



## **Management of Damp & Mould Internal Audit – January 2025**

KPMG reviewed Curo's processes and controls for managing damp and mould, focusing on the arrangements introduced following the establishment of the Damp and Mould Taskforce in September 2024. The audit provided **Significant Assurance with Minor Improvement Opportunities (Amber-Green)** and found that the Taskforce had improved oversight and ownership of damp and mould cases.

The audit identified a number of areas of good practice. Testing found that post-work reports had been completed and retained for all Category 1–3 cases sampled and that no cases sampled had been closed prematurely. Curo had also developed Power BI reporting to help the Taskforce monitor cases approaching their target timescales, while mandatory damp and mould training was in place for frontline colleagues and appropriate specialist training for surveyors.

The main areas for improvement related to policy and procedures, compliance monitoring, record keeping and customer communication. KPMG found that target timescales and arrangements for considering customer vulnerability needed to be more clearly documented. Analysis of 110 Category 1–4 cases found that 89% had been completed within Curo's target timescales, but reporting to management did not provide sufficiently detailed information on compliance with the different target timescales. Opportunities were also identified to improve the monitoring of re-categorised and reopened cases, evidence of checks on properties and the recording of advice provided to customers.

Curo agreed six management actions – two medium and four low priority, with no high-priority actions. These included updating the Damp and Mould Policy and supporting guidance, strengthening quality assurance, enhancing dashboard and governance reporting, improving records of property checks and customer advice, and introducing an annual communications plan for damp and mould.