

**SOMETHING A LICK OF
PAINT WON'T FIX**

**MOULD AND DAMP IN
WHEATLEY HOMES**

A Living Rent report
August 2025



Executive summary

Across Scotland, too many tenants live in homes that are riddled with mould and damp and unfit for human habitation. This report examines the impact on tenants of living with mould and damp in Scotland's largest social landlord, Glasgow's Wheatley Homes.

The negative physical and mental health impacts of living with mould and damp are well documented. Mould and damp exposure leads to greater likelihood of respiratory problems, allergies, and asthma, especially for people who are more vulnerable, including babies, the elderly, and the immunocompromised.¹

Overall, this research highlights that **many Wheatley Homes tenants still live in mould and damp riddled properties, a situation which impacts their health**. The research suggests that despite tenants raising this with their housing officers, Wheatley Homes has often failed to adequately and promptly evaluate and address the issues. Very few have received compensation.

- *Extent of the issue:* Our research surveyed 51 people, of which three quarters (74.5%) of respondents **currently** lived with mould and damp. Of those that live with mould and damp, over a third (34.2%) of respondents said mould and damp have been a problem in their home for more than **five years**.
- *Impact of the issue:* Of those who have mould and damp, two thirds (68.6%) said that it has impacted their health and half of people (50%) with mould and damp experienced respiratory conditions such as asthma and COPD. Of those that have experienced health issues, nine out ten (90%) said it contributed to poor mental health.
- *Response by Wheatley Homes:* Wheatley says they will fix mould and damp within 15 days and visit mould and damp within two days. **However, only one in ten (12%) reported that Wheatley Group had sent people to inspect the problem within two working days**. Over a third (35.4%) of respondents who reported their mould and damp said that Wheatley Group have not yet taken any steps to fix it. Of the two thirds (61%) that have had work begin, three quarters (75%) say the problem is still not resolved.
- *Compensation for damages:* Nine out of ten (91%) tenants say that Wheatley did not offer compensation for damaged goods, rent rebates or energy vouchers. On a scale of 1 to 5 (with 1 being low), nearly two thirds (61.7%) of respondents gave Wheatley Homes a 1 for how seriously or urgently Wheatley treated their issues.

(1) <https://www.nhsinform.scot/healthy-living/indoor-health/damp-and-mould-indoors/>

Living in mould and damp homes or in homes that are in a state of disrepair is in violation of the right to an adequate standard of living. Though the Scottish government is now bringing 'Awaab's law' to Scotland through the Housing Bill currently going through parliament, the suggested provisions fail to apply to private landlords and fail to properly penalise landlords that break the rules.²

To protect Wheatley tenants against exposure to mould and damp, the Wheatley group should:

- Share reports of the damp/mould issues and following categorisation with the tenant and the tenant being able to appeal how a work was categorised.
- Regularly inspect properties to ensure that mould and damp issues do not come back.
- Introduce better reporting mechanisms for tenants who do not have access to the internet.
- Provide alternative accommodation provided if needed during works.
- Face penalties if they do not respect their repair time frames.
- Provide a clear system for tenants to claim compensation for personal damages, notably belongings as well as health impacts.
- Provide health points in the bidding process.

To clamp down on the presence of damp and mould in social housing, the Scottish Government needs to ensure that social landlords:

- **Have a clear timeframe for repairs.**
- **Provide fair and efficient processes for handling complaints.**
- **Face penalties for landlords who fail to comply with timeframes.**
- **Develop centres of expertise for diagnostic and treatment of mould and damp.**

"The first time the mould was inspected, the inspector barely looked around and told me there were "no visible signs of mould". I requested another inspection a few weeks later and a significant amount was found.

During winters, especially 2023/24, I endured constant respiratory and sinus infections and eye irritation. I stressed to Wheatley multiple times that I had many pre existing medical conditions and that due to my disability, I was not able to spend large amounts of time outside my home.

When using my CPAP machine which has an air filter, my respiratory systems were much better, but as soon as I took it off in the morning, the coughing would start up again.

A friend gifted me a large dehumidifier and I removed four litres of moisture from my living room in a single weekend. Wheatley's constant advice of 'open your windows and switch on your heating' is extremely ignorant to the fact that many of their tenants, including myself as I live entirely off of disability benefits, are unable to afford constant heating."

(2) <https://www.gov.scot/news/awaabs-law-to-come-to-scotland/#:~:text=Further%20enhancing%20protections%20for%20social,the%20introduction%20of%20Awaab's%20Law>

Context

The tolerable standards as detailed in section 86 of the Housing (Scotland) Act 1987 outline that a property should be "substantially free from rising or penetrating damp". However, approximately 90,000 social homes in Scotland contain mould and damp.³ Importantly, this is a conservative estimate, given the lack of clarity on the definition of the presence of mould and damp. Scottish government research shows that 270,000 households have mould, and 81,000 have damp.⁴

This is corroborated by the Scottish House Condition survey that states 10% of dwellings have mould and damp.⁵ In our experience, this figure is likely higher. In England, which has a similar housing stock and climate, experts believe that between 4% and 27% of homes contain mould and damp.⁶

Being exposed to mould and damp has clear impacts on health and wellbeing, both in terms of physical and mental health. In total, one in ten adults in Scotland say their current home harms their health.⁷

Despite the pervasiveness of mould and damp, too many landlords still blame mould and damp on tenants' so-called lifestyle choices, specifically drying clothes inside, 'breathing' or not 'cooking properly'. The reality is that most mould and damp occurs due to **structural issues with the property**, such as a lack of external insulation, an unaffordable heating system, or poor ventilation within the property.

"I reported the issue and although they came out quickly and repainted the ceilings, the actual cause of the mould took multiple inspectors to come out - the mould kept coming back before they would investigate further.

It turned out the internal extractor fan for the whole block was broken and that was causing the mould. This was reported by the inspector to Wheatley in September and no one ever got back to me. It was me constantly calling them for updates that caused them to actually do anything about it. In reality, the internal block extractor was broken the whole time I lived here (from July 2023) and I mentioned the mould before I moved in. It took them till January 2025 to actually fix the cause of the problem."

(3) <https://www.glasgowtimes.co.uk/news/24481233.time-scottish-awaabs-law-tenants-safety/>

(4) <https://www.heraldscotland.com/news/24986484.700-000-scots-homes-not-fit-habitation-calls-made-tough/>

(5) <https://www.gov.scot/publications/scottish-house-condition-survey-2022-key-findings/pages/5-housing-conditions/>

(6) <https://www.gov.uk/government/publications/damp-and-mould-understanding-and-addressing-the-health-risks-for-rented-housing-providers/understanding-and-addressing-the-health-risks-of-damp-and-mould-in-the-home--2>

(7) https://scotland.shelter.org.uk/media/press_releases/1_in_10_say_their_home_harms_their_health

Wheatley Group

As the biggest social landlord in Scotland, Wheatley Group is responsible for 93,700 homes, housing 210,000 people across Scotland, many of whom are at risk of mould and damp. In April 2023, Wheatley Homes CEO Steven Henderson stated that “It’s not acceptable for customers to live with mould and damp in their home.”

Wheatley Group have committed to “provide and maintain a comfortable, warm and healthy home, free from damp, mould or disrepair for our customers.”⁸ They recognised “that some customers and parts of our stock portfolio can be more susceptible to condensation and possible damp related issues,” and highlighted that “social housing and low-income communities where there is often overcrowding, a lack of appropriate heating, ventilation and insulation, can experience a substantially higher proportion of damp and mould than the national average.”⁹ **Wheatley Group claim that 98.5% of mould complaints were treated within two weeks.**

Wheatley Group’s stated objective, when responding to reports of damp and mould by tenants, is to visit the property within “2 working days.” They do not state who will visit the property, or what training or experience this person will have, but they commit that “all cases of damp and mould will be categorised” through this visit.¹⁰

In order to categorise mould and damp, Wheatley Group relies on three categories dependent on severity of the case and the required response:¹¹

- Category 3 – Requires a fungicidal wash down and decoration (completed in one appointment).
- Category 2 – As with category 3 but covering a larger physical area which will require a longer appointment to complete (completed in one appointment).
- Category 1 – More extensive mould with underlying issue which will require follow on repairs after the initial treatment of the mould. This will require more than one appointment or a more structural fix following the treatment of the mould.

Wheatley Group states that where a tenant or staff member observe what is likely a Category 2 or Category 1 case of mould, the tenant will be visited by trade staff **within three hours.**

Wheatley also states that where repairs are not structural in nature, they have set a **target of maximum of 15 days to complete repairs.**¹² Wheatley Group further have proposed an upskilling of their workforce “to identify and differentiate between signs of damp and condensation and understand the causes and remedies” while supporting their tenants “in ways to reduce damp and condensation in their home and how to make positive changes.”¹³

(8) https://www.wheatley-group.com/__data/assets/pdf_file/0025/230758/Grp-Managing-Dampness-Mould-Condensation-Policy-March-2023.pdf

(9) *ibid*

(10) <https://www.bbc.co.uk/news/uk-scotland-68536637>

(11) *ibid*

(12) *ibid*

(13) *ibid*

Findings

Living Rent surveyed a sample group of fifty-one Wheatley Group tenants living in Glasgow. The survey focused specifically on their experiences, if any, of living with mould and damp, the impact on their health and how Wheatley Group addressed the repair issues.

Extent of the issue: Our research shows that nearly three quarters (74.5%) of respondents currently lived with mould and damp. Of those that lived with mould and damp, nearly half (46.2%) say they have had mould and damp within the last six months. Of those that currently lived with mould and damp, over a third (38%) of respondents said it has been a problem in their home for more than five years. Nearly nine out of ten (89.8%) of all respondents said mould and damp is a recurring problem in their home.

The rooms most affected by mould and damp were bedrooms (68%), bathrooms (68%) and kitchens (40%). Of those with mould and damp, 46% said their homes do not have decent ventilation. A further 44.9% said their home was not fully insulated.

Health impacts: Of those who have mould and damp, two thirds (69%) said that it had impacted their health. Of those that have experienced health issues, nine out ten (90%) said it contributed to poor mental health. Half of people (50%) with mould and damp experienced respiratory conditions such as asthma and COPD. Forty-two percent experienced skin conditions such as eczema and one in ten (11%) experienced cardiovascular conditions.

“It started about six years ago - there were leaks causing damp and mould all throughout my house except the bedroom. There was so much black sludge all over the floors that I couldn't leave my bedroom for eight months - I'm elderly with mobility issues and the floors were too slippery for me to navigate and I wasn't able to clear it up.

The housing officer was difficult to get a hold of, and lied about offering me alternative accommodation. Eventually, I went to the charity Shelter for help and they sent her a letter. A few days later she chapped my door and said she was going on holiday for two weeks and would deal with my issue when she got back.

They have done some work to clear up the issue but I still have recurring black mould and dampness in my bathroom. I have received only £100 compensation. I have given up now, they don't listen to me and don't care about me. It's too much hassle to keep fighting with them to get it all fixed. The whole building is outdated, it's a massive problem for everyone who lives here.”

Health impacts: Of those living with other tenants, seventy percent (70%) say that other people in their flat's health have also been impacted by mould and damp. A majority (60%) of these people experienced poor mental health, two thirds (66%) experienced respiratory conditions such as asthma and COPD and over a third (37%) experienced skin conditions such as eczema.

People living with mould and damp listed their symptoms as:

- repeated coughing (82%),
- nasal congestion (79%),
- dry itchy skin (62%),
- breathing difficulties (59%),
- repeated eye irritation (38%),
- 15% of people were admitted to hospital due to breathing difficulties.

Beyond health, 58.8% of respondents said their belongings and furnishings have been damaged by mould and damp, with items most affected being carpets, clothing, soft furnishings and wallpaper.

Of those that responded, all were Wheatley Group tenants with two thirds (61%) being long term tenants of five years or more. Just under one third of tenants lived in a tenement (31%), a further 30% lived in a tower block, 28% lived in a small block and 11% lived in a semi detached home.

Wheatley Group response

Of those with mould and damp, nearly all (96%) say that they reported their mould and damp to Wheatley Group.

Wheatley Group commits to visiting a customer's home within two days of damp and mould being reported.¹⁴ The reality of Wheatley Group response times is quite different.

Of those who had reported their mould and damp, only one in ten (12%) said that Wheatley Group had come out to inspect the problem within two working days. A third (36%) said that it took Wheatley Group between more than 10-20 working days to come and inspect it. Just over one in ten (14%) said Wheatley Group had still not inspected their reported mould and damp as of May 2025. In total, 85.7% say that Wheatley Group took longer than 40 hours to come and inspect the issue.

Wheatley Group also commits to resolving the most urgent cases (classed as a category 1 mould issue) within three hours and all other cases within a maximum of 15 days.¹⁵

(14) https://www.wheatley-group.com/_data/assets/pdf_file/0029/231977/Updated-Group-Damp,-Mould-and-Condensation-Policy.pdf

(15) *ibid*

The survey results suggest a different picture. Over a third (35.4%) of respondents who have reported their mould and damp said that Wheatley Group had not yet taken any steps to fix it. Of the two thirds (61%) that have seen work begun, only a third (36%) said that the work began within 15 days. A further third (32%) said that it took over 20 days for the work to begin.

Of the two thirds (61%) that have had work begin, three quarters (75%) said the problem is still not resolved.

After reporting mould, over two thirds (70%) say that Wheatley Homes did not provide a dehumidifier. Nine out of ten (91%) tenants say that Wheatley Homes did not offer compensation for damaged goods, rent rebates or energy vouchers. On a scale of 1 to 5 (with 1 being low), nearly two thirds (61.7%) of respondents gave Wheatley Homes a 1 for how seriously or urgently Wheatley Homes treated their issues. A further two thirds (61.7%) rated their satisfaction with Wheatley Home's response to their issue as 1.

Over a quarter (29%) of respondents mentioned Wheatley Groups tradesmen being advised to simply paint over cases of damp and mould, rather than conducting proper investigation and a genuine attempt to prevent recurrences.

When asked if they had been informed about Wheatley Group's mould and damp task force, nine out of ten (89%) respondents said they had not. 85% of respondents also said that they found the statement that "Wheatley Homes will inspect damp and mould within 40 hours of it being reported and fix it within 15 days" to be untrue.

A quarter of respondents (26%) say they do not know who their housing officer is. Of those who do know their housing officer, on a scale of 1-5, half (49%) of respondents rated their communication with their housing officer as 1.

This survey suggests that some tenants of Scotland's largest social landlord, Wheatley Group, faced repeated and severe difficulties with household damp and mould, a lack of action from those responsible and a lack of recourse when trying to tackle these issues.

(5) <https://bregroup.com/news/bre-report-finds-poor-housing-is-costing-nhs-1.4bn-a-year>

“After so much back and forth with them coming out to inspect my bathroom and bedroom walls with water pouring down them, they finally agreed to get builders out to fix the roof. I was in all day and the builders just sat in their van and then told Wheatley Homes that the job was done, but they never even came into the house!

I then had to argue with them again and it took months for them to come out and see that the problem still wasn't fixed. They provided a dehumidifier that I had to keep turned on 24/7.

Eventually another builder came out and he put the Wheatley Homes manager on speakerphone in front of me and told the manager that the job needed to be a lot of repair work and the manager responded "is there no way you can just paint over it and cover it with a wet wall anyway."

I recorded this but felt too guilty to use it in case the builder lost his contract with Wheatley Homes as he had children too but the builder said to me that he wouldn't wash his children in my bathroom, it was humiliating. Our toilet was completely unusable, and we had a young child at the time. We had to use my mum's bathroom who luckily lived nearby, but if we didn't have any family, I don't know what we would have done.

Eventually, I was decanted against my will for over a year which displaced my family over Christmas. I didn't want to leave my house, I just wanted the problem to be fixed. We returned after a year to find everything freshly painted but within two days the problem returned and water was pouring down the walls again! It was unbelievable.

We have now moved to a new house, which has no problems, but I didn't really want to leave, I liked my house and my neighbours at the old place. I was offered the new place under a verbal agreement that I wouldn't take any action against Wheatley Homes, I feel too afraid to seek compensation, even though my child and partner were and still are very sick. I feel like they used fear and pressure to resolve the situation rather than just fix the problem.”

(5) <https://bregroup.com/news/bre-report-finds-poor-housing-is-costing-nhs-1.4bn-a-year>

Recommendations

As our research shows, **mould and damp is being dealt with inadequately or in some cases, not at all** by Wheatley Homes, part of the wider Wheatley Group. Even when they do address mould or damp issue, **they are often failing to do so in their stated timeframe**. Our findings also highlight that tenants are not satisfied with the repairs done and many have complained about a ‘lick-of-paint’ approach.

Our research also suggest that there is **continued poor communication**. Many tenants do not know who their housing officer is or how to contact them. Tenants have complained about not receiving a receipt of a complaint made. Whilst others have said that the necessity of reporting through the website has been a barrier to them due to internet access or digital literacy.

Often, when contractors are sent out, **they are unable to carry out the necessary repairs due to inadequate information**. This leads to tenants having to reschedule appointments and puts tenants in danger of lost income or general disruption. At times contractors would show up and if the tenant was not in, they would be blamed for ‘refusing access.’

Finally, tenants have complained about repairs themselves often being a ‘temporary fix’ or the mould would be painted over instead of treated properly.

Based on these findings as well as focus groups with tenants impacted by mould and damp, below are the key changes recommended in order to ensure that Wheatley Group properly addresses the issue of mould and damp.

- **1. Reports of the damp/mould issues and following categorisation to be shared with the tenant and the tenant being able to appeal how a work was categorised.**

This is important for tenants to trust that their issues are taken seriously and to understand what they can expect in terms of treatment, but also to appeal decisions they disagree with.

- **2. Regular inspections by Wheatley Group to ensure that mould and damp issues do not come back.**

This is crucial to ensure that repairs are done effectively and that recurring mould/damp or mould/damp linked to structural issues are identified and addressed as soon as possible.

- **3. Better reporting mechanisms for tenants who do not have access to the internet.**

Tenants with little to no access to internet should be able to raise mould/damp issues with their housing officers, and receive a number regarding a ‘case’.

- **4. Alternative accommodation provided if needed during works.**

Tenants should be provided with alternative housing if the works are extensive/they will not be able to use the majority of their home and/or key rooms.

- **5. Penalties for non respect of repair time frames.**

If outstanding repairs are not addressed in the clear time frame, Wheatley Group should face penalties levied by the Social Housing Regulator.

- **6. Clear system for tenants to be able to claim compensation for personal damages, notably belongings as well as health impacts.**

There should be a clear pathway for redress that supports tenants to pursue compensation for impacts on health, lost or damaged good and rent paid whilst the property did not meet repairing standards.

- **7. Health points for impacts of housing on health in the bidding process.**

Tenants should have additional health points to bid on new homes if their current property is making them ill. These properties should be fixed to ensure no further issue arises, however for some tenants, the property having damaged their health has led to ongoing mental health issues and they should be supported to bid for other homes, should they need to.

In addition, the Scottish Government should ensure that social landlords have:

- **A clear time frame for repairs**
- **A set process for handling complaints**
- **Penalties for landlords who fail to comply with time frames**
- **Centres of expertise for diagnostic and treatment of mould and damp.**

At the moment, all social landlords have clear time frames for repair issues to be addressed. However, these timelines are routinely ignored and tenants struggle to be heard.

If outstanding repairs are not addressed in the set timeframe, tenants should have the right to:

- Withhold rent immediately,
- Go to tribunal for a rent rebate,
- Pursue compensation and
- Report the social landlord to the Social Housing Regulator.

Landlords should face clear penalties, paid to the tenant(s) directly. Penalties should be a minimum of 3 months full rent, up to 24 months depending on the severity of the issue, the lengths of non-response compliance and the impacts on tenants' health and well being.

These changes aim to address the root causes rather than the ad-hoc 'lick of paint' approach that is currently taken. They offer a preventative approach to tackling damp and mould. Crucially, they are guided by the principle that, just as employers should not put their workers at risk in a work setting, landlords should not risk the health of their tenants. **Damp and mould are health and safety issues.** As such, landlords should face clear penalties if they fail to respond to mould and damp issues within clear timelines.

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