenfell Tower tragedy and more recently poor housing conditions identified by the media within some social housing properties. The Ombudsman reviewed the cases highlighted in the media and discovered none of those had been reported to them.

Estimates in the UK are that between 10-50% of homes are affected by damp. Where there is overcrowding, a lack of appropriate heating, ventilation and insulation, can experience a substantially higher proportion of damp and mould than other properties.

We want to ensure that our customers have warm, safe and healthy homes. We have identified that some parts of our stock portfolio can be more susceptible to condensation and possible damp related issues.

A more purposeful approach to the prevention, treatment and remediation of these issues will benefit our customers. Going forward our tools will include better data, improved reporting and identification of mould, condensation and dampness, end-to-end customer service with better joined up advice, guidance and support, and preventative technology systems.

This Policy has been developed to sit alongside and complement our Responsive Repairs and Voids Policies.

2. LEGISLATIVE REQUIREMENTS

There are legislative requirements setting out what is considered to be a decent home. The Decent Homes Standard was updated in 2006 to take account of the Housing Health and Safety Rating System (HHSRS). According to the Standard, for a home to be considered ‘decent’ it must:

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

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. The Act also strengthened tenants’ means of redress where landlords do not fulfil their obligations, with the expectation that if tenants are empowered to take action against their landlord, standards will improve.

In 2023 the Social Housing (Regulation) Act came into force. This included Awaab's Law setting out timescales for the way hazards in the form of damp and mould are dealt with. This Policy Statement sets out the timescales that BCH will adopt to comply with Awaab's Law.

3. WIDER EVIDENCE

The Housing Ombudsman is aware that while there are issues around damp and mould within social housing, according to the last English Housing Survey 2019-20 the greatest proportion of non-decent properties are within the private rented sector, 23% of private rented properties as opposed to 12% of social housing properties. However the same survey also identified that condensation and mould problems were evident in at least 3% of social housing properties with 5% lacking thermal comfort.

4. HEALTH AND WELLBING

Tenants and other occupiers living in homes with damp and mould may be more likely to have respiratory problems, allergies, asthma, and other conditions that impact on their immune system. This, set against the context of the COVID-19 pandemic, highlights the potential seriousness of this issue for residents. There are also other broader impacts on the mental health, education and career prospects of residents living with damp and mould.

5. THE HOUSING OMBUDSMAN'S APPROACH

The Ombudsman has made it clear that social housing providers must listen to tenants and take seriously their complaints, including using the organisation's complaints processes as a way to mitigate against any potential future legal action or costly disrepair cases. The Ombudsman will require social housing providers not to dismiss reports of dampness stating 'It's not Lifestyle'.

6. OUR APPROACH TO MANAGING DAMPNESS, MOULD AND CONDENSATION

We commit to:

- Provide and maintain a comfortable, warm and healthy home, free from damp, mould or disrepair for our customers.
- Recognise that having mould issues in a home can be distressing for our customers and ensure we are supportive in our approach.
- Work in partnership with residents to resolve and understand how to reduce condensation, damp and mould issues.
- Make sure the fabric of our homes is protected from deterioration and damage resulting from, or contributing to, damp and mould.
- A report of damp and mould may be made by the customer using traditional methods; telephone call, email, online Tenant Portal, letter or through other inspections including stock condition surveys or other scheduled contacts including highlighted by the 'Early Warning system' when an operative or contractor becomes aware of an issue outside the reason why they are in attendance.
- Where there is a report of damp, we will arrange to inspect the property at a convenient time for the tenant and within the 10 day requirement of Awaab's Law.

- We will ensure customer facing staff and partners are trained to assist the identification, reporting and remediation of damp, mould and condensation. Including providing staff with the skills to identify and differentiate between signs of damp and condensation and understand the causes and remedies.
- We will undertake an investigations to determine whether there is a hazard and if so what level of risk is posed to the customer and their household. This may include asking the customer to share photos or videos to ascertain the extent of the hazard, however if the customer requests or requires a physical inspection, we will arrange for this within 10 working days of the customer making the report.

Once an inspection is carried out we will ascertain whether it is minor work to resolve the matter and can be completed within 3 working days.

If the matter is more substantial but can be completed within 5 working days we will write to the customer explaining the results of the inspection which will be sent within 3 working days.

If major works are required we will provide a written summary of findings to the customer within 3 working days of the inspection detailing:

- How and when the investigation was conducted, and the job title of the individual who conducted the investigation
 - Any following investigations that are required, and if so when they will take place
 - If a hazard was found and if so what
 - Whether the hazard is likely to pose a significant risk to residents' health or safety
 - If it does pose a risk:
 - [If applicable] what temporary repairs are needed to make the property safe until the problem can be permanently rectified
 - What we will do to permanently rectify the problem and the likely timescale for this.
 - In emergency situations we may offer suitable alternative accommodation for customers and their households. We will provide a written summary and/or communicate in a ways they can understand so that customers are aware what is happening and the timescales required to permanently resolve the issue.
- Where appropriate we will engage external specialist consultants to assist the rectification of damp, mould and condensation as well as an independence verification and validation of actions undertaken, to ensure that expertise is obtained in the specialist area to both diagnose and develop an appropriate remediation plan.
- If a hazard is affecting or likely to negatively affect a customer or their household's health and safety, it will fall within the scope of Awaab's Law. We will consider other vulnerabilities of the customer and their household including the vulnerabilities the customer has notified us at the point of reporting the problem.
- We will undertake repairs to alleviate damp as quickly and efficiently as possible to minimise damage to the fabric, fixtures and fittings of the property with a target of a maximum of 12 weeks complete repairs (noting that some repairs may be larger or more structural in nature – for example where a new roof is needed, in which case a management and monitoring regime will be instigated for every affected property to contain the issue and support the

customer pending completion of these works; this may on occasion involve the decant of tenants).

- We will make contact with customers three months after work has taken place to ensure that the work has resolved the problem.
- Notwithstanding the above, we will conduct emergency repairs within 24 hours, in the main acting them within our normal emergency repair timescales of 4 hours. This would cover, but is not limited to, the following items:

gas leaks

broken boilers

lack of water supply

electrical hazards such as exposed wiring

significant leaks

broken external doors or windows that present a risk to home security

prevalent damp and mould that is impacting a resident's ability to breathe

- In the event that the investigations finds a hazard that poses a significant risk or a significant and imminent, risk of harm or danger to the customer and their household, and the property cannot be made safe within the specified timescales for Awaab's Law, we will arrange for the household to be rehoused in alternative accommodation until it is safe for them to return.
- Records will be kept describing the issue or hazard and where appropriate photographs will be taken and stored on the MRI/Orchard Housing Management system. Records will show what action is being taken and by whom, including any written reports, letters, emails or other documentation issued to the customer. It will also show communication with contractor or in-house operatives. All information will note the date/time and actions taken or attempted. We will take all reasonable steps to comply with the timescales set out in Awaab's Law, but if we are unable to for matters beyond our control we will keep records of the reason we are prevented from doing so. For example if we are unable to access a property to undertake an investigation or any necessary works will:
 - Make at least 3 attempts to contact the resident (or appointed representative) and arrange a suitable time to access the property
 - Work with customers to arrange a suitable time to visit the property. We will offer timeslots for customers to choose from and should take into consideration customers' needs (for example their working pattern) when offering timeslots to attend to the property
 - If we are unable to access the property within the agreed timeslot, we will leave the customer with a card stating that an attempt was made and providing contact details. We will follow this up by attempting to contact the customer and offer an alternative slot
 - We will keep evidence that we have made best efforts to work with the customer to identify a timeslot and the customer has either not responded or has refused access within that slot
- We will know our stock and the archetype of properties and components that have a higher likelihood to suffer from damp and mould. We will conduct a rolling programme of stock condition surveys to keep this information up to date and highlight issues even where the customer hasn't reported a problem.

- We will minimise the number and impact of complaints, by following our processes and communicating effectively with customers.
- We will plan resources to respond to higher demand. For example, during the winter months.
- We will support our customers in ways to reduce damp and condensation in their home and how to make positive changes. This includes providing advice when any problem is reported or diagnosed and providing information on our website.
- We aim to make best use of technology to help customers to best manage their homes and use technological insight to better understand cause and solutions. This may include the use of humidity and temperature remote monitors to enable us to understand the living conditions of the customer and their household.
- We will take account of the issues of damp and condensation when designing investment programmes, for example insulation, heating and ventilation.
- We will comply with all statutory and regulatory requirements and sector best practice.

Monitoring the Policy to Ensure Compliance

- A weekly report will be run in conjunction with the BCH Performance Team detailing the damp and mould cases from the previous week.
- This report will be sent to the BCH Responsive Team and the (Planning & Customer Service Manager) and (Operations Manager – Responsive Repairs) will cross reference this to determine that timescales relating to Awaab’s Law and internal procedures have been abided by. The report will also be copied to the Technical Services Manager who will cover for staff in their absence.
- As well as the above, a report will also be sent on a weekly basis to the (Planning & Customer Service Manager) highlighting the properties who are achieving their three-month anniversary following the completion of damp and mould remediation works.
- This list will be passed to members of the Hot Line team who will call residents to clarify that remediation works have been successful and that damp hasn’t returned. If this is the case then this information will be recorded on Orchard.
- If damp and mould has returned, then the process and timescales described above to remediate damp would be undertaken again.

Dealing with Hard to Access Properties

- As referenced above, BCH will make three attempts to access a property following reports of damp. This is for both inspections and remedial works to be completed.
- In instances where access cannot be gained after three attempts, BCH will continue attempting access to ensure compliance with Awaab’s Law legislation and timescales. However, at this time the address will be passed to Neighbourhoods for their assistance.

- If access still cannot be gained, then assistance will be sought from Blackpool Councils Legal Department to assist with producing the necessary documentation to allow warrants etc to be served to gain entry.

7. THE ENVIRONMENT IN BLACKPOOL COUNCIL

Blackpool Coastal Housing (BCH) manages Blackpool Council's housing portfolio of just under 5000 social rent properties and approximately 400 leasehold properties. Our Operations Directorate includes experienced and qualified surveyors and repairs managers working across Responsive Repairs, Empty Homes Management, Services and Asset Management. Bringing the Responsive and Void Services together with Services and Asset Management has brought much closer working and improved problem solving across all areas.

The housing stock is generally traditional; large estates were built following the Second World War, with another major building boom in the 1960s and 1970s. Over the last 10 years the Council has built some new housing, usually replacing existing poorly performing housing with higher quality properties. This is evidenced at Grange Park, Queens Park and Troutbeck. These building projects have had a positive transformational impact on the areas, improving popularity and reducing tenancy turnover.

BCH has also taken a neighbourhood approach to improving areas, particularly blocks of flats. This has included making external improvements as well as internal improvements, often changing the look and feel of estates making them far more popular evidenced at Newby Place, Sandhurst Court, Talbot Road and Garstang Road West (Tyndale/Boundary/Yew Tree). Again these improvements have not only improved the aesthetic look of what were tired blocks of flats into modern looking buildings, but particularly the last site where there were serious damp and condensation problems, has been transformed into comfortable, dry and warm properties.

8. OTHER ACTIVITIES

Alongside major physical investment, BCH has adopted other strategies for addressing poor performing properties:

Asset Management approach within Void Properties

In order to further reduce tenancy turnaround, BCH has adopted the approach of ensuring work undertaken on Void (empty) properties exceeds addressing minor voids works, and ensures properties are comfortable and safe when a tenant moves in.

BCH has identified that our ageing stock is often the cause for tenancy turnover, for example a structural or damp problem. The Voids Team works closely with the Asset Management Team to identify asset improvements to the empty property, including the majority of the delivery of the decent homes work and the kitchen and bathroom programme.

Technology

BCH have been looking to technology to help us identify, predict and prevent repairs. We are piloting sensors within properties which monitor temperature, humidity and movement sending information back to a central database where BCH Repair Managers can use a dashboard to identify any concerns within the property. These sensors may help us to identify whether there's a problem with a property or with the way the tenant uses it. We can then take action to either diagnose a repair or provide advice and assistance to occupiers on how to manage the property. The sensors will also

help us to pick up fuel poverty concerns and provide help and assistance on how to heat the property more efficiently or address any thermal comfort requirements.

We have invested in a new Asset Management module as part of our Housing Management System. We will be able to compare our responsive repair data to the wider asset management programme and make adjustments as necessary to develop investment programmes that reduce the need for responsive maintenance.

We are developing a neighbourhood management tool using information from across our business including tenant's vulnerabilities and communication needs, rent arrears, anti-social behaviour, repairs, investment and tenancy turnover to help us prioritise our investment needs in the future, based on the way that the property is performing from the rounded evidence. Our work at Troutbeck Crescent, Newby Place and Garstang Road West was identified using a similar approach and has shown positive results in stabilising estates and creating sustainable tenancies and communities.

Communication with tenants

At BCH we listen to our tenants and their needs to offer a customer focused service. We will communicate with tenants about damp problems they highlight whether they are based on structural issues or whether we need to support tenants to live more comfortably within their homes.

We regularly remind tenants how to report repairs to us and are developing our digital offer so customers can report repairs online. Tenants can also report repairs using traditional approaches, in person or on the telephone and through social media.

We have developed information for tenants about how to identify damp problems in an information leaflet and on our website with their property and what they can do to deal with the problem.

Finally, BCH has developed a comprehensive complaints handling system and honed it over the last 10 years to become a highly effective system. BCH publicises the complaints process and encourages tenants to make complaints to assist in organisational learning and service development and reduce the future need for complaints. A complaint handler is assigned to each complainant to support them through the process, helping achieve a positive outcome for the complainant. A trained customer representative sits on the Appeal Panel with one of the Directors from Blackpool Coastal Housing to assess the complaint and ensure all necessary action has been taken to resolve it.

Inspection / Support

BCH's Neighbourhood Team risk assesses tenants who are at risk of failing to sustain their tenancy and will visit and discuss with these tenants how they can make their tenancies succeed. The Neighbourhood Team works closely with Blackpool Council's safeguarding teams to support tenants to tackle issues including self-neglect and hoarding which may have an impact on instances of damp created by condensation. The Neighbourhood Team will also help tenants to access the repairs service if the damp is also connected to a structural issue within the property. Similarly BCH has a Sheltered Housing Service, supporting tenants who live in our 800 designated sheltered properties. The Sheltered Housing Service makes regular contact with tenants including home visits and can assess properties where there are concerns about dampness, ensuring that repairs are reported through where there are structural issues. They will also either directly support or access other services to help sheltered tenants manage their homes to enable them to remain as independent as possible for as long as possible.

Most of our housing stock contains gas heating. Each of these properties is subject to an annual Gas Safety check. We have trained our Gas Servicing and Safety contractor (as well as our in house repairs service operatives) with information on how to spot safeguarding issues and property concerns

as part of our 'Early Warning System' and we receive regular feedback from them on concerns in relation to living conditions in properties.

We have developed highly popular training awareness on damp and mould for non-technical staff within BCH to attend and also offered this training to colleagues within the Council's Housing Enforcement Team. Similarly we provide advice and support for our gas and electrical servicing contractors who may visit tenants' homes during the normal course of their contractual responsibilities and identify issues.

We have instructed our staff and our gas and electrical contractors to ask tenants, when they undertake visits into tenants homes for whatever reason, to ask if there are concerns about damp and mould and also to look out for evidence of damp and mould.

9. A STRATEGIC APPROACH

We have adapted our asset management database, Orchard Assets to include a damp and mould survey which will be populated as part of our programme of stock validation surveys or when we receive a report of damp and mould.

We will monitor our statistical data from reports of damp and mould and map cases to identify patterns of reports. We will use this information to extrapolate where we may have issues with certain property types and in certain areas.

We have undertaken a mapping exercise using 'Google Maps Pro', cross referencing the information we hold on the Orchard database, where we've undertaken a repair or a programme of repairs relating to damp and mould. This allows us to very easily visualise where we potentially have investment needs in particular areas or with particular archetypes of properties due to work taking place.

Our Compliance Team have identified which properties they've not accessed this last year and we've cross referenced that information with other areas of BCH activity to ensure there are no properties that either BCH contractors or employees have not been in. Where we identify properties we've not accessed this last year, we will aim to visit. We will review this list on a quarterly basis.

We have developed reports from the Asset and Housing Management systems which allows us to identify and cross reference:

- Property archetype
- Date the property was built
- Dates when specific property improvements are due over the next 10 years
- Tenancy length
- Tenancy information, including vulnerabilities of residents

We have also developed a comprehensive list of performance information which we will use at individual service levels, with higher level information being reported to the Senior Management Team and to the Board of Directors.

10. WHAT THIS MEANS FOR OUR CUSTOMERS

If customers suspect damp issues these should be reported to the BCH Repairs Hotline. There could be a number of reasons for damp and BCH will identify and resolve the problem by taking a number of steps:

- BCH will ask a number of questions to try and identify what the problems is, including asking the tenant to provide photographic evidence if they are able to. We may offer advice on how to reduce the levels of condensation or provide an information leaflet.
- If the damp situation does not improve following the advice we have provided or if we consider it necessary when a report of damp is first made, we may carry out an inspection to identify the cause of dampness. If it is deemed necessary we may also appoint a specialist damp surveyor to carry out a full damp survey and provide a damp report.
- We will carry out any repairs, remedial works or improvements to rectify any damp problems identified following an inspection. We may also install specialist monitoring sensors within the property to monitor the levels of moisture.
- We will follow up on any remedial action three months following any work taking place to ask the tenant whether the problem is rectified.

We may on occasion refer a case to other departments or agencies that may be of assistance in relation to with fuel poverty or other issues that may be contributing to damp problems within the property.

Repair Reporting Reminders to Tenants

We will encourage tenants to report problems with the property to us at a number of stages:

- At the new tenancy sign up
- During the welcome visit within the first 6 weeks of the tenancy
- At point where the tenancy is being assessed prior to it being prepared to turn into a secure tenancy
- All the annual rent increase letters will include a reminder of how to report a repair
- BCH's website will include details of how to report repairs
- Other BCH support services will support tenants to report repairs including the Sheltered Housing Service, the Resilience Housing Service, the Positive Transitions Service

Decanting

When we come across a property with damp / mould and the tenant may need to move to enable radical remedial works take place we will arrange an inter-departmental meeting across the organisation. This meeting will include Repairs, Assets, Housing and Housing Support, as necessary, to discuss the situation on a case by case basis.

There are certain matters that we need to consider as part of that discussion. These are:

- The tenant's financial situation – is that making the situation worse? (i.e. not using heating)
- The tenant's health / wellbeing / social issues – are there reasons why moving the tenant could cause them additional problems? Do they need adaptations? Are there social issues that need to be taken into account? eg: drugs / alcohol misuse, or any other factors we need to consider – for example, are BCH taking legal action against the tenant.
- Is the tenant agreeable to moving out?
- How long will it take to carry out the repair?
- Is the move temporary or permanent?

APPENDIX ONE – INSPECTION REPORT

Blackpool Coastal Housing Damp and/or Mould Inspection Report

Inspection details	
Inspected by	Can this be automated
Date and Time of Inspection	Can this be automated
Details of required inspection	Can this be automated
Tenant details	
Tenants name	Can this be automated
Tenants address	Can this be automated
Tenants contact number	Free text box
Tenants email address	Free text box
Was the tenant present? (if not provide details of tenants representative)	Free text box
Inspection details	
Was there elevated damp readings present in the areas in reported? (give details)	Free text box
Was there mould present in the areas reported? (give details)	Free text box
Does the property have extractor fans fitted in the kitchen and bathroom/WC?	(Drop down box) – yes or no
If there is no extractor fans fitted, is it feasible to fit one? (give details)	Free text box
If fans fitted, are they in working order?	(Drop down box) – yes or no
If fans are not working, please give reasons why.	Free text box
Current flow rates of extractor fans	Free text box
Does the property windows have trickle vents? And do these open and close as they should?	Free text box
Do all windows open and close as they should?	Free text box
Does the tenant regularly open the windows to ventilate the property?	(Drop down box) – yes or no
Does the property have wall vents? And do these open and close as they should?	(Drop down box) – yes or no
Does the heating system work at the property?	(Drop down box) – yes or no
Does the tenant use the heating system? If not, please give details why.	Free text box
Would the tenant like to be referred to the Financial Support Officer for support?	(Drop down box) – yes or no
Does the tenant dry clothes on the radiators?	(Drop down box) – yes or no
Is the loft space accessible? (If not provide details)	Free text box
Does the property have sufficient loft insulation? (give details)	(Drop down box) – yes or no

Any additional notes from inspection	Free text box
Tenants signature	
Inspectors signature	

APPENDIX TWO – DAMP AND MOULD PROCESS FLOWCHART

Damp and Mould Inspections – Process Flow

