Bromford Flagship LiveWest

Damp and Mould Policy

This policy sets out Bromford Flagship LiveWest's approach to preventing, identifying, investigating and resolving damp and mould in our homes, in support of delivering safe, fair and responsive services to our customers. It is underpinned by legal duties, regulatory expectations (including Awaab's Law), and a commitment to fairness, accountability, and transparency.

Department	Risk
Policy owner	Director of Asset Management – delivery west and midlands region
Approved date	**17 December 2025**
Date for review	**17 December 2028**
Approving body	Executive Disclosure Committee
Associated legislation/regulation	Landlord & Tenant Act 1985; Homes (Fitness for Human Habitation) Act 2018; Housing Act 2004 & HHSRS; Social Housing (Regulation) Act 2023; Hazards in Social Housing (Prescribed Requirements) (England) Regulations 2025 (Awaab's Law); Decent Homes Standard; Equality Act 2010; MEES Housing Ombudsman Code; Consumer Standards 2024 (Safety & Quality Tenancy Transparency, Influence & Accountability)
Legal advice from	n/a
Equality impact assessment date	9 December 2025
Version number	**1.1**
Publication status	Internal Intranets & Websites

1. Purpose / Principles

Purpose. To ensure every customer has a safe, warm and dry home by preventing, finding and fixing damp and mould quickly, tackling root causes, and complying with all legal and regulatory requirements.

This includes identifying and addressing underlying causes such as structural defects, plumbing leaks, roof or gutter leaks, inadequate ventilation, or insulation failures that may lead to damp and mould.

Principles.

- **Zero tolerance** for unresolved damp and mould.
- **Root cause first** — we do not rely on “wash and go”.
- **No blame** — we never delay action due to assumptions about “lifestyle”.
- **Act to legal timeframes** under Awaab’s Law.
- **Fair, accessible communication** with clear written updates.
- **Prioritise health risks and vulnerabilities.**
- **Strong records and assurance**; continuous learning from data and complaints.

This policy supports the Safety & Quality, Tenancy, and Transparency, Influence & Accountability Standards.

2. Scope

Applies to:

- All colleagues and contractors working for Bromford Flagship.
- All homes we own or manage, across all tenures where we have responsibility for structure/building fabric/common parts.
- Leaseholders/shared owners: we act on hazards related to structure, building systems and common parts that are our responsibility and explain clearly what sits with the customer under their lease.

Covers: prevention; reporting; triage; investigation and remediation; access; decant; support for vulnerable customers; void and mutual exchange checks; data and assurance; complaints learning; block-level action where multiple homes are affected.

3. Roles / Responsibilities

- **Board / Committees,** provide oversight and assurance that risks are controlled, legal timeframes are met, and learning drives improvement.
- **Executive Leadership Team / Directors,** Accountable for delivery, resources and compliance across their areas.

- **Heads of Service / Service Leads**, Embed the policy, assure compliance, review performance and learning.
- **Customer-Facing Colleagues**, help customers report, arrange access, record vulnerabilities/material changes, and keep customers informed.
- **Asset / Surveying / Repairs & Maintenance Teams**, diagnose root cause, specify and complete works to standard and time, record evidence, and follow up to verify resolution.
- **Contractors,** attend with the right skills, tools and materials; complete work safely and respectfully; provide photo-evidence and notes; pre-book any specialist access/equipment; keep the customer updated.
- **All colleagues and contractors**, Understand relevant policy requirements and complete training.
- **Customers,** Report issues promptly, allow access, and consider reasonable advice where possible (this does not reduce our duties as landlord).

4. Policy Content

4.0 Our Commitments to You

When you tell us about damp or mould, we will:

- Take every report seriously
- Act quickly and to legal timeframes
- Fix the root cause, not just the symptoms
- Keep you informed at every stage
- Prioritise health risks and support vulnerable customers
- Never blame you for reporting issues
- Follow up to make sure the issue does not return

Your home should always be safe, warm and dry.

4.1 Reporting, Triage & First Response

We want you to feel confident reporting any signs of damp or mould as soon as they appear. You can contact us in the way that works best for you, and we will always take your concerns seriously. When you tell us something is wrong, we act quickly, make sure we understand the full situation, including any health concerns, and clearly explain what will happen next and when.

How to report

You can contact us any time, day or night through the customer portal, by phone or email. We will always log your report as a damp and mould case, so it gets immediate attention.

Risk & vulnerability triage (at first contact)
When you first tell us about a problem, we make sure we understand the full situation, including any potential health risks or urgent safety concerns, so we can prioritise the right action straightaway. We record:

- Signs of emergency vs significant hazards (see 4.3).
- Household vulnerabilities (e.g., babies, older adults, respiratory conditions, disability, mobility barriers, language/communication needs).
- Material changes (worsening conditions, hospital admissions, mushrooms/fungal growth, water near electrics). Any material changes triggers immediate re-triage and escalation.

Initial advice (only if safe)
We may offer practical steps to help reduce moisture or limit damage while we arrange a visit, but this will never replace us attending where repairs or investigation are required.

Written communication
We explain next steps and timescales in plain English, using the customer's preferred contact method and accessible formats where needed.

4.2 Inspection Quality, Root-Cause Diagnosis & Fix

A good inspection is the foundation of getting things right first time. When we visit your home, we focus on understanding exactly what is causing the problem, agreeing the right actions with you, and making sure you know what will happen next and when. We do not rely on surface treatments alone, we investigate fully so we can fix the cause and prevent the issue returning.

Inspection quality standards
To make sure we fix problems properly first time, every inspection must meet the following standards:

- Diagnose the root cause for example penetration or rising damp, structural or plumbing failure, ventilation or insulation issues, or thermal bridging.
- Specify works with dates; capture photos/notes; and provide a written summary to the customer after each inspection.
- Consider block-level causes where more than one home is affected.

One clear plan (not endless surveys)
If multiple surveys are needed, a senior surveyor reconciles findings and confirms a single plan. We do not keep ordering surveys instead of delivering works.

Decant risk test at inspection
Where the home is unsafe or works are extensive/lengthy, we complete a decant risk assessment at the same time as the inspection and arrange temporary alternative accommodation if needed.

Post-works verification
We book a follow-up inspection (typically 6–8 weeks) to confirm drying/moisture reduction and no recurrence. Unresolved cases escalate to the Recurring Defect route.

Belongings
If belongings are damaged, we explain how to claim (our process/insurer) or if we will provide compensation, what evidence helps, and we log and track the claim to closure.

4.3 Awaab's Law – Legal Timeframes We Must Meet

We follow the current statutory requirements and guidance:

Hazard Level	Investigation	Written Summary to Customer	Start of Safety Works
Emergency hazard (immediate danger)	Within 24 hours	Within 3 working days (unless works completed in this time)	Within 24 hours of investigation conclusion
Significant hazard	Within 10 working days	Within 3 working days of investigation conclusion	Within 5 working days, or within 12 weeks if extensive works are required

Delay safeguards.
If anything risks us missing a legal deadline, we act immediately to keep you safe and fully informed. If a deadline is at risk, we:

a. escalate the same day to a senior manager
b. agree interim safety measures (e.g., isolate electrics, temporary heaters/dehumidifiers, temporary sealing)
c. consider decant; and
d. update the customer in writing with new dates and reasons

4.4 Prevention, Voids & Stock Management
We take a proactive, data-driven approach to reduce the risk of damp and mould across our homes:

We will:

- We use stock intelligence to identify potential damp and mould risks early, including those caused by design, building fabric, or recurring plumbing faults.
- Keep accurate property-level data (fabric, ventilation, heating, insulation, energy performance)
- Identify high-risk archetypes and target investment; ensure retrofit and insulation do not increase risk
- Include damp and mould checks in all void and mutual exchange homes and fix before letting.
- Use sensors/monitoring where beneficial
- Treat two or more damp and mould cases in 24 months as a Recurring Defect for Asset Strategy review
- Where multiple homes are affected, implement a block action plan and update all affected customers

4.5 Vulnerability Support & Fair Access to Services

Some customers may be more affected by damp and mould than others. When this is the case, we act quickly and tailor the support to make sure they can access our services fairly:

We prioritise customers at higher risk (e.g., babies, older adults, respiratory illness, disability). We provide:

- **Accessible communication** (translation, large print, easy-read)
- **Named Case Lead** and, for complex cases, a **customer liaison** contact
- **Fuel poverty support** (advice/signposting)
- Reasonable adjustments to booking and access

4.6 Access Pathway (No "Silent Closures")

We work with customers to make access easy and avoid delays. Where access is difficult, we problem-solve, we do not walk away or leave a home at risk.

1. Offer appointment windows and confirm in writing with reminders
2. If access fails, rebook immediately and check preferred times/contact methods (evenings/Saturdays where available)
3. After two failed attempts, Housing Services contacts the customer to understand barriers (carer times, health, language, anxiety, work patterns) and agree a solution
4. We never close hazard cases due to access without:
   i. senior sign-off,
   ii. a written explanation to the customer, and
   iii. a record of how residual risk will be managed

5. If a serious hazard persists and access is still refused, we may seek legal access, explaining why and offering support to avoid court where possible

Missed appointments (ours/contractors). We apologise, rebook within 5 working days, and consider compensation per policy

4.7 Customer Responsibilities (Fair & Clear)

Customers are expected to:

- Report damp and mould as soon as they appear
- Allow reasonable access for inspections and repairs
- Consider reasonable guidance that may help reduce moisture where possible

These expectations do not reduce our duties as landlord

4.8 Records, Learning & Assurance

Recording what we do

Every significant damp and mould case must have a complete record so that we can track progress, make informed decisions, and evidence what we have done.

Each case file should include:

- The first report and triage notes
- Photos or moisture readings
- Copies of all inspection summaries sent to the customer
- Details of any works ordered, completion dates, and follow-up visits
- Notes about vulnerability, decant or temporary move decisions
- Any complaint or compensation actions
- The final closure note confirming the issue has been resolved

If it isn't recorded, it's treated as not done.

When we escalate

We escalate cases early if there is any sign that risk or timescales are slipping.

Escalation triggers include:

- **Recurring issue:** If damp or mould returns in the same home within 24 months, the case is reviewed by the team.

- **Deadline risk:** If a case is close to breaching Awaab's Law timeframes (within two working days of a deadline), it is automatically escalated to a senior manager to agree next steps.
- **Complex case:** Where damp or mould is linked to structural failure, water ingress, electrical safety or hospital reports, a Case Lead are assigned to coordinate support and communication.

How we learn and improve

We regularly review case data and feedback to check that we are meeting our legal and customer standards.

- Results and trends are reported to the Executive and relevant Committees.
- Case files are audited for quality and completeness.
- Customer panels may review anonymised cases to share learning.
- Contractor performance and compliance are monitored through regular reviews.

The learning from this process helps us to improve our approach and prevent future cases.

Assurance & reporting.

We regularly check how well the policy is being followed and use the findings to drive improvement.

- **Performance reporting:** Progress, trends and risks are reported to the Executive Leadership Team, relevant Committees, and the Board so they can monitor compliance with Awaab's Law and our Consumer Standards.
- **Quality assurance:** A sample of case files is audited each quarter to confirm that records are complete, timeframes have been met, and learning has been captured.
- **Customer insight:** Our Customer Panel reviews anonymised cases to give independent feedback on how well we handled them and where communication can improve.
- **Supplier assurance:** Contractor performance is reviewed through regular meetings and performance data to make sure standards are maintained.
- **Continuous improvement:** Findings from all reviews feed into training, process updates, and the Asset Strategy so that we reduce future cases of damp and mould.

5. EIA statement

An Equality Impact Assessment was undertaken for this policy on 9 December 2025. It identified no negative impacts.

We recognise that we may not have identified all adverse impacts on one or more protected characteristics. We welcome any feedback on, or examples of, things that we may have overlooked so that we can continuously improve our policy.

6. Training statement

- **Specialist** root-cause diagnosis training for surveyors/repairs (damp, timber, ventilation, thermal bridging)
- **Mandatory awareness** for all customer-facing colleagues and call handlers (Awaab's Law timeframes, written summaries, vulnerability, record-keeping)
- **Contractor** competence and refresher requirements
- **Annual refreshers** or earlier if legislation/regulation changes or Ombudsman learning indicates

7. Measuring Effectiveness

KPIs (tracked and reported):

- % Investigations within 24h/10wd (emergency/significant)
- % Written summaries issued within 3wd
- % Safety works started within 24h/5wd (or within 12 weeks for extensive works)
- Average days to resolution and % cases exceeding plan (with reasons)
- Recurring cases within 24 months (rate and root-cause profile)
- Decant decisions made within 10 working days where indicated
- Missed appointment rate (ours/contractor) & compensation issued
- Complaints: actions delivered on time; learning logged and implemented
- Equality lens: outcomes by vulnerability/protected characteristics

Complaints as recovery

We always accept a complaint when requested. Stage 1 responses include a clear action plan with dates, an apology where due, and fair compensation. We track delivery of every action promised in complaint responses.

8. Review Period

This policy will be formally reviewed every three years. Earlier review may take place if required by changes in legislation, regulation, organisational priorities, or following feedback from colleagues, customers, or stakeholders. Any updates will be approved through the appropriate governance route.

Approval

This policy was approved by the Executive Disclosure Committee and is applicable to:

- Bromford Flagship Ltd*
- Bromford Housing Association Ltd (operating as Bromford)*
- Bromford Home Ownership Ltd (operating as Bromford)*
- Merlin Housing Society Ltd (operating as Bromford)*
- Flagship Housing Limited* (operating as Flagship)

Any references to Bromford Flagship LiveWest should be interpreted as equally applicable to all the above.

Supporting documents

[For example: This policy is supported by:

- D&M Procedures
- Responsive Repairs Policy
- Complaints Policy
- Compensation Policy
- Decant and Rehousing Policy
- Vulnerability, Inclusive Services and Reasonable Adjustments Policy
- Asset Investment Strategy
- Consumer Standards - Safety and Quality Standard

Version control

Note: minor updates approved by delegated authority increase version number by 0.1; major updates and formally approved versions increase version number by 1.0.

Version	Detail	Approved by	Date
1.0	First issue	Executive Disclosure Committee	17/12/2025
1.1	Amendment to Department and Owner titles due to	Approved under delegated authority	03/08/2026

	previous owner leaving the business	and revision is a nonmaterial change	