



Left in the cold

Experiences of damp and
mould in Scotland

June 2025

Energy inefficiency is causing harm to many people in Scotland by:

- > Driving up fuel poverty, and poverty as a whole
- > Undermining housing security
- > Contributing to poor health
- > Damaging homes, furniture and other belongings



Action is needed to support all to **improve energy efficiency**; deliver more **good quality social homes**; strengthen **enforcement against landlords refusing to take action to address damp and mould**; and support **local authorities through adequate resourcing and sharing of good practice**. **These actions are critical to achieving the Scottish Government's missions of addressing climate change and tackling child poverty.**

Summary

This paper outlines some of the harms experienced by people living in homes with poor energy efficiency. It follows on from our 2023 report **In A Fix**¹, which identified poor energy efficiency as a strong theme among people seeking repairs type advice. It focuses on the impact that damp and mould had on people who sought help from the Citizens Advice network in Scotland between September 2023 and March 2025.²

The experiences of people highlighted in this paper make clear that people living in cold, poor-quality homes that lack proper energy efficiency measures experience harms ranging from damage to their possessions to health problems and housing insecurity. Driving up fabric standards across all tenure types is critical to improving people's comfort in their homes, driving down energy bills and reducing carbon emissions. In turn, these will contribute to addressing climate change and tackling child poverty, two key aims of the Scottish Government.

Based on these findings, we make the following recommendations:



A mix of awareness-raising and training is needed to support all tenures to improve energy efficiency.



Scottish Government and local authorities should develop harsher penalties for landlords who attempt to evict tenants for reporting a repair. More specifically, there must be strengthened enforcement against landlords who unreasonably and repeatedly refuse to address issues such as damp and mould



The Scottish Government to guarantee the delivery of the affordable homes target of 110,000 new homes by 2032.



COSLA should facilitate the urgent sharing of good practice for treating damp and mould across local authorities.



Scottish Government should look at ways of expanding funding for local authorities to carry out repairs.



Scottish Government maintains its current grants and loans offers for energy efficiency and keeps this under review as new measures progress.

¹ Citizens Advice Scotland (2023) [In a Fix](#)

² This research looked at all cases reported by advisers between September 2023 and March 2025 which included reference to damp and/or mould as a symptom of energy inefficiency. All cases were then thematically analysed.

Energy inefficiency drives up fuel poverty – and poverty as a whole

There is a strong connection between housing standards and fuel poverty. Poor fabric standards, including poor energy efficiency and inadequate insulation, make homes difficult and expensive to heat. This connection means that **poor energy efficiency is a significant driver of fuel poverty**.

“ Laura’s experience

Laura³ and her husband approached their local Citizens Advice Bureau (CAB) as the temporary flat they had been allocated when they applied as homeless was mouldy, damp and cold. There is mould all over the walls, which are often damp to touch, and the windows are not airtight so let the cold air through. Their bed is wet to touch because of the conditions. Laura stated that they were spending approximately £12 a day to try and heat the flat but they were struggling to afford this on their low income. Laura is currently pregnant, and her midwife had said they would provide a letter for the council explaining how the accommodation is not suitable for her or the baby. Laura has also lately been having difficulty with her breathing and has been experiencing an ongoing cough.

“ Ross’ experience

Ross sought help from his local CAB after damp conditions began impacting his health and he moved from his socially rented property to another one. There was a one-month overlap where Ross was liable to pay rent for both properties. He was unsure of the rules regarding the housing element of his Universal Credit and thought it would cover the rent for both homes. However, in his case, only the rent on the new property was covered. As a result, he accrued rent arrears with his previous property. Ross’ situation shows how **poor housing conditions, and a badly designed social safety net can combine to impose disruption and financial hardship on people experiencing vulnerable situations**.

³ All names have been changed for privacy reasons.



Energy inefficiency contributes to poor health

Many people who asked for advice on housing and energy efficiency issues reported **suffering from an illness they attributed to their living conditions**. This pattern highlights one of the most serious consequences of living in energy-inefficient, damp, and mouldy conditions. Whilst our analysis is primarily qualitative, over half of the cases which were reviewed concerned individuals who self-reported as having a disability or long-term health condition. While it is a small sample size, this indicates that **disabled people may for various reasons find it more difficult to get damp and mould issues resolved** or be fuel poor or be living in energy inefficient homes.

“ Mhairi’s experience

Mhairi sought advice from a CAB due to the damp conditions in her socially rented flat. The damp caused her to develop lung condition and adversely impacted her daughter’s health. When she asked about repairs, her social landlord stated they had no funds to carry out the required work.

The experience of living in energy inefficient properties also had a detrimental impact on people’s mental health.

“ Clare’s experience

Clare visited her local CAB because her private rented sector landlord refused to fix mould and a rodent infestation. Living in these intolerable conditions has taken a toll on Clare’s mental health and general wellbeing.

“ John’s experience

John’s experience is one of the most egregious examples of the appalling conditions in which some people find themselves, and the harmful mental health impacts of living in a mouldy property. John went to his GP due to a decline in his mental health connected to mould growing in his bathroom of his council property. The mould had become so severe that John was unable to use his toilet and had been urinating in a bucket. John lives with long-term mental health problems, which the derelict state of his bathroom exacerbated. John’s GP referred him to the local CAB for housing advice after seeing pictures of the bathroom. Unfortunately, the council that lets the property to John stated that there was a long waiting list for repairs, meaning he would have a prolonged wait for the necessary work to take place.

Other people reported a **general deterioration in their health and wellbeing resulting from living in substandard properties**. One person reported developing a skin condition linked to dangerous levels of humidity and spread of mould in their home.

For some people who seek advice from our network, the health problems they suffered compounded other aspects of vulnerability in their lives.

“ Mary’s experience

Mary visited her CAB because of problems she was having with her housing conditions. **She had lived in her privately rented home for 21 years but had been disconnected from the gas supply for 15 years.** Mary heated her home with two electric heaters but her flat had become mouldy and she received prescribed medication for repeated chest infections. This situation was made more complex by Mary having learning difficulties and struggling to navigate the problems she encountered.

Energy inefficiency undermines housing security

Our evidence shows that people living with in damp, mouldy and energy inefficient homes had been forced to move home or had experienced housing insecurity, with all the disruption and uncertainty that comes with it. These problems are happening in the social rented and private rented sectors. In some cases, people attended their local CAB to seek advice because they had been **forced to move out of their damp and mouldy homes**. Other people sought help from our network because members of their household had been forced to live elsewhere due to damp and mould impacting health conditions.

“ Paul’s experience

Paul asked for advice from his local CAB because his Housing Association would not undertake damp-related repairs, which led to him and his pregnant partner moving in with relatives to avoid the damp conditions. As a result of this situation, Paul’s family faced an uncertain situation, unsure of where they would live long-term.

“ Martin’s experience

Like Paul, Martin went to his CAB to get advice about his housing situation. His Housing Association told him that he would need to wait six months to get a new boiler installed (his current boiler was so old there were no replacement parts available). While waiting for new boiler, Martin was using expensive electric heaters that did not heat his home properly. Martin’s partner – who received a liver transplant – and young daughter have moved out of the home because it is intolerably cold. This has caused Martin and his family stress and had left them uncertain about their future housing situation.

Qualitative data from the CAB network highlights a reluctance on the part of some landlords to carry out repairs to bring their rental properties up to a tolerable standard. We saw evidence of a private rented sector landlord threatening to evict their tenant rather than do repairs to fix damp and mould problems.



Energy inefficiency can lead to homelessness

In some instances, outlined below, **damp and mould problems led to people becoming homeless because their living situations were so difficult**, with several more requesting home transfers. These examples highlight problems with the fabric quality of buildings across tenure types, an unwillingness among certain landlords to meet their legal obligations, and the precarity that many private rented sector tenants in particular experience.

“ Nick’s experience

In Nick’s case, a local authority provided conflicting advice concerning the help available to people who leave a property due to damp conditions. Nick attended his local CAB to discuss his housing situation. His socially rented home was so damp that it had exacerbated his COPD. During a discussion with his local authority, he received advice to give up his property, at which point the council would treat him as homeless, place him in temporary accommodation and find him somewhere else to live. Subsequently, the council advised Nick that it would not rent him an alternative property. After a few days in hotel accommodation, the council informed Nick that he would receive no further support. **Nick told his CAB adviser that he has no family support available locally and would need to resort to rough sleeping.**

“ Marek’s experience

Marek’s flat was riddled with damp but neither his letting agent nor his landlord would undertake repairs. Seeing no possibility of the situation improving, Marek gave notice to end his tenancy. He stored his belongings with his mother, who was unable to accommodate him, and he flew to Eastern Europe to stay with his father temporarily. **As a result of the agent and landlord refusing to bring the property up to a habitable standard, Marek has become homeless and suffered a collapse in his mental health.**

People’s homes and belongings are being damaged by damp and mould this is a symptom of energy inefficiency

Many of the cases regarding living in energy inefficient homes revolve around **the damage that damp and mould does to people’s possessions**. The damage or loss of personal items causes disruption, stress and financial strain, and unfortunately our evidence indicates that it happens often.

“ Marie’s experience

A CAB adviser visited Marie’s privately rented home to see the damage that damp and mould had caused to her property. The carpet in Marie’s bedroom was sodden due to water dripping down from the ceiling. An armchair, other furniture and books were covered in mould. Marie’s couch in her living room was also mouldy. The windows and windowsills in all the rooms were mouldy and mould was growing on walls throughout Marie’s home. **The mould issue was one aspect of a litany of problems, which included no heating in the kitchen or bathroom and no working smoke alarms in the property.** Marie’s previous landlord had not carried out repairs to fix these dangerous living conditions, but her CAB was working with a new landlord to improve her situation.

Policy context

The Housing (Scotland) Bill, which is currently going through the Scottish Parliament, originally did not contain any provisions on repairs, or specifically damp and mould, or strengthened enforcement against non-compliant landlords, despite earlier indications that it would.⁴ In March 2025, the Scottish Government introduced an amendment modelled on **Awaab's Law** in England, which would introduce powers to impose timeframes on social landlords to investigate disrepair and start repairs, through regulation.⁵ **While we welcome the principle behind this, we believe better support and resource is needed in the social rented sector, as well as better regulation of standards in the private rented sector.**

Meanwhile, the Scottish Housing Quality Standard (SHQS) remains the relevant guidance for the social rented sector and is monitored by the Scottish Housing Regulator.⁶ It requires that the homes provided by social landlords:

- > Meet the Tolerable Standards;
- > Be free from serious disrepair;
- > Be energy efficient;
- > Have modern facilities and services; and
- > Be healthy, safe and secure.

In 2023, new guidance on damp and mould in the social rented sector was jointly developed by the Association of Local Authority Chief Housing Officers (ALACHO), the Chartered Institute of Housing (CIH) Scotland, the Scottish Federation of Housing Associations (SFHA), and the Scottish Housing Regulator (SHR)

Additionally, **new social landlord charter indicators on damp and mould are due to be introduced in April 2025**, which again will be monitored by the Scottish Housing Regulator.⁷

The Repairing Standard is the equivalent of the SHQS for private landlords, and it was updated in 2024 to include eight new measures.⁸ Two of these measures improve on to the landlord's duty to ensure the home has safe fixed heating systems or allows for other sources of fuel. **There are existing measures in the Repairing Standard stating that landlords must address rising and penetrating damp, but our experience tells us that it is difficult to enforce this.**

⁴ <https://www.parliament.scot/bills-and-laws/bills/s6/housing-scotland-bill-session-6>

⁵ <https://www.gov.scot/news/awaabs-law-to-come-to-scotland/>

⁶ <https://www.gov.scot/publications/shqs-guidance-for-tenants-of-local-authorities-and-rsls/>

⁷ <https://www.housingregulator.gov.scot/publications/consultation-on-indicators-for-monitoring-the-scottish-social-housing-charter-our-response-january-2025/#section-6>

⁸ <https://www.gov.scot/publications/repairing-standard-statutory-guidance-private-landlords/>



Conclusion and recommendations

- > **Many people in Scotland are living in poor conditions arising from poor energy efficiency and fuel poverty.** One of the most pervasive symptoms of this is the presence of damp and mould, but action must be taken on all aspects of the problem, including its root causes. The health impacts of damp and mould are only now beginning to be acknowledged and accepted, and new efforts to tackle it are underway across the UK. It's imperative that there is robust enforcement to deal with failure to tackle damp and mould.
- > **We recognise that there are challenges in dealing effectively with damp and mould, especially given its tendency to re-occur, but there are solutions.** We support efforts especially in the social rented sector to change their approach to dealing with the issue, and working in a more supportive, collaborative way with the tenant.
- > **However, our evidence tells us that more needs to be done to support landlords,** especially private landlords, to tackle damp and mould effectively. This needs to be done through a mix of awareness-raising, training and direct funding support.
- > **It is essential that the Scottish Government works to improve the energy efficiency of Scotland's homes.** The Scottish Government has confirmed that a Heat in Buildings Bill will come before the Scottish Parliament during the current parliamentary session. This legislation will include powers to set a minimum energy efficiency standard for owner-occupied properties. **Owner-occupiers should be given access to grants and loans to help fund work required to meet any new energy efficiency standard.** Additionally, the Scottish Government should include a provision that this legislation will **contribute towards a reduction in fuel poverty** and an improvement in overall housing standards in Scotland.
- > The Scottish Government plans to use its existing powers to bring forward regulations that will introduce minimum energy efficiency standards in the private rented sector. **It is important that landlords can also access grants and loans and advice to help carry out energy efficiency improvements to their properties. Tenants should also be able to access advice to understand their rights around these regulations.**
- > The poor fabric of many homes in Scotland, especially in the social rented sector, reinforces the overall **need for greater social housing supply**, and we urge continued commitment to delivering much needed homes.
- > Lastly, three of the recommendations that we made previously in our In A Fix report are particularly relevant to this area, and they are:
 1. COSLA should facilitate the **urgent sharing of good practice for treating damp and mould** across local authorities.
 2. Scottish Government should look at ways of **expanding funding for local authorities to carry out repairs.**
 3. Scottish Government and local authorities should develop **harsher penalties for landlords who attempt to evict tenants for reporting a repair.** More specifically, there must be strengthened enforcement against landlords who unreasonably and repeatedly refuse to address issues such as damp and mould.

About Citizens Advice Scotland

The Citizens Advice network in Scotland is Scotland's largest independent advice provider. Advisers across our 59 Citizens Advice Bureaux (CAB) support communities across Scotland. Our Extra Help Unit (EHU), based in Glasgow, helps people resolve complex and time-sensitive energy problems. In 2023-24, our network supported over 188,000 people with almost 1.1 million pieces of advice. During this period, we unlocked over £158 million of financial gains for more than 42,000 people. Our advisers look at a person's complete circumstances and helping so many people provides an unparalleled insight into the scale and complexity what's happening in communities throughout Scotland.

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