

<b>Policy title</b>	Damp and Mould Policy (Awaab's Law Update)
<b>Summary</b>	This policy sets out MSV's approach to managing damp and mould, incorporating the statutory requirements of Awaab's Law. It outlines clear responsibilities, legal timeframes for investigation and resolution, and a triage-based response process to ensure homes are safe, warm, and dry.
<b>Scope</b>	This policy applies to all MSV employees and contractors involved in property management, repairs, or customer service. It covers all MSV-owned or managed homes, including communal areas, and applies primarily to social housing tenants. It also extends to shared ownership customers and leaseholders where MSV retains a repairing obligation.
<b>Author &amp; Job Role</b>	Gareth Eadsforth Director of Asset Operations
<b>Business Area</b>	Homes
<b>Document Status</b>	Final
<b>Document Reference</b>	Please refer to the guidance above and ensure the version of the document is displayed. E.g. CUSTOMERS/Lettings/0.1
<b>Dates:</b> <b>Draft</b> <b>Approved</b> <b>Ratified</b> <b>Effective from</b> <b>Review by</b>	September 2025 January 2026   January 2027
<b>Impact Assessments:</b> <b>Date EIA completed</b> <b>Date other IAs completed</b>	Please refer to Appendix IV for further guidance
<b>Consultation</b>	Senior Leadership and Exec Team.

<b>Third Party Review</b>	N/A
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## 1. INTRODUCTION/POLICY PURPOSE

The primary objective of this policy is to take a proactive, zero-tolerance approach to identifying, investigating, and resolving damp and mould issues in MSV homes, including communal areas. We are committed to ensuring that all homes are safe, warm, and dry, and that our response to damp and mould is timely, empathetic, and compliant with legal obligations — including the requirements of Awaab's Law, effective from 27<sup>th</sup> of October 2025.

Through this policy, MSV will:

- Introduce robust procedures and clear timeframes for investigating and resolving damp and mould, in line with Awaab's Law.
- Ensure emergency hazards are made safe within 24 hours, and significant hazards are investigated within 10 working days, with repairs initiated within 5 working days.
- Provide written updates to customers within 3 working days of any investigation or action.
- Offer alternative accommodation where hazards cannot be made safe within the required timeframe.
- Treat all reports of damp and mould seriously, without prejudice or assumptions about the cause.
- Support customers with practical advice and guidance to reduce the risk of damp and mould.
- Ensure staff are trained to identify, assess, and respond to damp and mould issues effectively.
- Make reasonable adjustments for customers with vulnerabilities or additional needs.
- Maintain compliance with all relevant legal, regulatory, and contractual obligations, including the Homes (Fitness for Human Habitation) Act, the Housing Ombudsman's Complaint Handling Code, and the Decent Homes Standard.

This policy reflects MSV's commitment to continuous improvement, customer safety, and transparency in how we manage damp and mould across our housing stock.

## 2. Scope

This policy applies to all MSV employees and customers, with a primary focus on customers who rent their homes under a social housing tenancy. It covers all properties owned or managed by MSV, including communal areas.

In line with Awaab's Law, this policy specifically applies to:

- Social housing tenants where MSV has a legal repairing obligation.
- All reports of damp and mould made on or after 27 October 2025, or where there is a material change in previously reported issues.
- Situations where damp and mould present a risk to health or safety, including emergency hazards and significant damp and mould hazards.

While shared ownership customers and leaseholders are generally outside the scope of Awaab's Law, this policy may still apply where MSV retains a repairing obligation under the terms of the lease.

MSV will ensure that all staff and contractors understand their responsibilities under this policy and that appropriate action is taken regardless of tenure, particularly where vulnerable customers are affected.

### 3. Definitions

- Damp: The presence of unwanted moisture in a property, which can arise from condensation, leaks, water penetration, or rising damp.
- Mould: A type of fungus that grows in damp conditions, often appearing as black, green, or white patches on walls, ceilings, or furnishings.
- Condensation: Moisture formed when warm, humid air meets a cold surface, commonly seen on windows and walls.
- Interstitial Condensation: Condensation occurring within the structure of a building, such as inside cavity walls.
- Cold Bridging: Localised cold spots caused by structural elements that allow heat to escape, increasing the risk of condensation.
- Emergency Hazard: A damp or mould issue posing an immediate risk to health or safety, requiring action within 24 hours.
- Significant Hazard: Damp or mould that may not be immediately dangerous but requires investigation and resolution within statutory timeframes under Awaab's Law.
- Routine Case: Damp or mould issues that do not meet emergency or significant thresholds but still require timely resolution.
- FBM Case: A formal case raised in MSV's system to manage significant damp and mould issues, including those covered by Awaab's Law.

### 4. Roles & Responsibilities

#### MSV's Responsibilities

All MSV staff have a responsibility to report any signs of damp and mould when they become aware of them, regardless of their role. In line with Awaab's Law, MSV will:

- Investigate **emergency hazards** within **24 hours** and **significant hazards** within **10 working days** of being reported.
- Provide a **written summary** of findings and planned actions to the customer within **3 working days** of any investigation.
- Commence remedial works within **5 working days** of identifying a significant hazard, or within **12 weeks** for complex repairs.
- Offer **alternative accommodation** where hazards cannot be made safe within the required timeframe.
- Carry out thorough building surveys to identify root causes and avoid superficial fixes.

- Keep customers informed throughout the process — from initial report to completion — using clear, accessible language.
- Make reasonable adjustments for customers with vulnerabilities or additional needs.
- Ensure staff and contractors are trained to identify, assess, and respond to damp and mould issues effectively and empathetically.

### **Customer Responsibilities**

Customers are expected to:

- **Immediately report** any signs of damp and mould, or faulty equipment that may affect ventilation or moisture control (e.g. extract fans, heating systems, windows).
- Allow access for inspections and remedial works.
- Follow prevention advice provided by MSV, including maintaining adequate ventilation and using heating systems appropriately.
- Communicate any changes in household circumstances that may affect vulnerability or risk (e.g. health conditions, overcrowding).

## **5. Monitoring, Review & Evaluation**

MSV will monitor the effectiveness of this policy through a combination of performance data, customer feedback, and internal assurance mechanisms. This will ensure compliance with Awaab's Law and continuous improvement in how damp and mould issues are managed.

### **Performance Monitoring**

- **Emergency Cases:**
  - % resolved within 24-hour timeframe.
  - % involving vulnerable customers.
- **Significant Cases (Awaab's Law):**
  - % investigated within 10 working days.
  - % with written summaries issued within 3 working days.
  - % of repairs initiated within 5 working days or complex works within 12 weeks.
  - Tracked via BI Dashboard and FBM Action Plan KPIs.
- **Routine Cases:**
  - Percentage completed within target (21 days).
  - Customer satisfaction and CX feedback surveys.

## Review & Evaluation

- Periodic review of policy effectiveness by the Head of Building Defects and Disrepair.
- Trend analysis of reported incidents and resolution outcomes.
- Feedback from customers, staff, and contractors.
- Internal audit and reporting to EMT, Committees, and Board.
- 90-day post-resolution follow-up with customers to assess long-term effectiveness.

MSV will update this policy annually or sooner if required by changes in legislation, regulation, or best practice guidance.

## 6. Related Documents

This policy should be read in conjunction with the following documents and guidance:

- **Damp and Mould Strategy** – MSV’s strategic approach to prevention and resolution.
- **Damp and Mould Procedure** – Operational steps and responsibilities for managing cases.
- **Damp & Mould Process: Routine, Significant & Emergency Priorities** – Updated triage and response framework aligned with Awaab’s Law.
- **Repairs Policy and Procedure** – Broader context for repair obligations and service standards.
- **Asset Management Strategy** – Long-term investment and maintenance planning.
- **The Decent Homes Standard** – Regulatory benchmark for housing quality.
- **Homes Standard (Consumer Regulation)** – Regulatory expectations for tenant safety and satisfaction.
- **MSV’s Damp and Mould Leaflet** – Customer-facing guidance and support materials.
- **Awaab’s Law Guidance** – Statutory requirements for investigation, communication, and resolution of damp and mould hazards.

## 7. Version History

Version	Date	Description/Summary	Status	Author
1	21/08/2023	Damp and Mould Policy	Final	AD of Assets
2	01/09/2025	Awaab’s Law update	Draft	Director of Asset Operations

## 8. Delivering the Policy/Procedure

MSV will respond to all reports of damp and mould with urgency, transparency, and in full compliance with Awaab's Law. The following process outlines how reports are managed from initiation to resolution:

### 1. Report Initiation

- Damp and mould issues can be reported by customers, MSV staff, or representatives through any channel (phone, portal, email, letter, or in person).
- All reports are treated seriously and without prejudice.

### 2. Initial Triage

- The Building Defects Admin team assesses incoming reports, using video calls where possible.
- Each case is categorised as **Routine**, **Significant (Awaab's Law)**, or **Emergency**.
- If information is insufficient, a survey is booked.

### 3. Emergency Risk Check

- At any stage (triage, survey, contractor feedback), staff must ask: *"Is there an immediate health or safety risk?"*
- If **yes**, the case is reclassified as **Emergency Damp & Mould**:
  - Attendance within **24 hours**.
  - Immediate action to make safe.
  - FBM case raised and follow-on works initiated.
  - Neighbourhoods/Independent Living teams notified if appropriate.

### 4. Routine Pathway

- Jobs are raised in MRI using the Damp & Mould expense code.
- Standard **21-day priority** applies.
- If major works are identified:
  - Make safe.
  - Reclassify as **60-day Major Works**.

### 5. Significant Pathway (Awaab's Law)

- FBM case opened and managed via the FBM Action Plan.
- Works raised in MRI.
- Legal timeframes strictly adhered to:

- **Investigation within 10 working days.**
- **Written summary within 3 working days.**
- **Repairs initiated within 5 working days, or within 12 weeks** for complex works.

#### **6. Surveyor Involvement**

- If a survey is booked, the surveyor assesses and determines the appropriate pathway (Routine, Significant, or Emergency).

#### **7. Customer-Initiated Survey**

- If a customer requests an in-person survey following remote triage:
  - Survey is booked and completed within **10 working days**.
  - Priority is reassessed and routed accordingly.

#### **8. Repairs Management Tasks (BDT Admin)**

- Raise works post-triage or survey.
- Book surveys and chase contractors weekly.
- Close jobs in MRI or via subcontractor portal.
- Send **90-day follow-up** to customer to ensure resolution is sustained.

#### **9. Assurance & Reporting**

- **Significant (Awaab's Law)** cases tracked via BI Dashboard.
  - KPIs include % resolved within legal timeframe.
- **Routine** cases monitored via standard repair KPIs and CX feedback.
- **Emergency** cases tracked for:
  - % resolved within 24-hour timeframe.
  - % involving vulnerable customers.
  - % escalated to tenancy or health & safety teams.

## 9. Appendices

N/A

## 10. Impact Assessments

### Appendix V - EQUALITY IMPACT ASSESSMENT (EIA) Pro-forma

<b>Name of Strategy/Policy</b>	Damp and Mould Policy (Awaab's Law Update)	
<b>Date of Assessment</b>	September 2025	
<b>Name &amp; Role of Assessors</b>	Gareth Eadsforth Director of Asset Operations	
<b>What are the desired outcomes of the policy?</b>	To ensure timely, effective, and legally compliant management of damp and mould in MSV homes, with a zero-tolerance approach that protects customer health and wellbeing, particularly those most vulnerable.	
<b>Who are the main stakeholders in relation to the function?</b>	MSV customers (tenants and leaseholders) MSV employees and contractors Regulatory bodies (e.g. Housing Ombudsman, Regulator of Social Housing) Local authorities and health services (where relevant)	
<b>Who will be consulted and what types of consultation will be carried out?</b>	Internal consultation with Executive Team, SLT, Property Care, Customer Experience, Building Defects teams Customer feedback via satisfaction surveys and complaints data.. Ongoing engagement with frontline staff and contractors.	
<b>Summarise any evidence considered</b>	<ul style="list-style-type: none"> <li>• Awaab's Law statutory guidance</li> <li>• Housing Ombudsman's Spotlight Report on Damp and Mould</li> <li>• MSV customer complaints and satisfaction data</li> <li>• Internal audit findings and BI dashboard metrics</li> <li>• Feedback from vulnerable customers and support services</li> </ul>	
<b>Could the function have a differential impact on:</b>	<b>Yes / No</b>	<b>What evidence exists to support your analysis?</b>
<b>Race</b> Consider language and cultural factors	Yes	Language barriers may affect reporting and understanding of advice. Translated materials and culturally sensitive communication will be used.
<b>Gender reassignment</b> Consider people proposing to or have undergone a process of having their sex reassigned.	No	No evidence of differential impact identified.
<b>Disability</b> Consider physical, visual, aural impairment, mental, learning difficulties	Yes	Customers with physical or mental impairments may be more affected by damp and mould and less able to report or manage

		it. Reasonable adjustments and proactive support will be provided.
<b>Age</b> Consider Elderly or young people	Yes	Elderly and very young residents are more vulnerable to health impacts. Priority response and safeguarding measures will be applied.
<b>Sexuality</b> Either know or perceived	No	No evidence of differential impact identified.
<b>Gender</b>	No	No evidence of differential impact identified.
<b>Religion or belief</b> Consider religious or cultural observance including non-belief, practices of worship	No	No evidence of differential impact identified.
<b>Other protected or vulnerable characteristics:</b> <ul style="list-style-type: none"> <li>• marriage or civil partnerships</li> <li>• pregnancy or maternity?</li> </ul>	Yes	Pregnancy and maternity may increase vulnerability to damp-related health risks. Safeguarding and prioritisation will be applied.
<p><b>If the answer is NO to <u>all</u> questions and no differential treatment has been found there is no requirement for a full Equality Impact Assessment. Please go back regularly and review the cycle.</b></p> <p><b>If the answer is YES to any of the questions please complete the rest of the form.</b></p>		
<b>In what areas could the differential identified be considered to have an adverse impact in this function and what solutions will be introduced to overcome these adverse impacts?</b>		<ul style="list-style-type: none"> <li>• <b>Language barriers:</b> Provide translated materials and use interpreters where needed.</li> <li>• <b>Disability and age:</b> Ensure proactive identification of vulnerabilities and offer tailored support and reasonable adjustments.</li> </ul>
<b>In what areas could the differential identified be considered a positive impact in this function and what strategies will be introduced to safeguard and spread these positive impacts?</b>		<ul style="list-style-type: none"> <li>• Policy prioritises vulnerable customers, improving health outcomes and housing conditions.</li> <li>• Builds trust through empathetic communication and transparent processes.</li> <li>• Promotes inclusive service delivery and compliance with equality duties.</li> </ul>
<b>Which Action Plans have these solutions/strategies been transferred into?</b>		Repairs Improvement Plan Awaab's Law Strategy Repairs Policy Damp and mould FBM Action Plan
<b>Who will be responsible for monitoring these Action Plans?</b>		<ul style="list-style-type: none"> <li>• Head of Building Defects and Disrepair</li> <li>• Head of Property Care</li> <li>• Director of Asset Operations</li> </ul>

**Ratified by: Committee/ Board / Delegated Approval**  
(Highlight as appropriate)

**Date:**