



<b>Policy title</b>	Damp Strategy
<b>Directorate</b>	Asset Management
<b>Author</b>	Gareth Eadsforth – Assistant Director of Assets
<b>Date First Approved</b>	October 2023
<b>Latest Date of Approval</b>	October 2023
<b>Next Review Date</b>	October 2024
<b>Policy Scope/Users</b>	All MSV staff
<b>Date EIA done</b>	October 2023 ( <i>Damp and Mould Policy EIA</i> )

## **1. Introduction**

Damp is often used as a generic term, associated with multiple issues including visible signs such as staining, mould growth, smells or even just the perception that somewhere feels damp. Damp can be caused by condensation of water vapour generated within a home, or water ingress due to defective parts or deterioration of a property's construction. Mould growth is commonly associated with reports of damp, as are complaints that it is negatively impacting the health of residents. The different types of damp are explained in the *Damp and Mould Policy*.

## **2. Aims of the Strategy**

The aims of the strategy are for MSV to:

- 2.1 Ensure that our customers have dry, warm and healthy homes.
- 2.2 Work with our customers to resolve issues of damp and mould in their home and avoid any prejudice and assumptions in relation to the cause. This may include advising them on ways to reduce condensation, but lifestyle should not be assumed as the root cause without firstly undertaking a thorough investigation.
- 2.3 Make sure responsive repairs to alleviate damp (for example work to guttering or to replace defective tiles etc.) are carried out as quickly and efficiently as possible. A quick response will minimise damage to the structure, fixtures and fittings of the property and lessen the impact on the customer.
- 2.4 Fully understand our stock and the type of properties that are more likely to suffer from damp and mould.
- 2.5 Plan resources to respond to higher demand. For example, during the winter months.
- 2.6 Increase our monitoring of works undertaken to ensure problems do not reoccur
- 2.7 Work closely with our customers and raise awareness of condensation and how to reduce the likelihood of it occurring in their homes, to drive a reduction

in the number of jobs raised to alleviate the issue.

- 2.8 Identify customers who are struggling to sufficiently heat their home due to high energy costs and provide energy advice to help reduce fuel bills.
- 2.9 Improve the way we manage damp repairs and record related data.
- 2.10 Ensure that the acknowledgement of damp/condensation/mould within MSV properties is the responsibility of all MSV staff.
- 2.11 Provide adequate training for staff undertaking surveys and inspections within properties where damp/mould/condensation is reported.
- 2.12 Allocation of budget is sufficient to enable MSV to complete remedial works and administration of issues relating to these works.

### **3. MSV Context**

MSV own and manage around 8700 homes (figure includes leasehold & shared ownership) across 19 Local Authorities located in Greater Manchester, Lancashire, Cheshire, West Yorkshire.

An analysis of the portfolio shows that almost 18%% of MSVs stock is pre 1929 with the majority pre 1919 'hard to treat' terraces.

Many properties with cavity wall construction have been insulated retrospectively with various cavity wall insulation materials. In recent years failure of cavity wall insulation has been reported nationally. Reasons for failures include installing measures in properties not suitable to insulate, using the wrong type of insulation for a particular property, poor workmanship resulting in areas of the cavity being missed during installation, and pre-existing defects that were not rectified prior to insulation works.

## **4. Background to damp**

**4.1 Damp** We are all exposed to damp in our homes, due to activities such as cooking, bathing, showering, washing clothes, and even breathing creating moisture. If the moisture has no way of escaping, there will be an increase in humidity which can condense on colder surfaces. Our properties are designed with the roof, walls, windows and doors in place to prevent water getting inside, but it only takes a single fault, for water to penetrate through.

### **4.2 Where can damp occur?**

Damp can occur anywhere in a home, including;

- on walls and ceilings in kitchens and bathrooms
- around the perimeter of ceilings/top of walls in bedrooms
- around the edges, and on the surface of windows
- on the lower part of walls in the ground floor rooms
- within floors and subfloors
- and sometimes as a patch in the middle of a wall

In terms of what damp looks like, this varies and can show as a wet patch, mould growth or as salts coming out of the wall. Damp can cause paint to flake and wallpaper to come away from walls. More severe cases can cause plaster to perish and blowing can occur. Condensation can also occur in roof spaces if they are not properly ventilated or insulated, causing sweating on the underside of roof felt.

### **4.3 The importance of heating and ventilation**

Within a property there should be continuous, low-level, background ventilation that allows regular air changes. For this reason, the Building Regulations stipulate that windows shall be fitted with trickle vents, this also applies to existing properties when windows are replaced. It is not uncommon for residents to shut or seal off these vents as they complain about cold drafts, however this will reduce the required air changes.

Extract ventilation in kitchens and bathrooms is also important to remove steam from cooking, bathing and showering activities.

Ideally a property should be heated to maintain a temperature between 18 and 21 degrees. Additionally, radiators should be used in all rooms to avoid creating a cold spot in the house where water may condense. However, in reality there can be a conflict with how best to heat a home and the affordability of doing so, for some customers. It is important to adopt a supportive and constructive approach to education if it is found that condensation is only occurring in unheated rooms, especially if fuel poverty is a factor. In these cases, residents should be sign posted to MSV's money management team.

#### **4.4 Wellbeing Implications**

##### **Risks from mould and fungi**

The Housing Health and Safety Rating System (HHSRS) Operating Guidance sets out the potential for Harm and identifies that those under 14 are the most vulnerable age group.

The guide explains that that spores of many moulds and fungi (including timber attacking fungi) can be allergenic, and that risks of health effects are greater to those vulnerable to infection, or with predisposition to sensitisation. It reports health symptoms such as:

- rhinitis, conjunctivitis, eczema, cough and wheezing
- asthma in sensitised persons where there is repeated exposure
- the severity of the asthma can intensify with increasing humidity, house dust mite and mould levels

#### **4.5 Mitigating risks**

It is not acceptable to put the occurrence of damp – particularly condensation – down to resident lifestyle with no further action being taken.

To reduce the occurrence of damp it is necessary to find the right balance between rectifying building defects and ensuring there is adequate heating and adequate ventilation. This will vary based on the construction and the design of a property and other factors such as insulation may need to be considered.

Some properties, residents' medical needs, or residents' lifestyle in some cases, may require enhanced ventilation to overcome situations where technical characteristics and/or behaviour is difficult to improve or change.

We will prioritise any works where a customer is considered vulnerable by following specific pathways identified through our robust triage process. There is more detail of this in the *Damp and Mould Procedure* document.

#### **4.6 Legal and Insurance implications**

An important part of this strategy is ensuring that the cause of damp issues are identified and categorised. As previously mentioned, it is also important that we do not make any assumptions, particularly in relation to assuming customer lifestyle is the cause.

There has been a recent increase in formal disrepair cases taken out against MSV, which can involve large sums in compensation and even higher legal costs. Compensation claims for damage to contents from mould and health effects are also received.

It is crucial that accurate record keeping is maintained, and each damp and mould issue should be recorded in Feedback Manager and updated accordingly throughout the process.

### **5. Reasonable expectations and customer responsibilities**

Whilst MSV take reports of damp and mould incredibly seriously we have a reasonable expectation that our customers will ensure that where reasonably possible they will assist in mitigation of damp and mould.

- We ask customers to report any evidence of damp and mould and faulty equipment which will affect the management of humidity and moisture in the home in a timely manner.
- We ask customers to report any repair which will affect the management of humidity and moisture in the home in a timely manner.
- We trust customers to identify practical ways to help reduce the conditions that lead to condensation by:

Reducing moisture e.g., covering pans when cooking, drying laundry outside (where possible), keeping the kitchen or bathroom door closed when cooking or bathing.

Aim to adequately heat all rooms using the supplied heating system and report to MSV any reason why they may not be able to do so.

Keeping the property well-ventilated e.g., opening windows during cooking/bathing, turning on and ensuring that the extractor fan or ventilation system installed in the property is regularly cleaned and working, keeping trickle vents in windows open, and allowing air to circulate around furniture.

Follow advice and guidance issued by us on managing humidity and moisture in the home which can lead to condensation.

- If, following an assessment/survey/works, all reasonable measures are in place for the customer to adequately control condensation and mould, we will consider how we can tailor further advice and support to the customer, would expect that this support and advice would be reasonably followed and accepted.
- Customers are expected to allow access for inspections and carrying out repairs at all times (with 24 hours notice as per MSV tenancy agreements), especially where damp and mould has been raised as a concern. With recent Ombudsman's guidance in mind for all cases where access is prevented deliberately and repeatedly despite reasonable efforts and requests from MSV legal access proceedings will be used.
- Where customers are considering making any changes within their home they must seek advice and permission in accordance with their tenancy agreement. If during the survey changes or adaptations are noted to the property that are not approved or completed to a poor standard that affect the upkeep of the building (especially in regards to damp/mould/leaks/water ingress) then MSV may need to remove/alter/replace these the cost of doing so may need to be met by the customer in some circumstances.

## 6. Preventative works and future monitoring

Work to proactively prevent occurrences of condensation and monitoring of works undertaken will/could include:

- Additional promotion to customers highlighting how they can prevent and reduce condensation and report damp/mould in their home.
- All damp and mould jobs to reviewed by the MSV Building Defects team after three months, six months and 12 months following remedial work to ensure problem remains resolved (as applicable). If the issue has not been resolved the case should be reopened in FBM. If after the 12 month check the customer confirms the issue remains resolved the case will be closed. If necessary, discuss with the Asset Management Team if measures such as insulation are required.
- Trends and common issues with a particular property type or component found to be causing or contributing to damp issues should be identified through regular analysis. The intention of this process will be to identify if new measures or replacement components can be delivered through a planned preventative approach.
- An eyes wide open approach being adopted by all MSV staff out on our estates and going into our properties. Any issues found should be photographed and reported through the CRM process to the MSV Building DefectsTeam.
- All relevant staff will undertake training in relation to damp and condensation. The type of training will vary depending on roles and level of detail and knowledge required to effectively play their part in this process. As a minimum basic awareness and understanding will be expected.
- Improving the way damp repairs are managed including the recording of data in a way that allows effective analysis.
- Operatives to ask at the end of every job if there are any other issues in the property, particularly with condensation/damp/mould.