

Policy title	Damp & Mould Policy
Summary	This policy establishes MSV's approach to effectively managing damp and mould.
Scope	All MSV employees and customer.
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Directorate	Homes
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1. Introduction/Policy Purpose

The primary objective of this policy is to take a proactive approach in effectively handling potential risks while promptly identifying and preventing issues that may emerge due to damp and mould in our properties, including communal areas. Our commitment revolves around meeting the needs of our customers and providing homes that are safe, warm, and dry.

Through the implementation of this policy, we will introduce suitable procedures, guidelines, and expertise to ensure our properties are well maintained. This will help to ensure that they remain free from damp and mould, which could otherwise pose a health and safety risk for customers living in homes owned or managed by MSV.

Furthermore, this policy outlines how we will assist customers in minimising the likelihood of damp and mould occurring. It also sets out how to report damp and mould in the event of it becoming a problem within any of our homes. By adhering to these principles, we are not only ensuring compliance with legal, contractual, regulatory, and statutory obligations but also contributing to the overall welfare of MSV Housing's customers.

When applying this policy we will:

- Provide dry, safe homes for our residents
- Comply with legislative, regulatory and contractual (including tenancy and lease) obligations
- Treat residents reporting damp and mould with empathy and respect; we will not prejudge the cause of the damp
- Take responsibility for diagnosing and resolving damp and mould in a timely and effective way where the problem is a result from issues that require repair
- Support residents on resolving damp and mould where they result from the use of the home, and provide our residents with appropriate, clear, sensitive, practical and accessible advice
- Communicate with our residents clearly and regularly regarding any actions we plan to take and any actions our residents are advised to take concerning damp
- Ensure staff are trained to enable them to spot potential causes of damp, mould and condensation so they can advise residents diagnose problems and provide solutions
- When applying this policy, make reasonable adjustments for people who have noted vulnerabilities

2. Scope

The policy primarily relates to customers who rent their home, but there may be occasion where it applies to customers who own their home through shared ownership and MSV has a repairing obligation under the terms of the lease.

3. Definitions

Condensation

Condensation is the change of water from its gaseous form (water vapor) into liquid water. Condensation generally occurs in the atmosphere when warm air rises, cools and loses its capacity to hold water vapor.

In regard to condensation in our homes, when warm air which is full of moisture comes into contact with a wall or window, that is colder than it is, the warm air is unable to retain the same amount of moisture, and the water is released onto the cold surface.

This happens in thousands of households across the UK when the temperature drops inside the home, especially at night-time when the heating is turned off. The air reaches the point where it can no longer hold onto all the moisture that we create in our homes, and it migrates to the coldest surfaces; the windows and walls, where it appears as condensation. This can quickly be followed by mould if condensation is not dealt with.

MSV will provide advice on how to minimise the risk of condensation. This will be through a number of channels including leaflets and direct from members of trained and experienced staff in the Building Defects Team.

Interstitial Condensation

This can occur where the temperature within the structure, a cavity wall for example, is cold enough to cause water vapour to condense there. This can lead to progressive saturation of masonry or cavity wall insulation.

Cold Bridging

This commonly occurs in isolated areas, where a structural feature, lowers the temperature of part of a surface. This means this area will be colder and can trigger condensing of water vapour just at that point.

Leaks

Leaks are obvious if it is from a visible burst or cracked pipe. It can be less obvious if there is a hidden leak on a pipe that gradually soaks a particular area. e.g. leaking pipes beneath ground floors can give an impression of rising damp, as the structure will gradually absorb the water through capillary action.

Leaks can also occur in flats from properties above. This may be due to a leak or in some cases can be caused by water splashing out of baths or showers for reasons such as careless bathing/showering or defective seals and tiles.

Water penetration

This occurs where rainwater penetrates through the tiles and flashing details on the roof, or the walls, windows or doors. This may be due to a fault with one of those components or can be the result of greater volumes of water affecting an area such as a leaking gutter saturating the wall. It can also occur when ground levels outside are higher than the damp proof course (DPC) causing water to soak through the walls, or where render extends below the DPC. This is known as bridging and can also be caused by objects being placed against the building which then “bridges” the DPC and allows water to penetrate through the wall.

Flooding

This tends to occur during heavy rainfall as rivers overflow or storm drainage systems are unable to cope with excessive volumes of water. MSV are fortunate that the risk of flooding in areas where we have stock is low. We do however have some stock in areas prone to flooding such as Hebden Bridge. Where this occurs water may breach the fabric of the building and have a devastating effect.

Rising Damp

Rising damp is visible at low level to ground floor walls, or where a solid floor is damp. This typically occurs as a tidemark or change in surface condition of the plaster. It is important to differentiate between rising damp and water penetration.

Rising damp is primarily caused by the capillary rise of ground water through the structure.

However, it can over time be due to the salts that are left from the ground water that has evaporated, causing walls or floors to become absorbent i.e. hygroscopic.

Hygroscopic salts can absorb moisture from the air within a property and create a damp patch on walls and chimney breasts.

In cases of rising damp, it is necessary to remove all affected plaster and replace it with a product that will combat the effect of hygroscopic damp.

Perception Damp

This typically relates to reports made by residents that it feels or smells damp.

It feels damp - In cases where there are no visible signs of damp, this can occur where the relative humidity in the property is naturally high, but the building structure is such that surfaces do not get cold enough for condensation to occur.

It smells damp - In cases where there are no visible signs of damp, musty smells could be due to a lack of ventilation in the property.

In these situations, it is important not to prejudge and to still investigate if there is potential for hidden damp or fungal growth, or interstitial condensation within the structure. Making an assumption without a thorough investigation is not acceptable.

Moulds and Fungal Growth

Moulds can grow when the indoor relative humidity persistently exceeds 70%. Most cases of mould are slight to moderate, but more severe cases can lead to the visible release of spore dust.

Fungal growth is less common, and more associated with leaks and water penetration. Most common are wet or dry rot affecting timber, but plaster or cellar fungus can also occur.

4. Roles & Responsibilities

MSV's responsibilities:

- All MSV staff have a responsibility to report damp and mould when they become aware of it.
- We will investigate to determine the cause of damp and mould and carry out remedial works.
- We will carry out thorough building surveys to determine the underlying issue to ensure that we get to the route cause and remediate, rather than simply treating the symptoms.

- We will inform the customer of the findings once the investigation process is complete. This will include the assumed cause of the problem, the recommended remedial solution, timescales to complete the works and plans for ongoing review once works are completed. The customer will be kept updated throughout the process from inception to completion.

Customer’s responsibilities:

- It is the customer’s responsibility to immediately report any damp within their home and faulty equipment that will affect the management of humidity and moisture in the home (faulty extract fan, unable to open windows, heating system failure etc.).
- Customers must allow access for inspections and for the carrying out of all remedial works.
- Customers must maintain adequate ventilation, and adhere to prevention guidelines provided by MSV.

5. Monitoring, Review & Evaluation

The effectiveness of this policy will be monitored by the Head of Building Defects and Disrepair via:

- Trend analysis of relevant data.
- A periodic review of the policy's effectiveness.
- Customer feedback and reported incidents.
- Customer satisfaction information.
- Regular reporting to the EMT, Committees and Board.
- Internal audit.

6. Related Documents

- Damp and Mould Strategy
- Damp and Mould Procedure
- Repairs Policy and Procedure
- Asset Management Strategy
- The Decent Homes Standard
- Homes Standard (Consumer Regulation)
- MSV’s damp and mould leaflet

7. Version History

7.1. This should keep a track of each iteration of the document and the reason for change. Please follow the guidance above and also refer to the example below:

Version	Date	Description/Summary	Status	Author
1	21/08/2023		Draft	AD of Assets

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8. Delivering the Policy

The process for gathering information and acting in response to damp issues is outlined below:

Report Initiation:

Any report of damp or mould is accepted from various sources, including customers, MSV staff, or MSV representatives. Customers can report damp and mould issues through the same channels as any other repair (phone, portal, email, letter, or through any member of the MSV team).

Triage Form Submission:

A triage form is completed, before being sent to the MSV Building Defects team.

Form Completeness Check:

The MSV Building Defects team checks the triage form for completeness upon receipt.

Additional Information Request (if needed):

If further information is required, the MSV Building Defects team contacts the tenant for additional details, such as photographs.

Initial Triage:

A trained member of the MSV Building Defects team completes the initial triage and identifies a pathway based on zero-tolerance views, following current Ombudsman recommendations.

Pathways:

The relevant pathway (low, medium, high level) is determined through the triage process and next steps actioned as appropriate as per the *Damp and Mould Procedure* and in line with the *Strategy*.

9. Appendices

N/A