

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

Damp, Mould and Condensation Management Policy

Landlord: MAL Affordable Living RP Limited “MAL”

Version: MAL 1.0

Created: February 2026

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Authors: Director Asset Management

1. Introduction

This Policy outlines how MAL will comply with the Regulatory framework for Social Housing in England as outlined in Housing and Regeneration Act 2008.

Registered Providers must meet all applicable statutory requirements that provide for the health and safety of the residents in their homes. This includes full compliance with Awaab’s Law which comes into force in October 2025.

2. Aims and Objectives

MAL is committed to providing high quality, safe, affordable homes and an environment where our residents can thrive. This policy has been specifically developed to ensure that we meet this promise.

MAL believes it is important to have a specific policy to address damp, mould and condensation. The policy includes proactive interventions, our approach to diagnosis, actions considered appropriate, effective communication, and aftercare in line with Awaab’s law.

This policy applies to all properties owned by MAL. In some cases, MAL will not hold a landlord duty of care in respect of damp, mould and condensation in leaseholders’ or shared owners’ homes.

3. Damp, mould and condensation

Damp in a home is caused by excess moisture. Homes could be affected by any of the three common types of damp:

- Condensation – this is the most common form of damp in properties. It appears when excess moisture in the air meets a cold surface, such as a cold wall or window. Condensation is made worse by inadequate ventilation, heating or insulation and tends to be worse in Winter.
- Penetrating damp – this is caused by water coming through external walls or the roof. It can occur when there is an internal leak or plumbing problem.
- Rising damp – this occurs when moisture beneath the building is soaked up into the brick or concrete. It is a common problem on the ground floor of older properties.

Mould - damp can lead to mould growth on walls and furniture, mildew on clothes and other fabrics and the rotting of wooden window frames. The growth of mould can appear as a cloud of little black dots and has an unpleasant smell.

Proactively seeking cases of damp, mould and condensation

Through our managing agents will proactively seek to identify instances of damp, mould and condensation as follows:

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- We will provide information to residents about damp, mould and condensation and encourage them to report any evidence of rising and penetrating damp (see definitions) 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 to their Property Manager and or our Repairs and Maintenance Department.
- Our Property Managers will proactively raise any potential issues related to damp, mould and condensation when attending properties, irrespective of whether a resident has made a formal communication relating to the issue.
- Where we are aware that a home is suffering from damp and mould, neighbouring properties will be visited, if possible, to discover whether they are also suffering from similar problems.

4. Action

When a report of damp, mould and/or condensation is received MAL / our managing agents will take the following action as required by Awaab’s Law.

- Investigate any potential emergency hazards and, if the investigation confirms emergency hazards, undertake relevant safety work as soon as reasonably practicable, both within 24 hours of becoming aware of them.
- Investigate any potential significant hazards within 10 working days of becoming aware of them
- Produce a written summary of investigation findings and provide this to the named resident within 3 working days of the conclusion of the investigation
- Undertake relevant safety work within 5 working days of the investigation concluding, if the investigation identifies a significant hazard
- Begin, or take steps to begin, any further required works within 5 working days of the investigation concluding, if the investigation identifies a significant or emergency hazard. If steps cannot be taken to begin work in 5 working days this must be done as soon as possible, and work must be physically started within 12 weeks
- Satisfactorily complete works within a reasonable time period
- Secure the provision of suitable alternative accommodation for the household, at our expense and in line with our Decant Policy, if relevant safety work cannot be completed within specified timeframes
- Keep the named resident updated throughout the process and provide information on how to keep safe

5. What residents can do to minimise damp, mould, and condensation.

Everyday activities such as cooking, cleaning and bathing add moisture to the air inside homes, which can lead to condensation and the growth of mould. The only lasting cure for severe mould is to get rid of dampness.

Our managing agents will circulate information (Appendix A) with actions that residents may take to minimise the potential for damp, mould and condensation.

Our managing agents will consider each damp, mould and condensation report on a case-by-case basis and will recognise that some residents may not have the resources to comply with all the damp, mould and condensation information provided. For example, members may struggle to pay for heating in all rooms of their home or they may have no alternative but to dry clothes within the home.

Where it may be the case that damp, mould, and condensation is either caused or exacerbated by residents not being able to comply with items on the damp, mould and condensation checklist, our managing agents will discuss the best courses of action with the resident concerned and relevant local authority.

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6. Monitoring and quality control

We will monitor implementation of this policy using the following measures:

Performance Reported	Reviewed by	Frequency
Number of damp, mould and condensation works raised	Operational Team	Weekly
Percentage of works completed within timescale	Head of Operations	Weekly/Monthly
Stage 1 & 2 complaints received relating to damp, mould and condensation	Operational Team and Head of Assets	Weekly/Monthly Annually
Complaints referred to the Housing Ombudsman relating to damp, mould and condensation	Operational Team and Head of Assets	Weekly/Monthly Annually
Active disrepair cases relating to damp, mould and condensation	Head of Assets /Commercial Director/MAL / managing agent Board	Monthly/Annually
Actions and learnings	MAL / managing agent Board	Quarterly/Annually

7. Policy implementation & responsibilities

MAL Board of Directors retains overall accountability for the policy.

Our managing agents operating on behalf of MAL will conducting periodic visual inspections and non-face to face resident engagement on the condition of damp, mould and condensation found within a property, to ensure identified issues are rectified and are not reoccurring. The frequency of this visit will be determined on a case-by-case basis.

8. Damp, mould and condensation register

Our managing agents will compile, maintain and utilise in internal decision making to prevent future issues, a database of properties where damp, mould and condensation have been recorded together with all pertinent information relating to the issues raised, property archetype and status of resolution.

9. Appendix A – Damp, mould and condensation information

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- Penetrating damp – this is caused by water coming through external walls or the roof. It can occur when there is an internal leak or plumbing problem.
- Rising damp – this occurs when moisture beneath the building is soaked up into the brick or concrete. It is a common problem on the ground floor of older properties.

Mould - damp can lead to mould growth on walls and furniture, mildew on clothes and other fabrics. The growth of mould can appear as a cloud of little black dots and has an unpleasant smell. The only lasting cure for severe mould is to get rid of the dampness.

Action that can be taken to minimise the potential for damp, mould and condensation.

Produce less moisture

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Moisture in the home can lead to or exacerbate damp and mould. Where there is a potential problem with damp and mould, the following may reduce the amount of moisture produced:

- Keeping the kitchen door shut and leave the windows open and/or extractor fan on when cooking.
- Opening the bathroom window and/or keeping the extractor fan on when taking a shower or bath
- Hanging washing outside if possible. Avoid drying washing on radiators. If you need to dry clothes indoors, open the window and close the door of the room where clothes are drying so that moisture can escape outside rather than circulate around your home.
- Not overcrowding your home, the more people and pets living in your home means that more moisture will be produced.
- Wiping the windows each morning with a dry cloth if you wake up to condensation. Once you have done this, open the window slightly for an hour maximum.

Ventilation

If your home has poor ventilation there is an increased chance of moisture building up in the air, which can lead to mould and damp forming. The following can help to improve ventilation:

- Keeping trickle vents in windows open. They are designed to ventilate your home without causing draughts.
- Keep a small gap between large pieces of furniture and the walls to allow airflow, and where possible placing wardrobes and furniture against internal walls.
- Don't over-ventilate your home by leaving windows open in cold weather for long periods as your walls will lose all the heat stored in them. Only open the windows for a short period at a time so that any moisture is able to escape.

Heat your home

If you can, trying to keep your home properly heated. It usually helps to have a low background temperature of between 18-21 degrees.

- Having a medium-to-low level of heat throughout the house will help to control condensation. Heating one room to a high level and leaving other rooms cold makes condensation worse in the unheated rooms.
- Not putting your heating on for short periods of time (one hour or less) as the air will absorb moisture quicker than the walls can warm up. When the heating is turned off, the air will cool quickly and condensation will be formed cooling the walls further.

Remove mould growth

It is easier and more cost effective to clean mould when it first appears.

- A combination of different methods, such as using paints that resist mould growth, may be necessary to address the problem.
- You must always follow the instructions on product label. This will include application, ventilation, protective clothing, and action to take in the event of an accident.
- If you are in any doubt or the mould keeps returning, please seek professional advice either from your Property Manager, our Repairs and Maintenance Team or a mould specialist contractor.

12. Policy review.

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

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- 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.

13. Version Control

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