

M&G Affordable Living RP Limited (“MAL”)

Asbestos Policy

Landlord: MAL Affordable Living RP Limited “MAL”

Version: MAL 1.0

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Authors: Director Asset Management

1. Our policy statement.

This Policy outlines how MAL will comply with the Regulatory framework for Social Housing in England as outlined below:

(Registered Providers must) meet all applicable statutory requirements that provide for the health and safety of the occupants in their homes.

MAL has a specific duty under Regulation 4 of the Control of Asbestos Regulations 2012 (CAR) to identify and manage asbestos containing materials in our properties. We must also provide information on the location of asbestos to others undertaking works on our behalf.

MAL aims to protect the occupiers of its properties, visitors, staff, contractors, and the general public, from the risks associated with asbestos so far as is reasonably practicable. This document sets out key policy objectives, control measures.

This policy applies to all properties owned by MAL including non-residential premises.

2. Why manage asbestos

Breathing in air containing asbestos fibres can lead to asbestos-related diseases, mainly cancers of the lungs and chest lining. Asbestos is only a risk to health if asbestos fibres are released into the air and breathed in. Past exposure to asbestos currently kills around 4500 people a year in Great Britain. Workers who carry out building maintenance and repair are particularly at risk.

There is usually a long delay between first exposure to asbestos and the onset of disease. This can vary from 15 to 60 years. Only by preventing or minimising these exposures now can asbestos-related disease eventually be reduced. It is now illegal to use asbestos in the construction or refurbishment of any premises, but many thousands of tonnes of it were used in the past and much of it is still in place.

There are three main types of asbestos that can still be found in premises, commonly called ‘blue asbestos’ (crocidolite), ‘brown asbestos’ (amosite) and ‘white asbestos’ (chrysotile). All of them are dangerous carcinogens, but blue and brown asbestos are more hazardous than white. Despite their names, you cannot identify them just by their colour.

Any buildings built or refurbished before the year 2000 may contain asbestos. As long as the asbestos-containing material (ACM) is in good condition and is not being or going to be disturbed or damaged, there is negligible risk. But if it is disturbed or damaged, it can become a danger to health, because people may breathe in any asbestos fibres released into the air

3. Who is at risk?

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The more asbestos fibres breathed in, the greater the risk to health. Therefore, workers who may be exposed to asbestos when carrying out maintenance and repair jobs are at particular risk. Such workers include:

- Construction and demolition contractors, roofers, electricians, painters and decorators, joiners, plumbers, gas fitters, plasterers, shop fitters, heating and ventilation engineers, and surveyors.
- Anyone dealing with electronics, e.g., phone and IT engineers, and alarm installers.
- General maintenance engineers and others who work on the fabric of a building. If asbestos is present and can be readily disturbed, is in poor condition and not managed properly, others who may be occupying the premises could be put at risk.

4. Legislation

MAL intends to meet its obligations under the following legislation:

- The Control of Asbestos Regulations (CAR) 2012
- Health and Safety at Work etc. Act, 1974
- Management of Health and Safety at Work Regulations 1999
- The Housing Act 2004

5. Responsibility

The Director of Operations at our managing agent retains overall accountability for this Policy. The managing agent is the Duty holder.

The Manager of Compliance is responsible for operational delivery, including the management of all contractors carrying out any works.

Repairs Maintenance Team staff will support staff and contractors in gaining access to carry out surveys and other related work. They will also oversee the management of contractors carrying out the following activities:

- Removing, encapsulating, or protecting asbestos
- Carrying out asbestos surveys.

And for ensuring, as far as is reasonably practicable, all staff or contractors, who may disturb asbestos consult and update the Asbestos Register.

The property manager will be responsible for conducting 6 monthly visual inspection on the condition of asbestos found within a property.

6. Objectives

MAL / our managing agents will:

- Make available, as far as practicable, a system to provide information about suspected\known asbestos to anyone who is liable to disturb it (the 'Asbestos Register').
- Manage high-risk asbestos, identified on any survey, by controlled removal or encapsulation.
- Manage medium & low risk asbestos in-situ.
- Commission a new (or if necessary, repeat) survey including in any dwelling in any of the following circumstances:
 - Where there is risk of asbestos being disturbed by works or other activity
 - When dwellings become void and have not previously had a survey
 - On demand, on request from a tenant.
- Survey all MAL owned properties (non-dwelling areas and building fabric) for asbestos and hold the results on the Asbestos Register.

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- Inspect asbestos listed on the Asbestos Register in properties (arising from the surveys), at the following intervals:

High Risk – 1-year
Low risk – 3 years

Medium Risk – 2 years
Very low Risk – 5 years

- Place a duty on all staff\contractors, who may disturb asbestos to:
 - Carry out on-site risk assessments, to establish the likelihood of asbestos being disturbed and, in any event
 - Check the Asbestos Register then
 - If there is risk asbestos may be disturbed request an appropriate survey, then Act on the findings of any survey before any work is carried out
- Only utilise asbestos-removal contractors licensed by the Health and Safety Executive (HSE) for asbestos related work.
- Only utilise asbestos survey contractors that are United Kingdom Accreditation Service (UKAS) accredited.

Asbestos Management Plan

Our managing agents will maintain an Asbestos Management Plan (AMP) and routinely carry out training with staff and contractors to ensure its requirements are understood.

The AMP will cover the following areas of asbestos management, amongst others:

- Allocation of specific roles and responsibilities to staff and contractors
- The means of populating and disseminating the Asbestos Register
- The competencies & responsibilities of contractors
- Reviewing asbestos surveys and establishing follow-on action
- Training requirements
- Processes for incident management / emergencies
- Contracting and subcontracting arrangements
- Arrangements for management of asbestos in-situ.

Asbestos Survey

Our managing agents will carry out a management survey on (the non-dwelling parts and fabric of) properties and establish, as far as is practicable, if asbestos is present. We'll add the results to the Asbestos Register.

We will check asbestos information provided by the seller of any newly acquired stock and, if satisfactory, add it to the Asbestos Register. Otherwise, we'll complete management surveys of a property from newly acquired stock within three months of transfer.

We will action recommendations set out in asbestos surveys within the timescales given. If the Asbestos Containing Material (ACM) is in good condition, it shall be left in situ and re-inspected in accordance with the timescales set out in the survey

We will commission a Management Survey with targeted R&D surveys prior to building work starting (including in dwellings) where an on-site risk assessment has determined there is risk asbestos may be disturbed.

We will carry out a Management Survey of empty properties (dwellings) before reletting (unless already on file). We'll issue the results, in a simplified format, to the new resident on occupation.

Surveys will be carried out and documented in accordance with HSG264 - Asbestos: The survey guide. The survey shall contain recommended actions that will detail any remedial action necessary to deal with the asbestos material. This may be removing, repairing, encapsulating, or leaving in place, depending on the likelihood of disturbance, its location, and its condition.

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Where areas cannot be accessed for survey, they shall be marked on the survey as ‘not accessed’ and designated ‘unknown risk’.

Surveys are not required where the building is known to be built after Y2000

7. Removal / management of asbestos in situ

Unless damaged, contained within floor tiles or deemed High-Risk, we’ll leave asbestos in-situ and manage it as set out in the table below. We will label asbestos where it’s present.

Category	Priority	Dwelling
Critical	Immediate	Proceed as directed by asbestos contractor, pursuant to an INCIDENT where – “it is possible that asbestos fibres were released into the air of an occupied residential area
High Risk	30 days	Proceed in line with recommendation (normally to remove or encapsulate material only if damaged, prone to damage, or if in the path of planned work). In certain circumstances, where removal may take some time, it will be necessary to reduce risk of harm by taking immediate measures (as soon as reasonably practicable or within 24 hours) such as cordoning off the immediate area, temporary encapsulation etc
Medium / Low Risk	-	Leave in place & re-survey in line with interval set out above

At the discretion of the managing agent’s Operations director, and Head of Property Maintenance they may remove asbestos to avoid reinspection.

Removal, transfer, and disposal of asbestos shall be carried out by suitably competent contractors in accordance with the Control of Asbestos Regulations (CAR) 2012 and the Hazardous Waste Regulations 2005 (amended 2009).

8. Protecting residents

It is possible residents may disturb asbestos present in their property. To mitigate this risk, we’ll:

- Provide advice to all residents (living in properties known to be built before Y2001) on the possibility of asbestos being present in their property. To include direction to contact MAL / our managing agents if they believe asbestos to be present and possibly disturbed (by 30 Sept 2020).
- Issue new residents with a user-friendly version of any surveys completed in their property (dwelling) and the implications explained
- Provide the survey to the resident, in a digestible format, on demand, where we have data relating to asbestos in a property. Where we do not hold a survey on file, we’ll commission and provide one.

9. Asbestos Register

Our managing agents will compile, maintain and make available to those liable to disturb asbestos, a database of survey and removal records – The Asbestos Register. They will update the Register when:

- Premises are re-surveyed
- Information is obtained during building/ maintenance work
- Material is removed or encapsulated
- We’ll provide staff\contractors with access to the Asbestos Register

10. On site Risk Assessments

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Our managing agents will give all staff/contractors who may carry out works which may disturb asbestos a copy of the Asbestos Management Plan [AMP]. We'll provide training on the requirements of the AMP to staff/contractor's staff.

Staff\contractors must check the Asbestos Register and do an on-site risk assessment before carrying out any maintenance or building work where there's a risk asbestos may be present and disturbed (includes dwellings).

Customers are affected by works involving the removal of asbestos. Where this occurs staff\contractors will advise residents, in writing, ahead of the work being carried out, explain the implications, and keep customers informed.

Our managing agents will carry out routine checks to verify the Asbestos Register is being used.

An instruction or Works Order given to a Licensed Asbestos Contractor to carry out any work is considered a permit to work.

11. Policy review

We will review this policy at least every year to make sure it remains relevant and accurate, or more frequently where:

- Legislation, regulation or industry changes require otherwise, making sure that it continues to meet our aims and industry best practice.
- We identify any problems or failures in this policy or procedure as a result of customer, colleague or stakeholder feedback, complaints, or findings from an independent organisation.
- We become aware of any circumstances which may affect the content of this policy.

12. Version Control

Version	Checked by	Amendments	Date of Approval	Review date
MAL Affordable Living Limited.	Director Fund Management	Policy adoption.	Feb. 2026	Feb 2027