

# DAMP, MOULD, AND CONDENSATION POLICY

Effective Date				Version Number	1.2
Classification	Public	Equality Impact Assessment	Yes	Data Protection Impact Assessment	n/a
Author	Peter Chapman, Head of Repairs				
Owner	Group Director Resident Services				
Approved By					

## 1. PURPOSE

- 1.1 This policy sets out The Barnet Group's approach to promptly diagnosing and preventing issues and proactively managing the potential risks that may arise from damp and mould. It replaces any previous versions endorsed by The Barnet Group and its subsidiaries.

## 2. SCOPE

- 2.1 This policy applies to all tenanted social housing properties that are managed by Barnet Homes on the behalf of the London Borough of Barnet and TBG Open Door ('Opendoor Homes'). All references to "The Barnet Group" in this policy refer collectively to Barnet Homes and Opendoor Homes. The policy applies to all employees of The Barnet Group and its subsidiaries, including its contractors and its consultants.
- 2.2 In implementing this policy, The Barnet Group will:
- comply with all relevant legal and regulatory requirements and guidance;
  - ensure all homes are free from hazards, do not contain conditions that are prejudicial to health, are fit to live in, and meet the Decent Homes Standard;
  - provide a high quality and customer-focused approach to preventing and dealing with damp and mould;
  - work with residents to jointly control, manage, and eradicate damp and mould;
  - undertake effective investigations and implement reasonable remedial repair solutions and improvements to manage damp and condensational mould;
  - keep residents updated on how remedial action is progressing and what plans are in place;
  - ensure the fabric of our properties are protected from deterioration and damage resulting from damp and mould;
  - seek opportunities to proactively tackle damp, mould and condensation, using a data-driven approach;
  - consider, wherever possible, residents' additional support needs and vulnerabilities where we are aware of these;
  - provide support, advice, and solutions to residents with respect and empathy to help prevent damp and condensational mould; and
  - ensure our staff are trained and skilled to be able to identify cases of damp and mould as well as the causes.
- 2.3 As per the terms of their lease agreement, leaseholders are responsible for all internal repairs, including those relating to damp, mould and condensation, to their home and will need to hire their own tradesperson and pay them to complete the required work. The Barnet Group will meet its responsibilities as set out in the lease, and in the Responsive Repairs Policy, and will always provide relevant guidance and advice regarding damp, mould, and condensation if the leaseholder requests it. We encourage leaseholders to report any damp, mould and condensation issues that are caused by issues with the fabric of the building they live in, as The

Barnet Group is responsible for this maintenance.

- 2.4 This policy should be read alongside The Barnet Group's Responsive Repairs Policy:
- Barnet Homes: [www.barnethomes.org/download/responsive-repairs-policy](http://www.barnethomes.org/download/responsive-repairs-policy)
  - Opendoor Homes: [www.opendoorhomes.org/download/responsive-repairs-policy](http://www.opendoorhomes.org/download/responsive-repairs-policy)

### 3 DEFINITIONS

There are three common types of dampness within residents' homes, these being penetrative damp, rising damp and condensational damp. The causes of these types of dampness are set out below.

- 3.1 **Penetrative Damp** - This occurs when water comes in from the outside or through internal leaks causing damage to the internal surfaces and/or the structure. This may be caused by issues such as damaged brickwork, missing roof tiles, loose flashing, or leaking rainwater goods. This can be more noticeable following a period of rainfall as there will be a well-defined 'damp-patch' which looks and feels damp to touch. This is a result of a problem and fault with the home, which requires repair. Who is responsible for the repair depends on the cause and location of the leak.
- 3.2 **Rising Damp** - Older buildings tend to fall victim to rising damp more than others. Rising Damp happens when groundwater and other sources of moisture rise through the floors and walls via capillary action. Rising damp can be a result of not having an effective damp-proof course, materials bridging the damp-proof course, or moisture present at the junction of the damp proof course. The Barnet Group is usually responsible for fixing this.
- 3.3 **Condensation Damp** - This is the most common type of dampness and is caused by moisture in the air inside the home meeting a colder surface, such as a window, wall or other surfaces. The drop in temperature causes the moisture in the air to turn to liquid water on the surface and then soak in. It is usually found in kitchens, bathrooms, corners of rooms, on north facing walls, and on or near windows. It can also be found behind wardrobes and beds due to poor air circulation. If left untreated, this can lead to mould growth. Mould will only develop in damp conditions and spreads through spores. It is usually black. If not dealt with and is allowed to grow, it can cause health problems such as coughs and symptoms of asthma.

The conditions that can increase the risk of or lead to condensation are:

- a) inadequate or poor ventilation, e.g., natural opening windows and trickle / background vents and mechanical extraction in bathrooms and kitchens, not opening windows, blocking up vents, not turning on extract fans, not allowing air to circulate around furniture;
  - b) inadequate or poor heating, e.g., undersized boilers and radiators, draught stripping, not heating the house which can be a result of fuel poverty;
  - c) inadequate or defective thermal insulation, e.g., missing or defective wall and loft insulation dislodged insulation in lofts;
  - d) high humidity, e.g., presence of rising and penetrating damp, not covering pans when cooking, drying laundry inside the house;
  - e) poor building design and construction, e.g., specific cold areas (bridging) which are integral with the building construction; and/or
  - f) overcrowding.
- 3.4 **Mould** – a natural organic compound that develops in damp conditions and will only grow on damp surfaces. This is often noticeable and present in situations where condensation damp is present.

### 4. POLICY

## 4.1 Principles

- 4.1.1 The Barnet Group is committed to ensuring the homes we manage and/or own are free from damp and mould, and to providing homes that are dry, warm, and healthy. In doing so, we will adopt a zero-tolerance approach to damp and mould.
- 4.1.2 There are many root causes that lead to damp, mould, and condensation within homes. Damp, mould and condensation can have an impact on our residents' health and wellbeing. It also has serious implications for our homes, potentially leading to long-term damage and structural issues if effective action is not taken in a timely manner. Where The Barnet Group takes action to inspect or address damp, mould and condensation, the timescales followed will be in accordance with legal requirements, and completion of works will depend on a range of factors, including:
- the complexity of the cause;
  - the severity of the issue;
  - the complexity of any works needed to remedy the issue; and
  - the vulnerability of the tenant and their household.

The Barnet Group aims to communicate effectively about damp and mould and will keep residents informed about the timescales related to their case.

- 4.1.3 We recognise that the cause of damp, mould, and condensation is not always a repairs-related issue, and we will work across our operations to provide appropriate support and advice to residents affected by damp, mould, and condensation.
- 4.1.4 We will use data and outreach strategies to proactively tackle issues and to reduce the risk of damp, mould, and condensation occurring.
- 4.1.5 Through this policy, we will establish appropriate processes, guidance, and knowledge to ensure all our properties are well maintained and free of damp and condensational mould that could risk the health and safety of residents living in homes owned or managed by The Barnet Group.

## 4.2 The Barnet Group's responsibilities

- 4.2.1 The Barnet Group is required by law to maintain the structure and exterior of the properties it manages in good repair, together with the supplies and fixtures for the main services provided.
- 4.2.2 We will provide a range of simple ways for customers to report instances of damp and mould, and we will take any reports of damp and condensational mould seriously.
- 4.2.3 We will respond to reports of damp, mould and condensation, and complete any remedial works or measures as early as possible and always within a reasonable timescale as laid out in this policy. This will depend on the severity and urgency of the problem, the complexity of the solution and the vulnerability of the tenant and their household. Timescales are as follows:

Hazard and definition	Initial action to be taken	Timescale
<b>Damp and mould hazards</b> Threats to health associated with increased prevalence of allergens, irritants, mould spores and other toxins resulting from dampness and/or high humidities. It includes threats to mental health and social well-being which may be caused by living with the presence	<b>Investigation</b> All potential hazards will be triaged to determine whether they are potentially emergency or significant hazards. Once they have been triaged, the case will be investigated to establish the root cause of the damp and made	Within 10 working days of The Barnet Group becoming aware of the hazard.

of damp, damp staining and/or mould growth. Damp and mould hazards are categorised as 'emergency hazards', 'significant hazards' or 'standard hazards'.	safe within the timeframes for each category.	
	Provide a written summary of the investigation findings	Within 3 working days of the investigation concluding (for 'significant' or 'standard' hazards).
<b>Emergency hazards</b> A hazard that presents an <u>imminent</u> and significant risk of harm (see below) to the health or safety of a tenant of the social home.	Action emergency repairs (take steps to make safe)	Within 24 hours of The Barnet Group becoming aware of the hazard.
<b>Significant hazards</b> A hazard that poses a 'significant risk of harm' to the health or safety of a tenant of the social home	Begin work to make the home safe	Within 10 working days of the investigation completion.
	Complete repair works	Within a reasonable time period (see Responsive Repairs Policy)

- 4.2.4 If the property cannot be made safe (**within 24 hours or 5 working days**, depending on the severity of the hazard) a temporary move will be arranged at The Barnet Group's expense until the repair works are completed.
- 4.2.5 We will carry out appropriate treatments, remedial repairs, actions, and improvements and provide relevant advice in order to reduce instances of damp and condensation mould. We will seek to diagnose the cause of damp correctly and deliver effective solutions based on the ethos of dealing with the cause of the damp, and not just the symptom. We will always first consider whether the source of the damp and mould is a design, construction, or maintenance issue that we can eliminate through work to the home. Where this is not the case, we will provide additional support and advice to residents on managing and controlling the occurrence of condensational damp. This support will be provided through the provision of advice and guidance to residents affected by damp and mould, and by working with our resident involvement network.
- 4.2.6 We will ensure competent staff or contractors are employed to carry out any works. We will provide appropriate training for relevant technical and non-technical staff to cover the identification, treatment, and prevention of damp, mould, and condensation. The training will, as is relevant and appropriate to their role, enable staff-members to:
- become familiar with and understand the correct response needed when a damp or mould issue is identified by them or reported to them, including what advice to give and when and how to raise remedial works;
  - develop a good understanding of damp and mould related issues, including how to address these issues and whose health and wellbeing may be most impacted;
  - understand their responsibilities around reporting damp and mould, and toward the wellbeing of customers in relation to damp and mould;
  - support customers who have additional needs or vulnerabilities;
  - identify the correct equipment required to assess damp in properties and to find resolution to the problem, if it is our responsibility; and
  - develop their knowledge on our stock and the archetypes of properties that are likely to suffer from damp and mould.
- 4.2.7 We will maintain and use the data we hold regarding property condition, repair history, and household circumstances, including vulnerability. We will use this data to understand the risks of damp and mould to individual properties and residents, and we will take proactive action to address the damp and mould issues. We will routinely ask about residents' and household members' vulnerability on receiving a report of damp and mould in a property.

- 4.2.8 We will regularly monitor and inspect remedial repair works to minimise the re-occurrence of damp and condensation mould.
- 4.2.9 We will treat every visit to a resident's property as an opportunity to understand the property's condition and the resident's circumstances.
- 4.2.10 We will inform residents and staff about the health risks of living in homes affected by damp and mould, and we will provide advice about how a damp or mould issue can be addressed.

### 4.3 Residents' Responsibilities

- 4.3.1 Residents are responsible for making sure they take appropriate steps to prevent significant amounts of condensation that result in damp or mould growth. These responsibilities include:
- a) following all advice and guidance issued by The Barnet Group on managing and controlling damp, mould, and condensation. This information can be found in the *Damp and mould residents' guides*:
    - o Barnet Homes: [www.barnethomes.org/download/damp-and-mould-residents-guide](http://www.barnethomes.org/download/damp-and-mould-residents-guide)
    - o Opendoor Homes: [www.opendoorhomes.org/download/damp-and-mould-residents-guide](http://www.opendoorhomes.org/download/damp-and-mould-residents-guide)
  - b) regularly checking for and treating condensation and mould, including cleaning mould from walls, clothes, fabrics, carpets, and furnishings, etc.;
  - c) regularly checking for and reporting any leaks or faulty heating, faulty windows, or faulty extractor fans;
  - d) ensuring the general upkeep of extractor fans and vents (i.e. that they are not blocked);
  - e) regularly checking for and reporting any evidence of penetrating, rising, or condensational damp, even if the issue is in its early stages;
  - f) reporting an issue to us, even if the issue is in its early stages,
  - g) allowing access for inspections and for the carrying out of all remedial works;
  - h) arranging adequate household contents insurance to protect their home from damage caused by damp, mould, or condensation;
  - i) redecorating the home where remedial works and mould wash treatments have been undertaken by The Barnet Group. It is recommended that anti-fungal paint is used. *(Note: Under certain circumstances, The Barnet Group may provide residents with vouchers to redecorate the home following damp and mould work. For vulnerable or disabled residents, we will consider how to assist the redecoration process on a case-by-case basis).*
  - j) seeking advice and permission from The Barnet Group in accordance with the tenancy agreement where residents are considering any changes within their home, to ensure the proposed alteration would not contribute to the accumulation of damp, mould, or condensation; and
  - k) where smart systems, such as environmental sensors, are installed in the resident's home, following the specific advice provided through smart system interfaces.

### 4.4 Identifying and dealing with damp and mould

- 4.4.1 Residents can report damp and mould to us using the following methods:

#### Barnet Homes

- using the damp and mould webform on our website: [www.barnethomes.org/report-damp](http://www.barnethomes.org/report-damp)
- contacting our Customer Contact Team via phone on **020 8080 6587**
- or emailing us at [healthyhomesteam@barnethomes.org](mailto:healthyhomesteam@barnethomes.org)

#### Opendoor Homes



- using the damp and mould webform on our website: [www.opendoorhomes.org/report-damp](http://www.opendoorhomes.org/report-damp)
- contacting our Customer Contact Team via phone on **020 8080 6586**
- or emailing us at [healthyhomesteam@opendoorhomes.org](mailto:healthyhomesteam@opendoorhomes.org)

4.4.2 Cases may also be identified by staff-members visiting homes for a range of other reasons.

4.4.3 The Barnet Group may also be notified by a third party or another body, such as regulator or another local authority, or by receiving a letter of claim (that may not necessarily relate to damp and mould legislation).

4.4.4 The following actions will be taken for the different types of damp:

- **Rising damp** – we will carry out a specialist damp survey with recommendations for remedial action. This may result in further repair orders being placed to carry out remedial work. Once the repair works have been completed, a post-inspection will be carried out.
- **Penetrative damp** – a repairs contractor or the in-house repairs team will be instructed to carry out repairs to broken guttering, missing roof tiles, defective windows, etc (as appropriate). Once this work has been completed, a post-inspection will be carried out.
- **Condensation damp** – the resident will be advised on condensation management, ventilation, heating, and other factors that may contribute to the condensation. Where required, we will carry out an anti-fungal mould wash. Consideration will also be given to the ventilation of the property to either overhaul, renew, or install extractor fans where required, or we will consider the installation of positive input ventilation (PIV) systems

4.4.5 Following remedial works, The Barnet Group will undertake proactive post-inspections, depending on the type of work completed.

4.4.6 Where remedial works have been completed to repair the root cause of rising or penetrative damp, a surveyor or supervisor will complete a follow-up visit within 12 months of the repair works being completed.

4.4.7 Where condensation mould has been diagnosed and cleaned, the household will receive a follow-up check (via on-site inspection, follow-up call, or text) within 12 months of the treatment being completed to account for seasonality.

4.4.8 10% of residents who have reported damp and mould will be called within one month of remedial action being completed to check on the quality of in-house and contractor works.

## 4.5 Accessing residents' homes

4.5.1 It is a condition of individual tenancy agreements that residents must allow access to their homes for The Barnet Group to carry out inspections and remedial works. We will usually give residents at least 48 hours' notice if we need to enter your home; however, this will not be possible if there is an emergency.

4.5.2 Where a damp and mould issue could have a significant impact on residents' or neighbours' health and safety, The Barnet Group may seek legal authorisation to gain entry where a damp and mould repair or inspection is required. This approach will only be adopted if The Barnet Group has already taken reasonable measures to gain access. The Barnet Group will usually make a minimum of three access attempts before considering legal action. Before seeking access, our staff will take due consideration of any known vulnerability within the household.

## 4.6 The Barnet Group's proactive approach

4.6.1 The Barnet Group is committed to taking a proactive approach to prevent issues of damp and

mould from occurring. We will maintain residents' homes to avoid penetrating and rising damp and we will carry out remedial action if these problems occur. We will undertake reasonable improvement works required to assist in the management and control of condensation damp. Where necessary, we will insulate homes in accordance with the Decent Homes Standard to help reduce the likelihood of condensation occurring.

- 4.6.2 The Barnet Group will survey the homes it owns and/or manages for health and safety hazards, including damp and mould. Any damp and mould issues identified during property surveys such as stock condition surveys will be managed in line with the timescales in this policy.
- 4.6.3 The Barnet Group will analyse and monitor damp and mould case data to identify whether there are potential wider block or estate issues, and will proactively contact residents to establish whether any unreported damp and mould issues exist. The Barnet Group will also analyse and monitor damp and mould case data to identify households reporting issues twice or more in a 12-month period, and will determine if further action may need to be taken.
- 4.6.4 The Barnet Group will keep its Major Works programmes under review, and aims to bring forward works such as improving insulation and heating systems where there are high instances of damp and mould.
- 4.6.5 Where properties that are owned or managed by The Barnet Group contain smart systems, such as environmental sensors, The Barnet Group will use data generated by these systems to help determine whether a property is at high risk of damp and mould. The Barnet Group will carry out damp and mould surveys for properties that are identified as having a high-risk of damp and mould.
- 4.6.6 We will ensure that prior to being re-let, all our homes are free from all defects and meet our "void" (empty property) standard. Please refer to our websites for more information about our standard:
- Barnet Homes: [www.barnethomes.org/tenants/my-tenancy/moving-into-your-new-home](http://www.barnethomes.org/tenants/my-tenancy/moving-into-your-new-home)
  - Opendoor Homes: [www.opendoorhomes.org/other-enquires/moving-in](http://www.opendoorhomes.org/other-enquires/moving-in)
- 4.6.7 The Barnet Group will contact tenants, usually via text or call, to arrange an inspection within the first 12 months of the tenancy. During the visit, the operative will inspect the property for damp and mould issues and will seek to understand the household's circumstances, particularly with regard to possible overcrowding and household vulnerabilities.

#### **4.7 Supporting our residents**

- 4.7.1 In some situations, residents may be able to manage or prevent condensation building up and leading to damp and mould. We will provide information and advice to residents on the best ways to ensure condensation does not form and lead to damp and mould. This includes through our websites, articles in our resident newsletter, and through leaflets delivered when undertaking inspections related to damp, mould, and condensation. However, we recognise that not every resident will be in a position to resolve damp and mould themselves, and we will provide appropriate support in relation to the household's needs and the specific issues in their home.
- 4.7.2 We know that some residents may not be able to afford to heat their homes adequately, and that this may lead to a reluctance to open windows to encourage air circulation. If we identify a possible affordability issue, The Barnet Group will seek to work with residents to ensure they are receiving the income to which they are entitled. We may also refer residents to our internal services for additional support, and/or we may signpost residents to external support and advisory services.
- 4.7.3 During extreme weather warnings as defined by the Severe Weather Emergency Protocol

(SWEP), The Barnet Group will contact residents who have a known vulnerability to advise them to request a visit and to signpost them to advice, such as on affordability. In some cases, The Barnet Group will consider offering the household a temporary move.

- 4.7.4 Where residents are living with temporary heating solutions for a prolonged period of time, we will monitor these cases and will ensure that any affected vulnerable residents are offered appropriate support, which may include a temporary move.
- 4.7.5 If homes are overcrowded, humidity will tend to be higher which increases the likelihood of condensation. Where necessary, we will assist tenants who are overcrowded to review their options which may include assessing their housing need and seeking to move them to more appropriate alternative suitable accommodation. If the thresholds of statutory overcrowding are not met, we will promote other options including mutual exchange to residents. In some instances, it may not be possible to provide effective remedial repair works if the home is overcrowded; in such cases we will seek to manage moisture and to resolve the overcrowding.
- 4.7.6 Where excessive cluttering or hoarding of personal belongings are affecting the health and wellbeing of occupants or preventing inspections or remedial works from being carried out, we will provide additional support and advice to the resident on managing and controlling the occurrences of condensational damp. We will follow our Hoarding Policy in this instance.

## 5 EQUALITIES

- 5.1 The Barnet Group is committed to promoting equality of opportunity, fairness, and accessibility. We recognise that all customers should be treated equally and fairly regardless of their age, disability, gender reassignment, marriage and civil partnership status, pregnancy and maternity, race, religion or belief, sex, and sexual orientation, and we will not directly or indirectly discriminate against any person or group in implementing this policy and its associated procedure.
- 5.2 We will act sensitively towards the diverse needs of individuals and communities and may provide communications in alternative formats where practicable and appropriate to assist customers with distinct communication needs. The Barnet Group will consider requests for reasonable adjustments in line with the Equality Act 2010.
- 5.3 We know that damp and mould can have a greater impact on some residents than others, and in some instances this will inform the type and speed or prioritisation of response that is required from The Barnet Group. Residents who may be most adversely impacted by damp and mould include those with respiratory problems, asthma, or compromised immune systems. Older people and very young babies and children may also be most vulnerable to the effects of damp and mould. When investigating reports of damp and mould - and when completing repair works to address these issues - The Barnet Group will take into consideration the vulnerability of the household with a specific regard for any respiratory illness.
- 5.4 The Barnet Group may complete a medical assessment to help determine whether it is safe for a household to remain in the property before the repair works have been completed. If households are deemed to be more vulnerable to the possible effects of damp and mould, it may be appropriate to arrange a temporary move while remedial works are undertaken.

## 6 RESPONSIBILITIES

- 6.1 **The Barnet Homes' and Opendoor Homes' Boards** have overall responsibility for ensuring the organisations meet their legislative, statutory, and regulatory requirements.
- 6.2 **The Group Director of Resident Services** has overall accountability for this policy.



- 6.3 The **Senior Management Team** is accountable for the operational delivery of this policy, and for ensuring staff in their service areas are aware of and understand this policy. Specific responsibilities include:
- **The Head of Repairs** is accountable for ensuring the smooth running of the Repairs Service and for managing the associated budgets to ensure the effectiveness and efficiency of the service. They are responsible for ensuring all staff receive appropriate training to deal with repairs effectively and efficiently.
  - **The Head of Housing Management** is accountable for ensuring instances of damp and mould identified by Housing Management staff are reported, and that residents are supported as required.
  - **The Head of Housing Options** is accountable for ensuring the Housing Options Service works with colleagues and customers as required regarding housing suitability and rehousing requirements.
  - The **Director of Property Services** is accountable for ensuring the smooth running of the stock condition surveys programme, and for managing the associated budgets to ensure properties are proactively surveyed, and packages of work are delivered that will reduce the instances of damp and mould and in some cases improve properties that are more susceptible to damp and mould.

- 6.4 **All employees and contractors** are responsible for following this policy and for treating residents empathetically and with respect when instances of damp and mould are identified. Members of staff are responsible for reporting to the Healthy Homes Team any cases of damp and mould they identify through their work, or any third-party reports they receive.

## 7 FEEDBACK

- 7.1 Anyone who is dissatisfied with any aspect of the services provided by The Barnet Group will have the opportunity to seek redress through our Complaints and Compliments policy. We welcome all feedback, good or bad, in all formats, and will provide reasonable support as required to enable people to make complaints.

## 8 MONITORING AND REVIEW

- 8.1 We will monitor the effectiveness and implementation of this policy and will recommend changes to improve service delivery where appropriate. We will be responsive to any changes in legislation or regulation and will take this into account in how we provide a service to tackle damp and mould and how frequently we update this policy. We will regularly seek best practice from organisations that deliver damp and mould services, and we will look to adopt any good practices that will help us tackle this issue.

- 8.2 We will seek resident feedback and information about satisfaction with the service.

## 9 RELEVANT LEGISLATION

- Hazards in Social Housing Regulations 2025 ('Awaab's Law')
- Homes (Fitness for Human Habitation) Act 2018
- Landlord and Tenant Act 1985
- Housing Acts 1985, 1988, and 2004
- Building Regulations Act 1984
- Equality Act 2010

## 10 LINKS WITH OTHER POLICIES AND DOCUMENTS

- Damp, Mould, and Condensation Procedure
- Responsive Repairs Policy
- Asset Management Strategy
- Complaints and Compliments Policy
- Compensation, Financial Loss, and Remedies Policy
- Hoarding Policy
- Mutual Exchange Policy
- Temporary Moves Policy

**DOCUMENT CONTROL**

Version	Type of Change	Date	Revisions from Previous Issues
0.1	Document creation	27/02/2023	
0.2	Review	13/03/2023	Good practice review by Head of Strategy and Compliance
0.3	Review	27/04/2023	Minor amendments for clarity following resident consultation
1.1	Review	12/08/2025	Review in preparation for Phase 1 of Awaab's Law

DRAFT