

Damp and Mould Policy

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1 Policy Statement

1. In the wake of the tragedy involving the death of young Awaab Ishak due to the prolonged exposure to mould in his home, the UK Government is working to introduce “Awaab’s Law.” This landmark legislation represents a significant shift in how damp and mould issues are handled in social housing and places even greater responsibility on Jigsaw to ensure safer, healthier living conditions for our residents.
2. Whilst the detail of Awaab’s Law is not finalized at the time of writing, the key features of the consultation of Awaab’s Law represent good practice insofar as they pertain to damp and mould, and this policy anticipates their formal implementation in the near future.

2 Aims

3. Jigsaw aims to take all reasonable action to make sure our residents can live safe and well in their homes. Damp and mould can have a serious impact on the health and well-being of our residents and can also cause damage to property if not addressed correctly.
4. It is the aim of this policy to set out how Jigsaw will take appropriate actions for dealing with damp and mould in our homes and how we will support residents to live in an environment that is safe for them and their families.

3 Scope

5. This policy applies to all employees and stakeholders working on behalf of Jigsaw Homes Group and subsidiaries in accordance with the obligations placed upon us all to maintain safe environments for our residents and employees. It applies to all residential buildings within Jigsaw’s portfolio where Jigsaw has the responsibility to maintain the home or asset.

4 Awaab’s Law

6. Awaab’s Law will require all social housing landlords to adhere to strict time limits to address dangerous hazards such as damp and mould in their properties, and forms part of the Social Housing (Regulation) Act 2023.
7. The Ministry of Housing, Communities and Local Government (MHCLG) has published guidance to social landlords. This guidance urges landlords to ensure all properties meet the [Decent Homes Standard](#), gain awareness of any properties that do not meet the standard and undertake quick maintenance where necessary.

Under Awaab’s Law, as currently drafted, Jigsaw is expected to undertake an assessment of:

- Damp and mould issues within our properties, including the prevalence of category 1 and 2 damp and mould hazards.
- Required actions for dealing with any damp and mould issues.
- If, through these assessments, Jigsaw becomes in breach of regulatory standards we should self-refer to the Regulator of Social Housing.

8. Awaab’s Law, as currently drafted, will mean that Jigsaw must:

- Begin investigating known or reported hazards within 14 calendar days.
- Provide a report to the resident in writing within 48 hours of the investigation that includes information about the hazard, the solution to address the hazard, and a clear timeframe to remedy the issue.
- Begin repair work within seven calendar days if the hazard is defined as a significant risk to the health or safety of the residents (guidelines set out by the government help define this) with consideration about the vulnerability and age of residents.
- Repair work should be completed within a ‘reasonable time period’ as defined in the Landlord and Tenant Act 1985.
- Complete emergency repairs within 24 hours.
- Offer alternative accommodation to residents if repairs cannot be completed in the above timeframes.
- Keep a clear record of all correspondence between residents and ourselves.

5 Our Policy

9. Our policy is that we will:

- Provide well-maintained homes for our residents and remain compliant with Awaab’s Law.
- Respond to every report of damp and mould with sensitivity, without prejudice, and arrange for a property inspection or repair in cases where a defect is identified at the first point of contact.
- Undertake annual property inspections for all homes and use our data to influence proactive interventions Jigsaw can make to prevent damp and mould occurring in residents’ homes.
- Complete a risk assessment for each damp and mould inspection we undertake to enable Jigsaw staff to identify priority cases for repair, improvement, and tenancy support.

- Dedicate a Healthy Home Team to oversee damp and mould case management and to provide regular reporting to the Joint Health & Safety Committee, the Executive Management Team and to the board.
- Take a case management approach to homes and tenancies that are identified through a risk assessment as being “higher risk” and initiate a sequence of regular monitoring and communication touchpoints to ensure effective outcomes for the resident.
- Maintain records detailing our actions and interventions for all reports of damp and mould, ensuring compliance with Awaab’s Law, and keeping residents fully informed of our actions.
- Train Jigsaw staff to treat all residents with empathy, respect and to have a clear understanding of our policy and procedures for dealing with damp and mould.
- Foster a culture of personal responsibility and person-centric services for diagnosing and resolving damp and mould in our properties and support residents to live safely in their homes.

5.1. Causes of Damp and Mould

10. **Mould** is a type of fungus and can form in almost any habitable environment. It spreads through spores, which are invisible to the naked eye but are in the air around us all the time and can quickly grow on surfaces where dampness persists, or water has formed into a visible covering.
11. **Damp** is an excess of moisture that cannot escape from a structure, which if left untreated can lead to significant property damage and cause unhealthy living conditions. There are four main causes of dampness. It is important to understand the difference between them because each require different solutions:
 - **Water leaks** from defective supply and waste pipework (occurring mostly in bathrooms and kitchens) and can affect both external and internal walls and ceilings. The affected area looks and feels damp to the touch and stays damp regardless of the prevailing weather conditions. It is the result of a problem or fault with the property, which requires repair.
 - **Rising damp** is caused by water rising from the ground into the home. Water gets through or around a defective damp proof course (DPC) or passes through the masonry that was built without a DPC. Rising damp will only affect basements and ground floor rooms. It will be present all year round but can be more noticeable during winter. It is the result of a problem or fault with the property, which requires repair.
 - **Penetrating damp** appears because of a defect in the structure of the property, such as damaged brickwork, dislodged roof tiles, loose flashing, or leaking rainwater goods. These defects allow water to pass through from the outside to the floors, walls, or ceilings. Penetrating damp is far more noticeable following a period of rainfall and will normally appear as a well-defined “damp-patch” which looks and feels damp to the touch. It is the result of a problem or fault with the property, which requires a repair.

- **Condensation** is the most prevalent type of dampness and is caused by moisture in the air inside the dwelling meeting a colder surface, such as a window, wall, or ceiling. This moisture develops through everyday activities such as bathing, cooking, and drying laundry. Temperature differences in the home causes water to condense from the air, forming as liquid and soaking into the surface. Condensation is mostly found in kitchens, bathrooms, the corners of rooms, on north facing walls and on or around window reveals - all places that either tend to have a lot of moisture in the air or tend to be cold. It is also found in areas of low air circulation such as behind wardrobes and beds, especially when they are pushed up close against external walls.

All homes in the UK can be affected by condensation because the climate is often cool and wet. Normal household activities constantly release moisture into the air which cannot be avoided. Good practice and regular ventilation in the home minimises and controls condensation, and in many cases will prevent it causing dampness and recurring mould. However, the root cause can be a problem that requires a repair or an improvement to the home, such as mechanical extractor fans or passive air vents. In some cases, a different solution may be needed, for example, in cases of overcrowding a larger home may be required for the residents.

5.2. Preventative Action

12. Jigsaw will take action to identify homes that have, or may be at risk of developing, problems with damp and mould. We will use past and current data on our households and repairs history to help us understand which homes may be more susceptible to experiencing damp and mould issues.
13. We will seek to mitigate any increased risks of damp and mould arising from our work to decarbonise our homes and improve their fabric and thermal performance. Our new build homes will follow current building regulations and have appropriate ventilation measures to reduce air tightness and excessive heat.
14. As part of annual gas safety checks, our gas engineers are trained to conduct a property assessment and look for any visible hazards and signs of disrepair that could contribute to damp and mould. They will also discuss with the resident if they are experiencing any issues with damp and mould. In the event of identifying a damp or mould hazard in the home, the engineer's assessment results, and accompanying photographs will trigger a surveyor inspection or a repair.
15. When a property becomes vacant, and prior to re-letting, we will undertake a survey to identify and remedy any issues which may cause damp. This will include an assessment of moisture levels within the walls of habitable rooms, ensuring all doors and windows are fully serviceable and can effectively ventilate the property, ensuring extractor fans are present in kitchens and bathrooms, as well as applying mould treatments and replacing mouldy sealants where necessary.
16. We will provide information on our website, and through other communication platforms, to raise awareness about the causes of damp and mould. This will include

details about how everyday activities in the home can generate condensation and what residents can do to help prevent damp through, for instance, regular ventilation, controlling the build-up of moisture and adequate heating.

17. Our staff and technicians will receive regular training, so they have the skills and knowledge to identify early signs of damp and mould and discuss with residents how to manage the problem if it is minor and due to condensation. Staff and technicians will be trained to look out for signs whenever they visit a resident's home and report repairs through their remote working device via our reporting tool 'See it, Report it.'

5.3. Dealing with Damp and Mould

18. Our residents are encouraged to report repairs and issues in their home to us as soon as possible. When we are notified of a damp and mould problem through Connect, our advisors will record the resident's enquiry as being related to damp and mould and conduct a risk assessment to determine the urgency to inspect the property.
19. The risk assessment will determine the type and severity of the issue affecting the resident, whether there are known vulnerabilities, the number of occupants in ratio to bedroom space, and the effects on the property. This will inform the next stage of our procedure in dealing with the issue, which will involve raising a repair or raising an inspection.
20. Residents contacting us to report repairs will be prioritized in line with the Responsive Repairs Procedure and will be offered a suitable appointment. In instances where damp repairs and mould treatments are completed, we will follow-up with a text message to the resident after four weeks to check that the damp and mould has been resolved. If the issue has returned, a further inspection will be arranged.
21. Our risk-based approach to inspections (set out in Appendix A) will determine whether a 'Type A' or 'Type B' survey is required. A 'Type A' survey is deemed as requiring a "priority" inspection and will be undertaken by a suitably qualified surveyor within 10 days. 'Type A' surveys will take place where the damp and mould is affecting multiple habitable rooms, or the resident(s) are deemed to be vulnerable, overcrowded, or subject to greater risks due to having young children residing in the property. A 'Type B' survey is deemed as requiring a "routine" inspection and will be undertaken by a trained maintenance technician or surveyor within 14 days. 'Type B' surveys will take place for first reports of damp and mould that are diagnosed as minor, and the early risk assessment has flagged them as "low risk".
22. Any secondary reports of damp and mould affecting the same areas of a property will be escalated to a 'Type A' survey. A completed 'Type B' survey that a maintenance technician refers to as requiring a more in-depth assessment of the property will also escalate to a 'Type A' survey.
23. When damp and mould is recurring because of condensation and no repairs are identified, we will work with residents to respond appropriately to help prevent damp and mould recurring. This may include offering advice, supplying hygrometers to aid controlling moisture levels, installing positive pressure ventilation systems, or increased passive ventilation so that moisture levels can be reduced.
24. Where the measures outlined above aimed to prevent damp and mould occurring have not worked following a second 'Type A' inspection, the Healthy Homes Team will

open a new case and undertake an appraisal of all actions taken since the first report of damp and mould originated. A group of senior managers will convene monthly to review case activity and determine ongoing case action across departments. Outcomes may result in a range of further actions to support the resident, including advice and support in rehousing, providing dehumidifiers, applying mould removal treatments at regular intervals, or applying mould resistant coverings to effected areas, as appropriate, on a case-by-case basis.

25. In some cases an appropriate course of action may be to instruct an independent chartered surveyor to carry out a full stock condition survey of a property. These surveys would be completed independently of our in-house surveying team, to gain a third-party assessment of the causes of damp and mould in a property, and to demonstrate a level of impartiality to the resident when concluding the root cause of the issues.
26. In the event of no access being made available on the day of our repair and inspection appointments, our maintenance staff will leave a calling card at the property, and we will attempt to contact the resident by telephone to agree a new date for our visit. Where no access has occurred on three consecutive occasions relating to the same damp and mould report, the property will be escalated to the Healthy Homes Manager and managed as a new case until the repair or inspection is completed.
27. At key stages of our damp and mould procedure, in accordance with the principles of Awaab's Law, we will keep tenants informed of any property inspections, diagnosis of issues and the timetabling of repairs where required. This includes explaining to residents why work might be needed to be completed in sequence, and what further work might be needed if one or more measures are unsuccessful. If any changes to the programme of works are needed, we will keep residents informed.
28. We appreciate that some of our residents struggle to afford to heat their homes adequately and the damp conditions this can cause. We will provide money advice to residents in financial difficulty and in cases of severe financial hardship, we may issue fuel vouchers to support residents to pay for their energy bills and to help heat their homes.
29. Where homes are heavily populated or overcrowded, humidity will be higher, and this increases the likelihood of a buildup of condensation. In these situations, we will work with the residents and explore solutions which may include the residents moving to a more suitable home if this is available and appropriate for their needs. If moving to another home is not possible, we will continue to case manage the situation which may result in moving to temporary accommodation or checking-in with the residents at regular intervals to ensure the situation is safe, controlled and not deteriorating further.

5.4. Service Adjustments

30. Jigsaw recognizes its responsibilities to ensure that residents are not unfairly disadvantaged by their individual circumstances and our Service Adjustments Policy sets out common principles that underlie how we will assess the need for, and make, appropriate adjustments to its service delivery to assist customers with vulnerabilities.

31. In assessing service adjustments for reports of damp and mould, there may be consistent service adjustments which could be applied to residents in a similar circumstance, for example, residents with respiratory problems or caring for young children may have their repair or inspection appointment enhanced from a “routine” priority attendance to “urgent.” However, there will be circumstances that are unique to an individual and in these cases service managers will be responsible for identifying and implementing the adjustment.

5.5. Resident Engagement

32. The Housing Ombudsman’s 2021 *Spotlight on: Damp and mould* report emphasized the need for better cultural behaviors from landlords in dealing with damp and mould. Jigsaw recognizes our organizational values, and the behaviors of our staff play a crucial role in delivering this policy effectively. We will therefore consult through Jigsaw Rewards to co-develop our communication materials to residents including; correspondence letters, leaflets, website literature and choice of vocabulary we will use to communicate with residents through all stages of our processes for dealing with damp and mould.

6 Roles and Responsibilities

33. The Executive Management Team and the board will ensure that the appropriate resources are available to deliver the requirements of this policy.
34. Operations Directors and senior managers are responsible for ensuring procedures are in place to effectively deliver this policy.
35. The Healthy Home Manager is responsible for our Healthy Home Team to develop a case management approach to homes affected by damp and mould and to report quarterly on open and closed cases to the Executive Management Team and the board.
36. All customer facing employees at Jigsaw have a duty to be vigilant to the prevalence of damp and mould in resident’s homes and to report issues in line with this policy.

7 Monitoring and Delivery

37. The monitoring of this policy will take place by:
 - Reporting the number of damp and mould cases by risk category.
 - Annual property inspections undertaken by our surveyors and gas engineers.
 - Internal audit inspections.
 - The level of complaints received regarding damp and mould.
 - Monitoring of housing disrepair cases.
 - Customer satisfactions surveys

8 Legislation and Regulation

38. The following legislation and regulation apply to this policy:

- Awaab’s Law 2024.
- Safety and Quality Standard, Regulator of Social Housing, 2024
- Social Housing (Regulation) Act 2023.
- Homes (Fitness for Human Habitation) Act 2018.
- Decent Homes Standard 2006.
- Defective Premises Act 1972.
- Environmental Protection Act 1990.
- Landlord and Tenant Act 1985 (Section 11).
- Housing Act 2004.
- Equality Act 2010.

9 Related Policies and Procedures

39. The following corporate documents apply to this policy:

- Asset Management Strategy.
- Damp and Mould Procedure.
- Responsive Repairs Procedure.
- Health and Safety Policy.
- Tenancy Policy.
- Service Adjustments Policy.
- Complaints Policy.
- Customer Contact Strategy.
- Resident Engagement Policy.

10 Document Control

Responsible Officer/s:	Mathew George Group Director of Asset Management
Date of Approval:	
Approved by:	8 Group Board
To be Reviewed Every:	Two years



Creating homes. Building lives.

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