



# Beyond Bricks and Mortar

Environmental, Social & Governance  
Report 2022-23





Environmental



Social



Governance

**Front cover image**  
Young customers enjoy some family activities at Curo’s annual residents’ event the BIG Get Together.

**ESG themes and core criteria**

ESG reporting has a number of themes under each main area. These themes have been aligned with the United Nations Sustainable Development Goals, which define objectives for UN Member States to end poverty, improve health and education, reduce inequality and spur economic growth, while at the same time tackling climate change. Under each theme there are core and enhanced criteria. The social housing ESG themes and criteria are listed on the facing page.

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# Investing in social value

Despite a tough climate, we've retained our focus on strengthening our communities, providing greener homes and building a brighter future, says Victor da Cunha, Curo's Chief Executive.

Our Environmental, Social and Governance (ESG) Report is a crucial way for us to reflect on all we've achieved in 2022-23, as well as how we can improve. There's no doubt that the past year has been tough for our sector. We're continuing to experience demands linked to the pandemic, including struggling suppliers and recruitment problems. There is rightly greater regulatory responsibility for fire safety and damp and mould.

The cost of living crisis has had a big impact on both our customers and colleagues. And the far-reaching effects of the war in Ukraine and Brexit continue to have an impact.

In this climate, it could be tempting to think of sustainability as a 'nice to have', rather than something which underpins everything we do. But this is not the case.

## Greener homes

In March 2023, we launched a ten-year property investment plan that commits us to spending £142m on customers' homes, prioritising work that will make their homes warmer, greener and more affordable to run.

We're also continuing to evolve our approach to damp and mould and published our new promise on this to customers in November last year. In terms of our new-build developments, we ensure sustainability is embedded into our long-term plans for a scheme. We're also planting more trees and boosting biodiversity across existing estates ahead of new sustainability regulations.

As a community-based organisation, creating social value is at the heart of all we do. In the past year, our support services have helped people across the areas we serve with everything from getting back into work to remaining independent in their homes. Social value is also embodied by our Customer Accounts team. With its attitude of collecting with care, our specialist Money Advice service put £1.1m back into customers' pockets last year.

## Boosting diversity

It's one of my personal missions to improve the diversity of our sector's leadership. We can only achieve our aims as a sector and as an organisation with a talented, engaged and diverse workforce that better reflects our customers. Our journey towards this is founded on a robust Equality Diversity and Inclusion Action Plan. Progress is happening and we're looking forward to improving here in the coming years.

All of this is built on our good regulatory standing, ensuring that our customers, colleagues and stakeholders can trust that we're a well-run organisation.

Though we're not as big as other housing associations, we have a golden opportunity to make a real difference. We'll soon be launching our new ten-year vision for Curo, with our ESG goals forming its backbone. Our annual ESG Report will continue to hold us to account during this timeframe, ensuring that we build and maintain homes that everyone is proud of.

**"We'll soon be launching our new ten-year vision for Curo, with our ESG goals forming its backbone."**



Victor da Cunha  
Curo's Chief Executive

# ESG in numbers

Highlights of our headline environmental, social and governance statistics for 2022-23.

Existing homes (owned and managed) completed before the last financial year



Total homes

Existing: **12,972** / New: **176**

Homes meeting Decent Homes Standard

**11,974**   
(99.83% compliance)

Trees planted across our communities

**More than 900**

→ ESG criteria align with UN Sustainable Development Goals



→ We have GI/V1 regulatory gradings



→ We adhere to the National Housing Federation Code of Governance



→ We are an accredited Living Wage employer



→ We've adopted Sustainability Reporting Standards



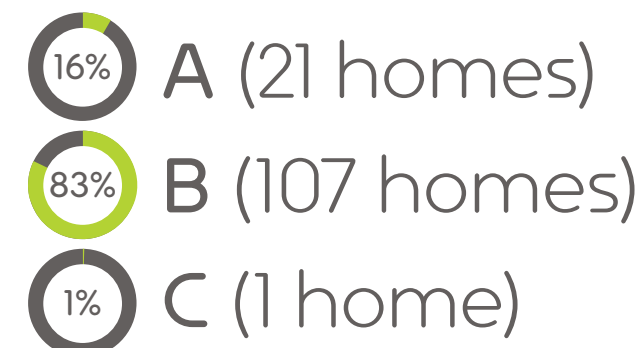
→ We have an EDI Action Plan in place



Percentage of existing homes that meet EPC A-C



Percentage of new homes that meet EPC C

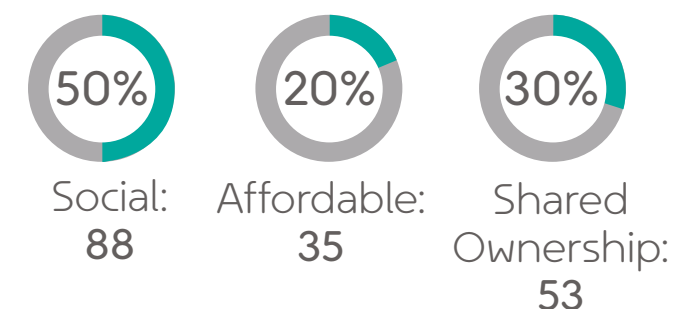


Average weekly social rent

**£115**

This is an average of **40%** of what a private landlord typically charges

New build social/affordable housing



Registered users on Voicebox (customers giving us feedback)

**2,396**

Number of Facebook Live events in the past year:

**12** **LIVE**

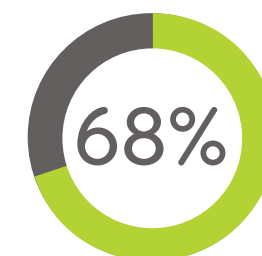
Curo support services total social return on investment (SROI)

**£30.5m**

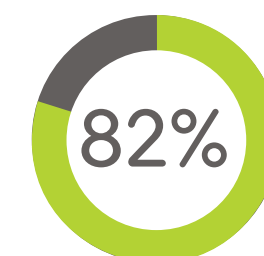
Total our Money Advice Service has put back into customers' pockets

**£1.1m**

Customer service satisfaction: perception



Customer service satisfaction: transactional





# Environmental

When we fulfil our environmental responsibilities, we improve our communities for residents. Through thoughtful design and eco-friendly practices, we're building the foundations for greener homes and estates across the South West. We're committed to ensuring all our projects have a positive impact on the environment and the communities we serve.

By implementing energy-efficient technologies, exploring renewable fuel sources and helping our residents to live more sustainably, we aim to contribute to an environmentally friendly future, while creating cost-saving opportunities for our residents.

Over the next six pages you can find out how we've improved our response to damp and mould (*p10-11*); why our Keyford Meadows development is a model of sustainability and biodiversity (*p12-13*); and how we're making our homes greener through an investment programme (*p14-15*).

For our responses to the Environmental Core Criteria, see *p38-41*.

Right and below: Children from Chestnut Park School, Yatton, took part in a community engagement day organised by Curo.





# Dealing with damp and mould

Environmental



Left: We produced fact sheets in a number of languages for customers on damp, mould and reducing condensation. In addition, short videos on our website give customers tips on how to reduce condensation – which can lead to damp and mould.  
[www.curo-group.co.uk/condensation](http://www.curo-group.co.uk/condensation)

# We've overhauled our approach to damp and mould and have resolved to get better at dealing with this issue.

Recent high-profile cases have shone a light on the issue of damp and mould in housing across the UK. We're committed to improving the way we tackle this problem.

In October 2021, the Housing Ombudsman released a report 'Spotlight on: damp and mould, it's not lifestyle'. The report set out 26 recommended actions that housing associations should adopt in their approach to dealing with damp and mould. We incorporated every one of these into a new damp and mould policy and new processes.

We've overhauled our approach, from the moment customers phone up, to solving problems. Now, when we diagnose a damp and mould problem, we open a case and it stays open until everyone's satisfied that the problem is fixed. We've also bought more diagnostic equipment and we're carrying out more training so we can give better advice and support.

## Communicating with customers

In November 2022, we wrote to all customers who had reported damp and mould cases in their homes, updating them on the changes we had made in tackling the issue and reassuring them that we would fix the problems in their homes. We also wrote to local MPs and councillors to update them on our approach.

At the same time, we published 'Dealing with damp and mould – our promise' on our website, giving customers clarity on what to expect when they report a problem. To make it accessible to customers with different language needs, we included translations in Arabic, Bengali, Lithuanian, Polish, Romanian, Chinese, Somali and Turkish.

Worries around heating costs can exacerbate damp and mould. If customers are concerned about heating costs, we have lots of advice and support. We regularly urge people to get in touch with our Money Advice service if they are having problems paying their bills (see also p23).

## Resident advice

We recently filmed a video with one of our customers, Paul Roles (pictured below), giving tips on how he prevents damp and mould in his own home.

"Each window in my property has a trickle vent at the top so at the end of the day, I open it to let the property breathe," says Paul. "I also open the windows about a quarter of an inch. In the kitchen I use my extractor fan, even if I'm just frying an egg. I don't have a tumble dryer, so I hang clothes out in the bathroom to dry. I close the bathroom door and open the window. These are some simple things that anyone can do."



# Building sustainable communities

## From biodiversity to renewable energy, Curo's Keyford Meadows development has sustainability at its core.

Keyford Meadows, Frome, sets a practical and achievable standard for creating eco-friendly and sustainable residential developments. Thoughtful, long-term planning ensures that sustainability is built into every aspect of the scheme, which Curo began building in January 2023. The site will provide 198 new homes – 30% of which will be designated as affordable housing.

Stuart Smith, Technical Director, says, “Keyford Meadows represents Curo’s commitment to creating sustainable and ecologically rich residential communities. By prioritising open space, biodiversity and reducing CO2 emissions through adopting new and emerging technologies, we are not only providing high-quality homes but also fostering a greener and more harmonious living environment.”

Below: Computer-generated illustration of homes at Keyford Meadows.



### Environmental

#### Open space and biodiversity

We’ve set aside more than two hectares of open space for residents of Keyford Meadows’ 600 high-quality homes to enjoy. This space includes play areas for local children and green spaces that foster a sense of community and improve the wellbeing of residents.

Preserving local biodiversity is also a priority. Our comprehensive bat and bird habitat replacement programme ensures that wildlife thrives at Keyford Meadows. We’ve incorporated bat and bird boxes throughout our open green spaces to ensure that we conserve the natural environment. This creates a diverse and ecologically rich environment for both people and nature to flourish.

#### Reducing CO2 emissions

Our homes at Keyford Meadows are designed to make a significant impact on reducing CO2 emissions. Compared with current Building Regulations, they achieve an impressive 41% reduction in the levels of CO2 produced. But, even better, they’re also 10% lower than the emerging standards for developments, which say that new homes must produce 30% less CO2 than allowed at current standards.

We’ve achieved this by using renewable energy sources and adopting the latest advancements in heating technology, which significantly contribute to reducing the environmental impact of residential buildings.

#### Photovoltaic solar panels

To promote greener electricity generation, all homes at Keyford Meadows that are equipped with gas boilers will also be fitted with photovoltaic solar panels. The combination of both gas and solar panels means that we can harness the power of renewable energy, ensuring a continual supply for residents all year round.

Using solar panels also reduces reliance on fossil fuels and decreases the overall carbon footprint of the development. It’s important that sustainability is accessible to all residents, so affordable homes in Keyford Meadows also benefit from these solar panels.

#### Air source heat pumps

Additionally, we embrace cutting-edge technology by incorporating highly efficient air source heat pumps in many homes. These pumps function effectively in cold weather and reduce emissions.

As the National Grid transitions to renewable energy sources, the carbon footprint of these homes will naturally decrease over time, eliminating the need to retrofit alternative heating systems.

“Using solar panels also reduces reliance on fossil fuels and decreases the overall carbon footprint of the development”

Right: Passivhaus at Mulberry Park.

#### Bringing Passivhaus-certified homes to Bath

We’ve also completed our highly energy-efficient homes at Mulberry Park in Combe Down, Bath. These 12 Passivhaus-certified homes are the first of their type in Bath & North East Somerset (B&NES) and set a new benchmark for sustainability in the area.

Featuring advanced technologies like mechanical ventilation and heat recovery systems, superior insulation and triple-glazed windows, these homes offer exceptional comfort all year round while using minimal energy compared with standard housing.

This means residents can significantly reduce their carbon footprint and potentially lower their energy costs by up to 90%, without disruption to their daily lives. Our three-bedroom homes were also made available only to local families on B&NES Council’s housing waiting list.

We’re committed to environmental sustainability and strive to provide accessible housing solutions for the community. With the completion of these ground-breaking homes, we’re proud to lead the way in creating a greener and more sustainable future for the South West.





# Greening our homes

Environmental

## After consulting with customers, we've created an investment plan to make our existing homes greener.

In March 2023, we launched a ten-year property investment plan which commits to spending £142m on customers' homes while prioritising work that will make residents' homes warmer, greener and more affordable to run.

This investment plan was made in consultation with our customers, through the Greener Homes survey (see box, facing page) and our customer panels. Customers told us that saving money on energy bills and reducing energy because of the environmental benefits were more important than what their homes look like on the inside and outside.

With those priorities in mind, our new maintenance programme for houses and bungalows will improve the thermal performance of the home and tackle some common causes of damp and condensation.

If a home needs it, we'll top up or replace loft and cavity wall insulation and we'll bring forward the replacement of windows, doors or roofs at the

same time as washing down or redecorating the outside of homes. That means that if a window or door replacement is due within three years of this maintenance programme, we'll do these at the same time to leave homes warmer and more efficient while also minimising disruption for our customers.

**"In March 2023, we launched a ten-year property investment plan which commits to spending £142 million on customers' homes"**

Left: We're investing in energy-efficiency improvements, such as fitting solar panels.



## Our Greener Homes survey: what customers told us

"All homes need to be more efficient in every way possible. We take energy efficiency very seriously. Our energy bills in this house are very high."

"I would be very happy to have solar panels put onto our roof. Some houses already have them. I think the Government ought to keep encouraging people to have them."

"Make sure that every property is insulated properly which would cut down on heating bills."

These are just some of the comments and suggestions we heard from the 525 customers who took part in our 2022 Greener Homes survey. The findings gave us a wealth of invaluable information and ideas that we've used to plan how we make customers' homes greener and warmer.

### Through the survey we learned:

- That 95% of customers who responded said they are worried about climate change.
- The same percentage said it was important that Curo tackles climate change and looks after the environment.
- We asked customers to rank four statements in order of importance: Reducing energy use to save money on energy bills was our customers' highest priority (35%), followed by reducing energy use because of environmental benefits (29%). 'What my home looks like inside' (21%) and 'What my home looks like outside' (14%) were ranked third and fourth.
- Just over half of customers said they'd be happy to delay a kitchen or bathroom upgrade if it meant they could have energy-saving improvements sooner.
- The detailed findings are available at [www.curo-group.co.uk/ghsurvey](http://www.curo-group.co.uk/ghsurvey)

## The journey towards decarbonisation

This year we secured £1.03m through the Government's Social Housing Decarbonisation Fund which we'll match with a further £1.04m of Curo investment. We're using this to fund a programme of improvements designed to help residents in 113 Curo homes save money on energy bills and reduce carbon emissions.

The improvements are targeting some of Curo's least energy-efficient properties and include measures that will make a lasting difference to these homes' energy performance. These will be mostly "fabric first" measures such as roof and wall insulation as well as some solar electricity installations, solar hot water and improved heating and controls that will lower energy bills and keep homes warmer in winter and cooler in summer.

Curo Director for Asset Management & Procurement, Matt Steele, says: "We're thrilled to have been awarded this funding which will help us to transform the energy efficiency of these homes.

"This is the start of an energy investment programme that will continue for years after we've upgraded these 113 homes and will result in almost all our customers' homes having an energy performance rating of A, B or C by 2028/29."

Curo was one of several housing associations to secure funding through this scheme as part of a joint bid made with the South West Net Zero Hub.

**"This year we secured £1.03m through the Government's Social Housing Decarbonisation Fund"**



# Social

As a community-based organisation, we offer a wide range of services to support local residents throughout all stages of life.

Our Money Advice service helps residents with their financial wellbeing, maximising their income. For older community members, our Independent Living Service supports people in maintaining their independence. If you're aged over 50 and live in North Somerset, Community Connect provides information, advice and guidance to form peer support groups, while we also have a social prescribing service supporting people across the Gordano Valley Primary Care Network. Our Work Wise team assist anyone living the communities we serve to gain employability skills.

Over the next six pages, we highlight how Work Wise's Power Up project has helped Ukrainian women to develop the employability skills they need to build new lives in the UK (p18-19); learn about Community Connect's innovative peer-support groups (p21-22); and look at how the Money Advice service put £1.1 million back into customers' pockets (p22-23).

See p32-37 for our responses to the Social Core Criteria.

Right and below: Customers at our annual Big Get Together took part in family activities and got a chance to speak to colleagues face to face.





# The power of good

Social

## Curo's Power Up programme has supported Ukrainian women traumatised by war to gain the confidence they need to start new lives in the UK.

Russia's invasion of Ukraine has torn families apart, with men staying behind to fight while many women and children seek refuge in other countries. Homes for Ukraine has seen host families across the South West give refugees a safe haven. But the task of starting again in a new country – and the language and cultural barriers that brings – is formidable. The Power Up programme from Work Wise, Curo's employability service, has been instrumental in supporting dozens of Ukrainian women through this daunting experience.

"Power Up taught me about a jobs market that's new to me," says one delegate, who attended the course in autumn 2022.

Work Wise is for anyone in the communities that Curo serves, helping its customers to take their next career steps – whether that's parents rejoining the workforce, or school leavers looking for an entry-level position.

Below: Delegates on the Power Up course.



### Construction and green skills

The West of England Combined Authority (WECA) commissioned Work Wise to create Power Up to promote construction jobs and green skills to people underrepresented in these sectors. There were two courses: one for women and one for young people.

The Ukrainian community heard about Power Up after the Work Wise team attended a fair at Bath's Job Centre. It was here they met refugee Vira Niskoromnykh, who shared details of the course with the Ukrainian community in and around Bath.

"Women who have experienced war are traumatised," explains Vira. "This can lead to a lack of confidence. Power Up helped them to prepare for their new lives."

Vira was so integral to the success of Power Up that she's now employed full time by Curo as an Employability and Skills Coach for Work Wise (see box, facing page).

In total, four cohorts of Ukrainian women completed the course, leading to many success stories. "For example, one participant was a set designer in Ukraine," says Vira. "She lacked confidence in English, but she's gone on to become a barista in a café in Bath. She loves it because it's given her a new circle of friends, plus a way to improve her language skills."

Ciara Aylett, Employability Services Manager at Work Wise, says that the course has exceeded both expectations and targets. "We only had one month to plan Power Up, but the results were

phenomenal. Straight after the course the social return on investment – which measures value to the community – was £600,000. The target for people completing the course was 80 – the total was 138."

### Carrying on the good work

Power Up has now ended, but the team are using all they've learnt to formulate a new course, Multiply, which will help participants improve their numeracy and will be partly targeted at refugees.

Vira's lived experience as both a refugee and second-language speaker has informed the course. "We're developing materials aimed at learners who don't understand English. We'll be teaching everyday number skills. Even telling the time is different in the UK to many other parts of the world," she says.

"Refugees receive little support when they arrive in the UK," says Aimee Cadman, Employability and Skills Coach. "This means when they do get the right to work, they can't secure a job, leaving them open to exploitation by criminals. We want to break that cycle. By providing a maths qualification, we're giving refugees the skills and confidence they need to get jobs."

**"Power Up's social return on investment – which measures value to the community – was £600,000"**



Curo's Work Wise team.

### "Power Up opened doors for me"

Vira Niskoromnykh first had to leave her home in Donetsk, Ukraine, in 2014 when Russian troops tried to take control of the city. Her family returned in 2017, but she decided to leave with her 13-year-old daughter in February 2022, when it became clear that the Russian invasion was imminent.

"I knew we would face a terrible situation as I had experienced it before," she says. "War is especially difficult for girls and I wanted to get my daughter out."

Vira and her daughter are now living with a retired English couple in Bath as part of Homes for Ukraine, but her husband and 19-year-old son are back in their home country.

"My husband has been conscripted into the Army," she says. "But my son is too young to join and is studying in Kiev."

Vira owned a business with her husband in Ukraine and has a masters' degree. She has been pivotal in Power Up engaging the Ukrainian community in Bath, and is now employed by Curo as an Employability and Skills Coach for Work Wise.

"Education is important to me," says Vira. "It's how we build a successful society and set a good example for our children."

"Power Up opened up so many doors for me," she says. "Now I'm holding those doors open for others."



Right: Vira Niskoromnykh.



# Strong connections

Social

## Community Connect brings older people from North Somerset together, combatting loneliness and improving health outcomes.

Loneliness has always been an issue in our communities, but we're now getting a better understanding of the devastating effect it can have on our health. According to the NHS, loneliness may increase the risk of some physical and mental health conditions such as dementia, stress, anxiety or depression.

"Loneliness can be a real issue, particularly in rural communities," says Steve Winter-Gray, Community Development Coordinator at Curo's Community Connect service. "People can often go for days without seeing another person."

Community Connect brings people together to form peer-support groups. The service is for people aged over 50 living in North Somerset and is underpinned by the 'five ways to wellbeing' which are: connect, be active, take notice, keep learning and give.

Jack Bailey, Head of Operations for Curo Choice, which supports people to live independently, says: "Community Connect works with people so they understand the triggers that cause loneliness. We then support them to manage it, with self-care and resilience at the heart of our work. This means we can reduce dependency on professionals and build capacity in communities."

Funded by North Somerset Council in partnership with West of England Rural Network, anyone who's eligible can self-refer to get information, advice or guidance to help them stay living independently at home. They can also be referred by their family, GP or support worker.

### Embedded in the community

The Community Connect team are embedded in the communities, ensuring that they get the message out on the ground. "We visit local groups, libraries and even pubs to meet people face to face," says Steve.

One of the groups Community Connect runs is a biweekly quiz, crossword and wordsearch session. "The idea came from a community member," says Steve. "The goal is to get anyone who might be lonely or isolated to come along to keep their minds active."

Community Connect also helps people to create their own regular drop-in sessions. "We'll get a group going and then hand it back to the community to run," says Steve.

The statistics back up the service's success. In 2022-23 Community Connect supported 1,504 people, with social return on investment – which measures value to the community – standing at £842,947.



Above: A wellbeing group in North Somerset

### Neurovision: sharing experiences and support

Weston-super-Mare-based group Neurovision brings people who are neurodivergent together to share their experiences. Billed as an 'anti-social social group', the monthly sessions are often the first time participants have felt comfortable explaining how they experience the world in a different way.

"A key aspect is that people trust the team to talk about issues they have never spoken about before," says Jack Bailey. "This sort of discussion would not have happened a few years ago."

Participants may be on the autism spectrum, have dyslexia or dyscalculia, attention deficit hyperactivity disorder (ADHD) or other forms of neurodivergence. Neurovision is a collaboration between Community Connect and Bridging the Gap Together!, which provides workshops for people with complex needs or disabilities.

Below: Terrii (left) and Olivia feel supported by the group



### Here's what some of the group members say:

Olivia Ready: "It's good that I can share my feelings in confidence, as I do have issues trusting people because of what's happened to me in the past. It's also nice to listen to other people's experiences. I feel I can help others as I've lived through a lot and learnt to recognise how others are feeling. I feel heard when I leave the group."

Terrii Telfer: "At first I was nervous, but I feel comfortable walking through the door now. This is a safe space where I can share my feelings and hear about other people's lives. It's a haven. Talking has made me realise things about myself that I never knew."

Peter: "I've been coming to the group for six months. The group is helping me to understand why I do things the way I do them. One of the adventures I've been on is understanding myself better – it's not always a nice journey as you can discover uncomfortable things. I know I've been helped by this group and I also want to help others. It's been very nice to see that other members are happier than when they first joined."

"A key aspect is that people trust the team to talk about issues they have never spoken about before"



# Support in the cost of living crisis

Curo's Money Advice service has been a lifeline for our customers during these tough economic times, putting £1.1 million in the collective pockets of the people it's helped.

Our residents have been particularly hard hit by the cost of living crisis, which has seen people on lower incomes disproportionately affected by higher food and energy prices. To support residents, Curo's dedicated Money Advice service offers bespoke advice, treating each person as an individual. We're proud that the service put more than £1.1 million into customers' pockets in 2022-23.

The Money Advice service is made up of an experienced and friendly team of advisors who work in-house at Curo. They use their in-depth knowledge of budgeting, debt management, benefits and grants to help customers manage their finances and access money they wouldn't otherwise get.

## Easing financial pressures

"Our Money Advice service has been a real lifeline for customers during the cost of living crisis, which has seen many struggling with the soaring cost of basics," says Sarah Rogers, Customer Accounts Manager at Curo. "These figures speak for themselves in showing how the service supports our customers into a better financial place. It's life-changing for many."

The complex benefits maze makes it difficult for many customers to know what they're entitled to. Money Advice colleagues identify the benefits customers should apply for and support them every step of the way in claiming. In total, they've helped customers claim £68,276, or £734 per customer supported in the past year.

## Social

Money Advice colleagues also use their financial knowledge to help customers reduce their debt, expenditure and rent arrears, while increasing their income and accessing charity and grant payments. This has made customers a total of £291,192 better off, or an average of £4,282 per customer supported. In total, the Money Advice service accessed £103,186 in backdated benefits and charity and grant payments in the past year.

Curo's Passport to Housing service has saved customers a total of £743,533, or £3,541 per customer supported. Passport to Housing is a free and confidential service offered by Curo to help people bidding for homes through Bath & North East Somerset's Homesearch and South Gloucestershire's Homechoice schemes to prepare for a successful Curo tenancy and plan for the expense of moving home.

"Our Money Advice service has been a real lifeline for customers during the cost of living crisis, which has seen many struggling with the soaring cost of basics"

Right: Sarah Rogers, Customer Accounts Manager.



Curo customer Brigid Nolan describes how our Money Advice service helped to transform her finances.

Brigid says: "I'm so grateful to Curo's Money Advice service. I was struggling with my rent and had fallen into arrears, when an advisor from the service contacted me to see if she could help.

"We made an appointment for her to visit me at home to talk about my finances. Together we went through my income and outgoings. We looked at the benefits I might be missing out on and how I could minimise my debt.

"My income is quite good, but I'd started to buy things online and it had all got out of hand. My health issues make it hard to leave the house and I'd started spending because I felt so isolated. "My online spending meant I'd stopped paying my water bill. The advisor called Wessex Water and arranged a repayment plan. It's a weight off my mind.

"I'd thought I wasn't entitled to Housing Benefit, but the advisor found out that, in fact, I was eligible for a small amount and helped me to apply. It was only £1.23 a week, but it means that I'm eligible for free support from Curo's Livewell service. The advisor referred me and a Livewell Officer now visits regularly. They help me with paperwork, including applying for a Blue Badge disabled parking permit."

## "The Money Advice service is a godsend"

"It's a godsend that the advisor has managed my finances. I've told her that I've never felt so supported in my life. It makes me feel so good that someone cared enough to help me."

Curo customer Brigid Nolan



## Curo's Money Advice service in numbers

£1.1m

total the service has put back in customers' pockets

£743,533

total Passport to Housing has saved customers

£103,186

total of back-dated benefits, grants and funds accessed for customers

£68,276

total benefits residents have been supported to claim

## Customer Support Fund

Curo's Customer Support Fund helps customers who are facing financial difficulties and struggling to meet their basic needs. It can be used for a number of reasons, including paying rent, heating homes, or clothing and feeding families.

The fund's eligibility criteria has recently been reviewed and expanded to make it more accessible. For instance, it can now cover expenses related to flooring, which not only enhances the appearance of homes but also improves their thermal performance and the customer's quality of life.



# Governance

We aim to be a world-class employer of choice, attracting talented and compassionate colleagues who embody our values. We're currently reviewing our culture, looking at how we recruit and retain top talent, invest in our colleagues and create an inclusive workplace where everyone can be the best version of themselves.

Our approach to equality, diversity and inclusion (EDI) is a major part of our plans to build a workplace that better reflects the diverse make-up of the communities we serve. We take governance seriously, with robust policies and practices in place to ensure that we adhere to best practice.

Read on to find out why our Chief Executive, Victor da Cunha, is a national ambassador for improving EDI at executive and board level across the sector (p26-27); how our EDI action plan will help us to achieve our goal of being a beacon of inclusivity (p28-29); and why we've created our Colleague Voice project to capture the wealth of experience of our workforce (p30-31).

See p42-46 for our response to the Governance Core Criteria.

Right and below: we strive to create a diverse and vibrant work culture.





# Turning up the volume on EDI

## Victor da Cunha, Curo's Chief Executive, is a high-profile advocate for sector leadership that better reflects the communities we serve.

As a sector, housing serves people who are more likely to have protected characteristics, including LGBTQ+ people, people of all ethnic and religious backgrounds, women and people with disabilities. That's why it's essential that sector leaders reflect the diverse make-up of our communities. Yet still, board and director level is not as diverse as it could be.

Victor da Cunha, Curo's Chief Executive, is one of the loudest voices calling for change at a national level. Since October 2022, he's been chair of the National Housing Federation's (NHF) National Equality, Diversity and Inclusion Group.

"I'm in a position to spread the word and encourage other chief executives and boards to embrace the challenge of transforming our sector into a beacon of inclusion," says Victor. "Housing associations have a diverse workforce which represents the communities they serve, but this tends to be less true at Director and Board level. That's bad business. It means we're not as connected with our communities as we could be."

"I joined the NHF's EDI group in recognition that strategic, sectoral change is needed and it's time for action, not just words."



Left: Victor is calling for greater diversity at leadership level.

## Connecting with communities

We can only change if we have a true picture of the colleagues who work in the sector. With this in mind, in 2020 the NHF carried out the first survey into the diversity of colleagues working in housing, with the results published in December 2021. The report 'How diverse is the housing association workforce in England?' concluded that the workforce, especially at leadership level, does not represent our communities.

The report found:

- 8% of staff/executives/boards identify as disabled compared with 24% of the population.
- 90% of executives are white compared with 81% of staff and 83% of the population.
- 45% of executives and 42% of boards are female, compared with 55% of staff and 51% of the population.

As part of its response, the NHF set up the National CEO Network on EDI, with the aim of exploring how to shift workplace culture and share good practice.

"One example of good practice is reciprocal mentoring," says Victor. "This sees a more junior colleague from a diverse background share their lived experience with a senior colleague. The senior colleague can then explore issues with them when making broader business decisions."

Victor is also an advocate of the NHF's Chair's Challenge, a voluntary scheme for chairs which commits them to work towards greater EDI in the sector's independent boards. Signatories make a public pledge to take housing associations' boards on a journey to understand how diverse and inclusive they are, and then develop a vision for the future.

## Holding leaders to account

"The Chair's Challenge is a recognition that we can't change the sector without changing the leadership," says Victor. "It commits us to take action and holds us to account publicly. I've signed up to it in my role as Chair of London-based housing association Local Space, while Curo's Chair of Board Jane Tabor has also committed to the challenge."

This national activity is reflected in Curo's own work in this area, with an action plan in place to improve EDI (see p28-29).

Although the sector is only at the start of this journey, the NHF's EDI group's work so far has placed the issue firmly on the national housing agenda. "I'm proud that we've turned equality, diversity and inclusion into a mainstream conversation," says Victor.

"Change is happening. In Lara Oyedele, the Chartered Institute of Housing has its first Black president. Across the sector, housing associations are signing up to the Social Housing Anti-Racism Pledge (SHARP), a collective framework to develop an inclusive culture and combat racism. It's still early days, but there's a lot to be optimistic about."

Below: housing activist Kwajo Tweneboa appeared on a panel with Victor (see box, right).



## "Only real action matters"

Victor has chaired several conferences on diversity and race as part of his national EDI work.

'Raising Roofs: Race, migration and housing in Bristol and the West of England' was a half-day conference which he chaired in February 2023. Delegates explored how to work together at a city and regional level to forge an anti-racist housing landscape in Bristol and the wider region.

"Among the many inspirational speakers, we heard from Yvette Williams MBE, a lead campaigner for Justice 4 Grenfell, who reflected on the failings behind the horrific fire at Grenfell tower in 2017 and the ongoing battle to ensure the voices of the survivors are heard and acted upon," says Victor.

## Hearing first hand

In October 2022, Victor chaired the Housing Diversity Network's Walk Your Talk conference, appearing on a panel with housing activist Kwajo Tweneboa at a session on listening to residents. Kwajo is a campaigner and student from south London who uses social media to give a voice to housing tenants, after publicising the conditions of his family's flat in south London.

"It was a pleasure to hear Kwajo tell his story first hand and hear what drove him to share his experiences on social media," says Victor. "It's true that residents shouldn't have to do what Kwajo calls 'public shaming'. Delivering core services well should be in our DNA and part of our culture."



# An action plan for EDI

## Governance

### Our Equality, Diversity and Inclusion Action Plan holds us to account, with measurable outcomes to help us achieve our aim of becoming a beacon of inclusivity.

One of Curo's strategic priorities is to create an inclusive workplace culture that values diversity. We're committed to improving Equality, Diversity and Inclusion (EDI) to foster an environment in which all colleagues can thrive, whatever their background or protected characteristic.

"In recent years, our focus on EDI has intensified, and we're committed to further enhancing our efforts," says Jane Jones, Curo's Director of People. "Our EDI Action Plan outlines our key initiatives and outcomes to ensure we meet our aspiration to be a role model of inclusivity in the housing sector."

As part of the plan, we're working towards gathering more customer data. This will help us better serve their diverse needs, ensuring that people with specific characteristics get the service that enables them to live well in their Curo home.

Effective governance plays a vital role in driving sustainability and social responsibility. We believe that diversity of perspectives and experience makes for better decision-making and strengthens our governance. We're therefore taking forward a range of initiatives to improve equality, diversity and inclusion at Curo.

### Recruitment and colleague diversity

We recognise that the diversity of our workforce is crucial. When colleagues reflect our customer base, we can get a better understanding of the communities we serve. To improve colleague diversity, we're concentrating on two key initiatives. First, we're analysing the employment

lifecycle of all colleagues – including their promotions, departures and disciplinary actions – to gain insights into any potential disparities. Second, we're developing recruitment scenarios that target demographic imbalances. For example, we're encouraging women to apply for roles in which they are traditionally underrepresented, by designing jobs with flexible working hours.

### Embedding EDI in training

Training plays a pivotal role in driving EDI initiatives. Curo is committed to embedding EDI training across our various learning and development programmes. We provide managers with training to integrate EDI principles into their decision-making processes, including service development and policy writing.

Curo's induction programme for new colleagues features a section on identifying and reporting modern slavery. And we've recently introduced organisation-wide allyship training to promote understanding of how to support underrepresented groups.

Our learning and development team have worked with the Housing Diversity Network to create training on how the Equality Act 2010 translates to our day-to-day lives. The training is compulsory for all colleagues across Curo and is designed to help us recognise our responsibilities so that we can provide consistency for our customers when they access our services.

Colleagues can also access the annual, externally supported Housing Diversity Network mentoring programme. This gives mentors the opportunity to share their expertise and experience in areas such as engaging with change, building resilience, increasing self-awareness and sharing learning with other housing associations.

### Equality Impact Assessments

We carry out Equality Impact Assessments (EIAs) on all of our policies and guidance. This ensures that the services we provide are fair, do not disadvantage any groups of people and that there are no barriers to access or participation. It also helps us to boost the fairness of our pay and reward policies. For example, we opted to give all colleagues the same fixed-amount cost of living payment in March 2023, so that colleagues who earn the least would feel the maximum impact. This was informed by an EIA, which told us that the colleagues who would benefit the most were more likely to have protected characteristics.

### Measuring progress and outcomes

To ensure accountability and track the effectiveness of our EDI Action Plan, Curo has a measurement framework in place. We've set targets, established timescales and assigned responsibility for monitoring and measuring key metrics. For example, we're reporting on our gender pay gap (p43-44) and are self-assessing against the Social Housing Anti Racism Pledge (SHARP). Once this is complete, we'll develop a plan to address any areas of weakness.

### Addressing specific needs

We acknowledge the importance of addressing specific needs to foster inclusivity. That's why we've implemented measures to support colleagues in areas such as fertility and miscarriage. This includes providing partners of women who've experienced miscarriages with paid time off to support them. We also offer paid time off for fertility treatment. In terms of disability, we

make sure that all colleagues who declare a disability have a Personal Support Passport, so that they have the help they need to give their best at work.

Curo's EDI Action Plan demonstrates our deep commitment to cultivating an inclusive environment. By implementing comprehensive training, analysing colleague lifecycles, focusing on recruitment strategies, measuring progress and addressing specific needs, we aim to create a workplace that values and embraces diversity.

**"We've recently introduced organisation-wide allyship training to promote understanding of how to support underrepresented groups"**



# Listening and learning

Governance

## Our Colleague Voice project allows us to capture the expertise of our workforce, improving the experience of employees and customers alike.

As the people who know our services and customers inside out, our colleagues are the true experts in social housing. Curo's Colleague Voice project taps into this wealth of knowledge and experience through a network of groups. By involving colleagues at every stage of decision-making, we aspire to become both a better employer and to enhance the services we provide to our customers.

Colleague Voice is a platform for colleagues to meet with like-minded people across the organisation and exchange views, offer support and give feedback on how we can be a better workplace. The groups also work as a sounding board for the business and offer advice, provide feedback and share insights on Curo's plans. Through various groups, such as the Colleague Customer Group, the LGBTQ+ Group and Originem – a group for Black and minority ethnic colleagues – employees have the chance to contribute their perspectives on different aspects of the organisation.

### Colleague Customer Group

One example is the Colleague Customer Group, for colleagues who are also Curo customers, which recently consulted on a review of our repairs service. During the meeting, colleagues fed back to Julie Evans, Executive Director of Property Services, about their own experiences of getting repairs done in their homes. The group generated valuable insights, shedding light on their customer experience and enabling Julie to incorporate their ideas into the project brief for the review. Group participants have welcomed this face-to-face access to directors.

### LGBTQ+ Group

Another crucial component of the Colleague Voice project is the LGBTQ+ Group, which focuses on enhancing inclusivity at Curo. Although in its early stages, the group has already discussed Curo's involvement in Pride events. Colleagues emphasised the importance of genuine two-way communication and the need to avoid making assumptions or virtue signalling.

### Originem

Curo's Originem group meets once a month. It's a safe space for colleagues from Black and minority ethnic backgrounds to share their lived experiences. It gives colleagues an opportunity to build connections and network with shared interest groups from our sector, and to work with champions in the organisation to support racial equality as part of our EDI strategy.

### Tapping into expertise

"The overall objective of the Colleague Voice project is to ensure that Curo does not simply 'do to' colleagues, but instead picks up on their expertise, involving them at all levels of decision-making," says Rebecca FitzGerald, Director of Communications at Curo, who is leading the work. "We're committed to following up discussions by telling colleagues about the action taken as a result of their feedback and how we're incorporating it into our plans."

Rebecca says she's been impressed by the openness and dedication of colleagues, who've given their time to improve customer experience.

"For example, colleagues working in our Customer Contact team, with their first-hand experience, have a deep understanding of the issues faced by both customers and colleagues. Their unique perspective helps us to take an empathetic approach when making strategic decisions."

### Menopause and Neurodiversity Support

As part of Colleague Voice, we've been developing specialist groups to support colleagues with different needs. For example, our menopause support group meets monthly over coffee to talk about their experiences and provide feedback to the organisation on changes we can make. Guest speakers, such as a nutritionist, have shared insights and strategies that can help to address menopause symptoms.

We've also recently launched a working group of colleagues who either are neurodivergent, or have experience of supporting others who are neurodivergent. Their feedback will help formulate our approach to supporting Curo colleagues, particularly in the area of learning and development.



Above: Colleagues collaborating at our Colleague Conference.

## "The group is invaluable"

Colleague Customer Group member Rosie Pick, Property Manager, says:

"Curo's customer-colleagues come from all walks of life – we have a mixture of tenures and do a variety of different roles. It's been great for people with different experiences and expertise to get together to discuss issues and educate each other in the process. We've been able to voice our opinions on topics such as repairs and complaints and discuss these directly with the directors, who've welcomed our feedback. The group is invaluable for Curo to gain insights into the customer journey from a different perspective."

Below: Rosie Pick.





# Responses to Core Criteria

Social

The Sustainability Reporting Standard (SRS) for Social Housing includes criteria covering the 12 themes. Over the next 15 pages you can read Curo’s responses to Version 1.2 of the SRS criteria to be used in England, Scotland and Wales.

## SOCIAL

### T1 Affordability and Security

**C1** Rent regulation regime, report against one or more affordability metric (rent compared to median private rental sector rent across the local authority or Rent compared to Local Housing Allowance).

We compare our rents across the Local Housing Allowance (LHA) across B&NES, Bristol, Cotswolds, Mendip, North Somerset, South Gloucestershire and Wiltshire. Our homes are on average rented at 42% below the LHA.

Rent compared to LHA:	Percentage
B&NES	45%
Bristol	41%
Cotswold	26%
Mendip	30%
North Somerset	24%
South Gloucestershire	17%
Wiltshire	21%
Portfolio-wide figure LHA	42%

**C2** Share, and number, of existing homes (owned and managed) completed before the last financial year according to tenure.

Tenure	Number	Percentage
Social Rent	10,752	83%
Affordable Rent	952	7%
Intermediate Rent	66	1%
Shared Ownership	778	6%
Supported Housing	195	1%
Market Rent	229	2%
Total	12,972	100%

**C3** Share, and number, of new homes (owned and managed) that were completed in the last financial year, according to tenure.

Tenure	Number	Percentage
Social Rent	88	50%
Affordable Rent	35	20%
Intermediate Rent	-	-
Shared Ownership	53	30%
Supported Housing	-	-
Market Rent	-	-
Total	176	100%

**C4** How is Curo trying to reduce the effect of fuel poverty on its residents?

#### Energy Performance Certificates (EPCs)

In 2022, we continued to enhance our EPC ratings database by gathering additional energy data (RdSAP). While we already possessed RdSAP data, our aim was to acquire a greater volume of information. To achieve this, we started a programme to obtain more data. We carried out around 850 proactive EPCs last year. In 2023, we significantly increased the size of this programme with a view to having energy data for all of our homes by April 2025. Collecting this data is the first step in understanding how efficient our homes are, so that we can determine where and how to invest to reduce emissions, reduce fuel bills and meet the Government’s Clean Growth Strategy targets of EPC C by 2030.

#### Whole-house approach

In 2022 we introduced a new whole-house approach to cyclical maintenance for our houses. Homes will receive a new roof, improved insulation levels and new windows and doors if they are needed. This is expanded on further in the energy-efficiency question T6: C17. You can also read more on our website:

[www.curo-group.co.uk/investing2023](http://www.curo-group.co.uk/investing2023)

#### Support with energy costs

We recognise that we need to take action in both the short and long term to combat the effects of fuel poverty and our ageing housing stock – particularly during the cost of living crisis. Curo has made £200,000 available through our Customer Support Fund. We’ve also helped 102 customers by providing support through fuel vouchers and improving their household income by helping them to access the benefits they’re entitled to.

We recognise that the effects of fuel poverty often have an impact on other areas of customers’ lives. We’ve expanded the criteria for accessing our Customer Support Fund to offer help with other household

expenses, for example laying carpets to improve thermal performance and buying laptops for families who are being forced to choose between supporting their child’s education and heating their home. We’re also working in partnership with the Housing Associations’ Charitable Trust to access national funding for fuel vouchers.

#### Providing energy information

When we let a home, our Lettings team provide an information pack to help customers set it up. In the pack there are several documents with links to savings tips, guidance and where to find financial support. We also provide information to customers to help them understand prepayment meters and their rights.

Regarding energy support, in conjunction with Green Energy Switch, we include information on energy supply and meters, energy-saving tips, advice on changing energy supplier and tips for finding a utility supplier that provides energy from renewable sources.

We’re also about to switch to a new utility supplier, Utilita. The supplier provides information to customers on: how to access their smart ‘pay-as-you-go’ technology; the benefits of getting more control over energy use; how to access a free smart meter; weekly rewards and a ‘refer a friend’ scheme; and, if they’re a pre-payment customer, how they can access £15 emergency credit.

Our water safety information includes a link to Wessex Water’s website to access water and money-saving tips, and information on how to request a free water-saving pack.

**C5** What % of rental homes have at least a three-year tenancy agreement?

Based on what is let (not owned) 93% have at least a three-year tenancy agreement.

T2 Building safety and quality

C6 What % of homes with a gas appliance have an in-date, accredited gas safety check?

99.98 %

C7 What % of buildings have an in-date and compliant Fire Risk Assessment?

98.93 %

C8 What % of homes meet the national housing quality standard?

99.83%

T3 Residents' voices

C9 What arrangements are in place to enable the residents to hold management to account for provision of services?

Curo's Resident Engagement Framework has continuously developed over the past five years. We now have more than 25 different opportunities for customers to engage with us. Several of these channels link to our board, enabling customers to interact directly with its members.

Board Connect

Board Connect sessions allow customers to have open and honest conversations with board members on the services they receive and what it's like to be a Curo customer. The events provide the opportunity for two-way question-and-answer sessions between our board and customer base.

Oversight Group

Our Oversight Group is the most strategic engagement group in our framework. This group of customers review performance data, complaints, customer service and support and have helped the executive team in refreshing our Great Property and Places and Renowned Customer Service strategies. They've provided advice and guidance on strategic priorities and their wording. Board members attend these sessions as guests and participate in conversations with the group. Members are able to hold directors and the executive team to account, providing challenge and suggestions on service delivery, strategy, policies and procedures.

Based on the information viewed in the sessions, the group members commission scrutiny activities to be carried out on selected Curo services. A new cohort of customers is recruited for each scrutiny activity, with these lasting between 12 and 20 weeks.

Following the conclusion of a scrutiny activity, the service director provides feedback to the Oversight Group directly. This is done on a rota basis with the scrutiny improvements forming part of the Oversight Group's annual report for Curo's board.

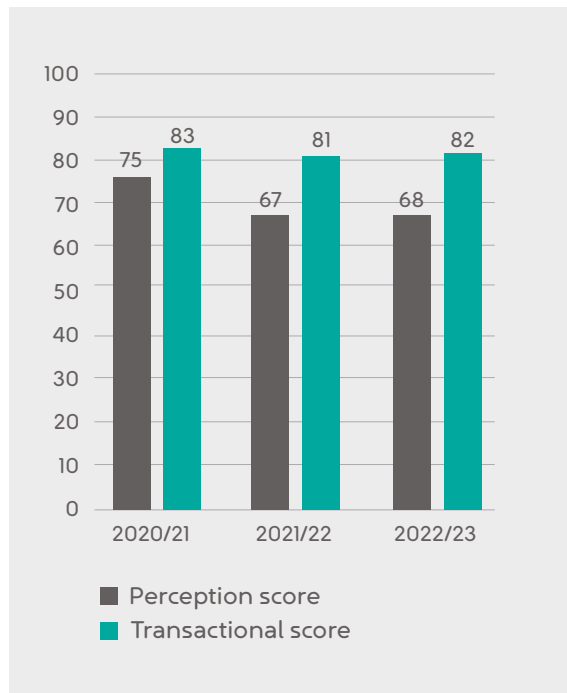
Engagement Groups

Curo has lots of different engagement groups, split across operational and strategic engagement. Most of our frontline services (Compliance, Estates, Complaints and more) have an engagement group, where customers can learn about what we do, how we operate, see what happens behind the scenes, hold us to account and help shape service delivery.

C10 How does the housing provider measure resident satisfaction and how has resident satisfaction changed over the last three years?

We measure resident satisfaction in two main ways: through perception surveys – typically annual in frequency – and transactional surveys. Transactional surveys are distributed daily following a particular interaction with Curo (ie completed telephone contact). The upcoming Tenant Satisfaction Measure (TSM) regulatory requirement will be implemented and tracked each year and will replace previous perception research. The results of both transactional- and perception-based research are presented monthly and quarterly against set targets to Curo's leadership and board. Performance is monitored and actions are identified to improve customer experience.

Overall satisfaction with Curo (perception) for the past three years is below. Satisfaction increased immediately after the pandemic, before following industry trends and reducing in 2022. As customer expectations increase, satisfaction has plateaued at a level of 68%.



C11 (E): In the past 12 months, how many complaints have been upheld by the Ombudsman. How have these complaints (or others) resulted in change of practice within the housing provider?

Two complaints have been upheld: one for maladministration and one service failure.

This resulted in a change of practice. By working with our customers, via the Scrutiny Panel, we reviewed our complaint management process and relaunched it at the end of August 2022. The new system is much easier to use and only involves two stages (rather than three in the previous model) and actions are now allocated to the responsible teams to ensure accountability. We've also made it easier for customers to contact us and made adaptations for customers with different needs.

It was agreed in early 2022 to put a business-wide focus on complaint management. There were three central elements to the plan we agreed:

1. To make it easier for customers to contact us, for us to adapt to customers' different needs and resolve issues more quickly and effectively.
2. To launch a new, simpler and more effective complaints management model, making it easier for colleagues to initiate and manage the complaints process. This required a new system workflow, new training for colleagues and new management information and reporting.
3. To significantly change culture so that complaints are viewed as an opportunity to put things right for our customers, and to learn from so that we stop making the same mistakes.



**T4 Resident support**

**C12** What support services does the housing provider offer to its residents. How successful are these services in improving outcomes?

**Community Catch-ups**

In response to our customers wanting to hear more from us, in March 2023 our Resident Engagement team launched a trial of Community Catch-up sessions at local community hubs in Bath. Engaged customers asked us to get out and about outside of Bath so we advertised these opportunities to our entire customer base and received lots of community requests. The initial trial included four sessions in different locations, with customers and their families directly benefiting from the sessions and advice.

Key themes discussed included anti-social behaviour and how it is being resolved, queries about tenancies and moving, our consent process, connecting communities and addressing ongoing repairs.

**Community Grants**

In 2022-23 we supported 22 community projects to access a total of more than £10,000 in grant funding. These included gardening groups, memorial benches, football tournaments, community festivals, nature activity sessions and much more.

**Customer Navigators**

Customer Navigators are colleagues in our Tenancy Compliance team who provide specialist support to some of our most vulnerable customers, including those who have experienced trauma or find it difficult to access Curo services. They are their single point of contact, which means

the navigator builds trust and rapport with them. This cuts down on the amount of people they need to speak to, taking away anxiety and stress for the customers.

**Homelessness**

**// Residents supported: 457**

We provide 145 homes to homeless young people, young parents, adults with complex needs, families and unaccompanied asylum-seeking children. Our support enables customers to improve their wellbeing, develop life skills and live independently.

**Housing First**

Housing First encompasses 26 properties that provide a direct route out of homelessness for people sleeping rough across three local authorities. We offer a place to call home and support the residents to achieve independence.

**Health**

**// Total people supported: 2,502**

**Stepdown:**

Nine self-contained properties free up valuable hospital beds, providing customers with a recovery space when they are not able to return home but have no medical need to remain in hospital.

**Wellbeing House:**

This is a retreat for people living in B&NES who want to enhance their mental health and wellbeing, preventing crisis escalation.

**Community Connect:**

This service offers support for people aged over 50, living in North Somerset, to reduce isolation and improve wellbeing.

**Gordano and Mendip Social Prescribing:**  
This service provides practical and emotional support for adults in partnership with local GPs. It connects people to community groups and statutory services.

**Older Persons Services**

**// Total people supported: 3,099**

**Livewell:**

Support for Curo Sheltered housing customers to improve wellbeing and navigate health and voluntary organisations, increasing independence.

**Independent Living Service:**

Support in the community for people aged over 50 to maintain their independence.

**Extra Care:**

Adapted self-contained flats with onsite 24-hour care, enabling people to continue living at home, promoting independence, and reducing isolation and loneliness.

**Dementia Challenge:**

Help for people and their carers to gain diagnosis and support when they have memory concerns.

**Work Wise Employability Service**

**// Total people supported: 912**

**Working Well:**

Supporting 15–25-year-olds to develop skills and enter education, training and employment.

**Work Placement Programme:**

Enabling people to gain experience in the workplace.

**Employment projects:**

Supporting people to boost their confidence in numeracy and learn about different career options in green skills and construction.

**Apprenticeships:**

In partnership with Bath College and Weston College, we offer apprenticeships in Curo and our partner businesses.

**The Make Possible Fund**

This fund is to support customers in need of financial support to be able to ‘make possible’ requests for things they may need. The fund can help with carpets, heating costs and soft flooring for customers with young children. Many customers need help paying rent in advance so that they can move to a larger property and escape overcrowding. Downsizing incentives free up our larger homes for families who most need them, while supporting those who want to move to smaller and more affordable homes.

The fund will also help towards clearance costs for people who need support to declutter, for example, people who are moving or who have issues with hoarding. We’ve even helped with funeral costs when one of our customers passed away with no next of kin.

Sometimes customers can’t move into their new home straight away. The fund can support these customers by paying a number of weeks’ rent at the new property, preventing them having to pay for two tenancies.

We use the income we generate from our Passport to Housing service to fund this incentive, ensuring that we’re reinvesting income into our social purpose and supporting those most in need. Last year we used £6,084 from the fund to support customers.

**T5 Placemaking**

**C13** (E): Provide examples or case studies of where the housing provider has been engaged in placemaking or place shaping activities.

Placemaking at Curo involves creating well-designed and inclusive spaces that enhance residents’ quality of life. NHS research has shown that isolation and loneliness can have the equivalent negative impact on people’s health of



smoking 15 cigarettes a day. We work with and not for our customers, building capacity in our communities based on the strengths that we identify to offer mutual support.

In our new developments, placemaking is a core aspect of our plans, putting green spaces, cafés and community centres at the heart of our new communities. Curo Enterprise use the ‘Building for a Healthy Life’ tool when designing new sites to ensure that placemaking is considered and planned into new developments.

Partnering with other charities, providers and local authorities has been fundamental in progressing our work to enhance existing green spaces.

See pages 12-13 and 20-21 for some case study examples of our work in supporting and creating communities.

ENVIRONMENTAL

T6 Climate change

C14 Distribution of EPC ratings of existing homes (those completed before the last financial year)

Measurement unit	Current data
% of Homes rated A	0.4%
% of Homes rated B	20.1%
% of Homes rated C	49.2%
% of Homes rated D	25.6%
E or worse	4.6%

C15 Distribution of EPC ratings of new homes (those completed in the last financial year)

EPC Rating	Percentage
A	16%
B	83%
C	1%

Collecting Energy Performance Certificates (EPCs)

EPC data will play a vital role in shaping Curo’s future, which is why we are proactively collecting EPCs on all of our properties. In 2022, we collected around 850 EPCs through an external contractor. We have now trained our stock condition surveyors so they can complete this work in-house going forward. We’ve made a commitment that we’ll have

100% coverage of all stock in scope by March 2025. This will allow time to deliver improvements to meet the 2030 EPC C minimum deadline for ‘fuel-poor households’ and 2035 deadline for all homes.

C16 Scope 1, 2 and 3 greenhouse gas emissions

Our aim is to accurately monitor, report and set targets to reduce greenhouse gas emissions. We are in the early stages of assessing the work needed to implement this and hope to publish a roadmap/strategy in 2024 .

C17 What energy-efficiency action has the housing provider undertaken in the last 12 months?

Building regulations

New building regulations came into force in June 2022 which cover the energy efficiency of new-build homes. They require new homes to be more energy efficient, and for architects to consider in the design the impact of overheating. Curo Enterprise have recently started construction on two new sites: Keyford Meadows in Frome and Locking Parklands in Weston-super-Mare. These developments will adhere to the new regulations. Homes will feature photovoltaic solar panels and heat pumps (see also p12-13).

Collecting data

Information about Curo’s approach to collecting data on energy efficiency, and how we’re changing our approach to planned maintenance, is also provided in the response to T1 C4. This data will be used to make our homes more efficient in line with Clean Growth Strategy targets. In addition, Curo has been awarded funding through the Social Housing Decarbonisation Fund to make 113 homes greener, as well as a £1.5m grant from the West of England Combined Authority to make 22 bungalows in Pensford, Chew

Valley, more energy efficient. Find out more here:

[www.curo-group.co.uk/1mfunding](http://www.curo-group.co.uk/1mfunding)

Greener Homes Survey

We asked customers to complete the Greener Homes Survey, to understand their priorities and expectations when it comes to energy, biodiversity and sustainability. See also:

[www.curo-group.co.uk/ghsurvey](http://www.curo-group.co.uk/ghsurvey)

We’ve created a new Energy and Sustainability Lead role to co-ordinate grant funding bids, sign off and analyse our energy data. This will help us to identify further stock that would benefit from investment or regeneration, monitor the success of retrofit installations and source funding streams.

C18 (E): How is the housing provider mitigating the following climate risks: increased flood risk; increased risk of homes overheating

All new developments require a Flood Risk Assessment, carried out at the planning stage. Curo Enterprise (or the vendor of the new site if they secured the Outline Planning Permission) complete Flood Risk Assessments for all new sites. Curo Enterprise’s two new sites – Keyford Meadows in Frome and Locking Parklands in Weston-super-Mare – will adhere to the new building regulations which require developers to consider the impact of overheating in their designs.

Curo Group are considering climate risks in our Asset Strategy, which is in the early planning stages.

C19 (E): Does the housing provider give residents information about correct ventilation, heating, recycling etc? Please describe how this is done.

We publish information on treating damp and mould, which includes information about the importance of effectively heating and ventilating your



home. This is provided in a variety of formats (video, PDF and webpage). See also: [www.curo-group.co.uk/condensation](http://www.curo-group.co.uk/condensation)

Regarding recycling, we publish information on our estate management web pages. This directs customers to their local authority to check the specific requirements for their areas. [www.curo-group.co.uk/recycling](http://www.curo-group.co.uk/recycling)

**Heating**  
We have resources available on our website to help customers troubleshoot common problems and get the most from their central heating systems:

[www.curo-group.co.uk/winter](http://www.curo-group.co.uk/winter)  
[www.curo-group.co.uk/heatinglife hacks](http://www.curo-group.co.uk/heatinglife hacks)

**T7 Ecology**

**C20 (E): How is the housing provider increasing green space and promoting biodiversity near homes?**

**New homes and spaces**  
When we design our own affordable schemes, we consider a list of objectives as part of the design code. All proposals must achieve biodiversity net gain (BNG), providing a minimum net gain of 10% on the site, based on the existing condition survey. This should be incorporated into public, communal and private garden areas.  
  
Our goal is to enhance existing ecosystems to ensure that, over time, green infrastructure positively contributes to reversing the long-term national decline in biodiversity. We aim to ensure that

connections between habitats within the boundary of a scheme are established and maintained.

We retain existing habitat features where possible and take opportunities to provide open spaces that are accessible to, and useable by, residents, as well as more natural and ecologically diverse habitats that contribute towards BNG. One example of this approach is at our Locking Parklands development, where there are large swathes of woodland and long-swarded grassland areas around the periphery of the site to provide habitat for bats and more formal play areas and amenity grassland for public use.

We prioritise the existing wildlife and landscape in our plans and proposals to ensure that they are respected and remain a vital part of the new communities, including all publicly accessible spaces. We recognise the need for BNG to develop for a minimum of 30 years. As there is no certainty that measures incorporated into private gardens will remain, our efforts are focused primarily on public and communal gardens. We do, however, take the opportunity to add incidental features in private gardens (for example, planting trees) that will contribute towards the overall biodiversity of a development. These are in addition to the measures needed to meet the 10% BNG.

We work closely with ecologists, most recently Clarkson and Woods, to ensure that we protect existing habitat features where possible. Where this is not possible, we provide suitable mitigation to achieve overall BNG.

**Biodiversity in private gardens**  
• In each of the private gardens on our new developments, we plant a small tree (appropriate in size and species for the environment) and a pollinator planting mix as a minimum. This supports the overall scheme objective for a minimum of 10% BNG.  
• We include bat, bee and bird boxes in suitable locations throughout proposals.

**Existing homes and spaces**  
The Estates team started the ‘Nothing for Nature’ project across our schemes in spring 2022. Through our partnership with More Trees B&NES, we planted 900 trees across our estates. We also planted two community nurseries with residents, as well as a community orchard in Peasedown St John. We work in partnership with other charities to provide green spaces and allotments, supporting residents to grow vegetables and plant trees in communal spaces.

**Biodiversity**  
We ensure that space is provided for wildlife to flourish throughout the built environment and is not only limited to certain areas or corners of a site.

**C21 (E): Does the housing provider have a strategy to actively manage and reduce all pollutants? If so, how does the housing provider target and measure performance?**

In terms of new developments, Curo Enterprise have an Environmental Policy Statement that sets out our commitment to control and manage the risks of our on-site activities, including pollutants.  
  
We introduced quarterly environmental inspections for 2023/2024 to review our procedures and performance on site, with any recommendations to be actioned.  
  
We also have specific Risk Assessments and Method Statements (RAMS) that enable us to plan, control and monitor any activities that may be a potential cause of

pollutants into the environment. The wider group is planning to develop a strategy on managing and reducing pollutants.

**T8 Resource management**

**C22 (E): Does the housing provider have a strategy to use or increase the use of responsibly sourced materials for all building works? If so, how does the housing provider target and measure performance?**  
No, but we are in the early stages of developing a strategy.

**C23 (E): Does the housing provider have a strategy for waste management incorporating building materials? If so, how does the housing provider target and measure performance?**  
No, but we are in the early stages of developing a strategy.

**C24 (E): Does the housing provider have a strategy for good water management? If so, how does the housing provider target and measure performance?**  
No, but we are in the early stages of developing a strategy.



# GOVERNANCE

## T9 Structure and governance

**C25** Is the housing provider registered with the national regulator of social housing?  
Yes: the Regulator of Social Housing.

**C26** What is the most recent regulatory grading/status?  
VI/GI.

**C27** Which Code of Governance does the housing provider follow, if any?  
The National Housing Federation's Code of Governance 2020.

**C28** Is the housing provider not-for-profit organisation? If not, who is the largest shareholder, what is their % of economic ownership and what % of voting rights do they control?  
Curo Group (Albion) and Curo Places are not-for-profit.

**C29** Explain how the housing provider's board manages organisational risks.  
We operate a dynamic and robust risk management framework, ensuring that it is the responsibility of everyone in the organisation to manage and be aware of all strategic risks that Curo is exposed to. We maintain a strategic risk register, as well as operational risk registers which feed into the strategic risk register as required. All risk registers are considered at least quarterly by the Audit and Assurance Committee and the executive team, and at least biannually by the combined board.

We have developed and improved our approach to risk appetite in recent years, defining it as "the organisation's willingness to take risk in pursuit of strategic objectives

and the extent and categories of risk which it regards as acceptable for the company to bear". We are only willing to accept the level of risk that fits our strategy, that's in line with our values and can be understood and managed. The combined board formally reviews our risk appetite at least once a year to ensure that it is fit for purpose. Our approach to risk management is kept under review by the Audit and Assurance Committee, to ensure continuous improvement.

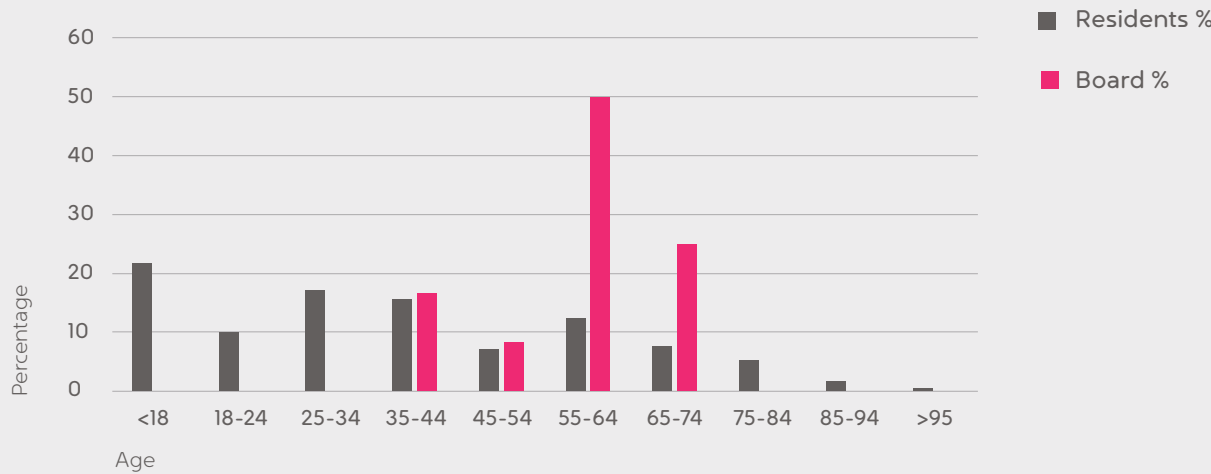
**C30** (E): Has the housing provider been subject to any adverse regulatory findings in the last 12 months (data protection breaches, bribery, money laundering, HSE breaches etc) – that resulted in enforcement or other equivalent action?  
No.

## Board and trustees

**T10** What are the demographics of the board? And how does this compare to the demographics of the housing providers' residents?  
**C31**

Demographics of board:	
What % of the board are women?	40%
What % of the board are BAME?	10%
What % of the board have a disability	10%
Average age of the board	57.4
Average years served	4.54
Demographics of residents:	
What % of residents are women?	62%
What % of residents are BAME?	5.13%
What % of residents have a disability	30.12%
Average age of residents	45-54

Age demographic of Board compared with residents



**C32** What % of the board and management team have turned over in the last two years?  
- Senior Management Team turnover in the past two years is 0%.  
- Board turnover in the past two years is 30%.

**C33** Is there a maximum tenure for a board member? If so, what is it?  
Six years, plus a further maximum of three years (reviewable annually), if in the best interests of the organisation. Any such decisions are taken in line with our Code of Governance.

**C34** What % of the board are non-executive directors?  
Eight of the ten combined board members are non-executive directors, so 80%.

**C35** Number of board members on the Audit and Assurance Committee with recent and relevant financial experience.  
We have a small and specialist Audit and Assurance Committee, with all members having significant financial acumen and experience. In particular, two of the members of our Audit and Assurance Committee are chartered accountants. Of those, one is a retired audit partner with over 20 years' experience in the housing sector, and one is an experienced executive and consultant in the banking sector.

**C36** Are there any current executives on the Remuneration Committee?  
No.

**C37** Has a succession plan been provided to the board in the last 12 month  
Yes.

**C38** For how many years has the housing provider's current external audit partner been responsible for auditing the accounts?  
Two.

**C39** When was the last independently run, board-effectiveness review?  
April 2020.

**C40** Are the roles of the Chair of the Board and CEO held by two different people?  
Yes.

**C41** How does the housing provider handle conflicts of interest at the board?  
Curo has a documented conflicts of interest policy (which includes the board) and board members' interests are noted at the start of each meeting. If a conflict of interests arises, the board manages this in accordance with Curo policy. In accordance with our Code of Governance, we publish all directors' interests on our website.



T11 Employee wellbeing

C42

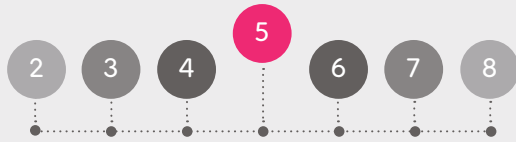
**Does the housing provider pay the Accredited Living Wage?**  
Yes. We pay the Accredited Living Wage as a minimum salary across the business and have also worked with our suppliers so that they follow the same rules



C43

**What is the median gender pay gap?**  
The data published is based on a snapshot date – 5 April 2023. Below, we will explain how the different measures are calculated and the resulting outcomes.

Median



The median represents the middle value, where half of the employees earn more and half earn less. It is not affected by extreme values or outliers in the data, making it a robust measure of central tendency.

Mean



The mean, also known as the average, is calculated by summing up all the values in a group and dividing it by the total number of observations. In pay gap calculations, the mean provides an overall average hourly pay for a particular group. However, the mean is sensitive to extreme values or outliers, as it takes into account the magnitude of each data point. If there are a few individuals with extremely high or low salaries, the mean can be skewed, resulting in a distorted representation of a pay gap. Therefore, the mean may not always accurately reflect the typical wage difference between groups.

Median	Percentage	Hourly pay (£)
Gender pay gap (median)	14%	Men £16.89
		Women £14.53
Ethnicity pay gap (median)	5%	BAME £15.07
		White £15.86
Disability pay gap (median)	15.2%	People with disability £13.59
		People without disability £16.02

Mean	Percentage	Hourly pay (£)
Gender pay gap (mean)	13.4%	Men £19.40
		Women £16.79
Ethnicity pay gap (mean)	14.2%	BAME £15.73
		White £18.33
Disability pay gap (mean)	20.9%	People with disability £14.67
		People without disability £18.54

We have also chosen to include our Ethnicity Pay Gap (EPG) and Disability Pay Gap (DPG) in this report.

Our EPG shows the difference in pay between white/white other and Black/Asian/Ethnic Minority (BAME) colleagues.

Colleagues who preferred not to disclose their gender, ethnicity or disability information have been excluded from calculations.

Our DPG has increased this year. The number of colleagues in this pool is relatively small so changes in staffing can have a significant impact on the figures. In 2022/23 two senior colleagues with disabilities left. So, while we have employed more people with disabilities in the last year, they are in lower paid jobs and this has affected our DPG.

C44

**(E): What is the CEO: median-worker pay ratio?**

	Ratio
CEO's salary	£210,000
Median worker salary	£32,445
Ratio	6.47

C45

**(E): How does the housing provider support the physical and mental health of their staff?**

There are a number of ways in which we support the health and wellbeing of colleagues at Curo.

**Wellness Action Plan (WAP)**

The purpose of the WAP is to help remind colleagues what they need to do to stay well at work and help their line manager understand what they can do to better support the colleague.

**Personal Support Passport**

This is designed to help colleagues have an open and honest conversation with their manager about a disability, physical health condition, mental health condition or long-term injury which may benefit from workplace adjustments, to support colleagues to do their job.

**Employee Assistance Helpline**

This is a confidential, free helpline and phone calls can be made 24/7, 365 days a year. This service provides information, advice and support to help colleagues navigate many of life's milestones. Counselling is available and free to colleagues either via the telephone, face-to-face sessions or online.

**Working flexibly**

We embrace flexible working and believe it's about changing how we work as an organisation and delivering our work in a way that's effective for both colleagues and customers.

**Health**

Discounted gym membership and/or a healthcare cash plan is available through our benefits scheme – gym membership is available via Gym Flex. We also have healthcare cash plans letting colleagues get money back on treatments from practitioners such as dentists, chiropractors, etc.

**Occupational health support**

Our occupational health provider helps us to understand colleagues' needs for adjustments or additional support due to ill health.

**Mental Health First Aiders**

We have a number of colleagues who have undergone training so that they can support anyone who is struggling with their mental health. We urge anyone who



needs support to approach one of these colleagues who are well equipped to help.

**C46** (E): What is the average number of sick days (both long and short term) taken per employee?  
7.32.

**T12** Supply chain management

**C47** (E): How is social value creation considered when procuring goods and services?  
Curo consider the social value impact of requirements at pre-tender stage. We'll include within the specifications measured and proportionate obligations for potential service providers to ensure that, through the contracts, Curo is making a positive improvement to the economic and social wellbeing of the local area.

Where appropriate, procurement will include skills, training, employment outcomes and community engagement outcomes in tender requirements. This will ensure that any potential provider is giving employment support and job opportunities to local people.

Where appropriate, Curo will include social value rebates in contracts and require service providers to commit to delivering social value projects for the benefit of local communities and people.

Where appropriate, Curo will include specific social value questions at tender stage, and will evaluate tenders' social value proposals in wider evaluation.

**C48** (E): How is environmental impact considered when procuring goods and services?

Curo consider the environmental impact of requirements at pre-tender stage. We'll include in the specifications measured and proportionate obligations on potential service providers. This is so we can ensure that the goods, works or services being procured meet appropriate legal and regulatory requirements and improve the environmental wellbeing of the local area.

Where appropriate, Curo include specific environmental management questions at tender stage, requesting tenders to submit method statements confirming their environmental management systems, site waste plans, road maps to decarbonisation and recycling initiatives.

Where appropriate, Curo require that potential service providers meet minimum environmental quality requirements, such as holding and maintaining ISO 14001 or equivalent environmental certification and accreditation.

Quality performance metrics are included in contracts to ensure that environmental obligations are being delivered by potential service providers and any non-compliance is captured and rectified.

*\*(E) Enhanced Criteria: These criteria might initially be too challenging or time consuming for some housing providers to report on. These are aspirational criteria that will be reported on in later years. Enhanced criteria are implemented to drive social housing associations' ESG goals and improve overall standards in our communities.*

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