



Curo's Customer Commitment

Our commitment to you,
as a Curo tenant



Our ambition is to provide a great customer experience to all our customers - an experience based upon our contractual obligations to you and your contractual rights. We'll do this by providing services that are fair, consistent, transparent, valued by customers and flexible enough to take account of individual requirements.

Note: If you have a Market Rent tenancy please refer to our separate booklet 'Curo's Customer Commitment to Market Rent tenants'.

Available on our website
curo-group.co.uk/customercommitment

Here's our commitment to you, as a Curo tenant:

What we will do:

- ✓ We will provide you with a safe, clean and affordable home free from disrepair.
- ✓ We will be clear about what we will and won't do as a landlord, undertaking our landlord obligations as set out in this booklet.
- ✓ We will offer a range of ways to contact us and you can choose the one that is right for you.
- ✓ We will tell you what you need to pay, explain what you're paying for and give notice of any changes to those charges.
- ✓ We will only ask for necessary personal information and only use it in a lawful, fair and transparent way. We'll inform you about how we use and manage personal information.
- ✓ We will consult with you before making any significant changes to the way we manage your home.
- ✓ We will listen to your views, providing a range of ways for those views to be given, and use them to improve your customer experience.
- ✓ We will listen to you if you tell us you would like support and we will help you to access that support from the right service.
- ✓ We will let you know in advance if we need to access your home, except in some emergencies.

We ask you to:

- ✓ Adhere to your obligations as set out in your agreement with us. If you require help and support to do this, we will either provide that or put you in touch with other agencies that can help.
- ✓ Pay your rent and other charges on time.
- ✓ Give us the information we need about you and your household when requested.
- ✓ Look after your home, garden and shared areas, not cause damage, and inform us of any repairs we are responsible for as soon as possible.
- ✓ Give us access to your home when we need to carry out checks or work to keep it safe and in good condition.
- ✓ Respect your neighbours and your neighbourhood, not use your home for anything illegal and take responsibility for the behaviour of your family members, visitors and other members of the household eg: lodgers.
- ✓ Live in your home and not move out without telling us.
- ✓ Give us notice when you want to move out in accordance with your tenancy agreement and leave your home in good repair and clear of all items.

A closer look at...

Communication

- We will provide digital ways for you to easily communicate with us if you prefer to do things online.
- We will acknowledge and where possible respond to all communication from you, however it's received, within three working days.
- We will make reasonable adjustment for customers with specific communication requirements, and offer you choice in how we communicate with you.
- We will provide easy methods for you to provide feedback on our services.
- We will report back to you four times a year on how we are performing against the key themes in our customer commitment.

Your tenancy

- We will provide you with agreements and contracts that are in plain English, explain terms and answer any questions you may have.
- We will provide a translation of your tenancy if you need it in another language or other format.
- We will always act in accordance with our agreements, policies and processes and their intent. We will consult on proposed major changes.

- We will process requests for consent (that's where we need to give permission for you to do something in your home) efficiently, accurately and in accordance with all relevant laws and regulations.
- When making decisions we will always consider your personal circumstances.
- We will always explain our decisions clearly.
- In an emergency affecting your home, we will act quickly to ensure the least possible disruption to you and your household.
- We will offer support and advice to you if you need help to keep your tenancy and your home.

Letting a new home

- You will be able to move into your new home on the date agreed.
- When you move into your new home you can expect it to be safe, healthy and clean.
- We will inform you of all home improvement works planned for the next 18 months.

A closer look at... (cont...)

Paying the rent

- We will tell you what you need to pay and offer a choice of payment options.
- Our letters and contact will be polite and respectful.
- Our payment plans are personalised and will take account of individual circumstances.
- We will complete a benefits check with you to ensure any welfare benefit entitlement is correct and refer you for specialist advice if necessary.
- If you have debt that is causing problems, we will refer you to our in-house professional advisor who will look to support you.
- We will work with you to resolve any debt that's preventing you from moving home.
- It is important that you contact us as soon as you start to experience problems with debt so that we can support you as best as we can.

Estates and shared areas

- We will work with our customers to provide services that will keep shared areas clean.
- We will provide maintenance services to keep your shared spaces and grounds clean and safe.

- The contractors who carry out this work commit to our Estates Standard. www.curo-group.co.uk/estatesstandard

Tenancy compliance & support

- We will respond to any complaint of anti-social behaviour, hate crime, abuse, harassment or intimidation.
- We will try and resolve anti-social behaviour problems informally or by providing support whenever possible, but will consider legal action where this doesn't work, or the problem is very serious.
- We are committed to tackling domestic abuse and will work with our partner agencies to keep you safe.
- If you witness a crime, this needs to be reported to the police. **Always call 999 in an emergency.**

A closer look at... (cont...)

Anti social behaviour

Communal areas

We ask all residents who have access to communal Curo areas to be mindful of others sharing these spaces.

Fly-tipping

Please contact us if items are fly-tipped on Curo land. We have CCTV which covers some areas, but we'll also ask you for information about who may have carried out the fly-tipping and whether you witnessed it taking place.

Hate crime

Hate crime is any offence committed against person or property which is motivated by the offender's hatred of people because they are seen as being different. You can tell us about hate crime in confidence. We will support you. We believe any hate crime is totally unacceptable. We will deal robustly with any Curo tenant (or anyone who lives in a Curo home) who carry out hate crimes.

Concerns about children

Play is an important part of a child's development and wellbeing. Children playing in properties or outside on the street can create noise that may disturb the people around them but in most cases this wouldn't be treated as anti-social behaviour.

Fraud

If you have concerns that your neighbour has abandoned their property, or is letting someone live there instead of them, please contact us so we can discuss this with you.

Noise

We ask all our residents to be considerate of their neighbours and do what they can to limit noise in their properties. Neighbours can expect to hear 'daily living' noise from each other and in most cases this isn't something we would treat as anti-social behaviour. If you're experiencing loud, persistent in the day or at night we will ask you to provide evidence, usually through our Noise App, for two weeks so we can assess whether we can challenge the behaviour further.

Crime

Arson, gun and knife crime, sexual offences, physical violence or threats of abuse and violence are all examples of serious criminal offences that you should report to the police. Always call 999 in an emergency.

Gardens

Curo tenants are required to maintain any garden spaces attached to their properties — including trees — and keep them free from rubbish. If the condition of your neighbour's garden is causing you nuisance, you should first speak with them to make them

A closer look at... (cont...)

aware of this. Curo can only become involved in cases where there is a serious issue with the condition of a garden that you have been unable to resolve by speaking with your neighbour.

Pets

Your tenancy agreement will say how many pets you're allowed to have and whether you need permission from us before getting them. If you haven't received our consent for a pet and we have evidence of it causing nuisance, we can request that it is re-homed.

Domestic abuse

Domestic abuse is any incident of threatening behaviour, violence or abuse (including sexual, emotional, financial or psychological) between people who are, or have been, partners or family members. We will put you at the centre of what we do. You can tell us about domestic abuse in confidence. Our first concern is the safety of you and any children, and we will discuss ways of keeping you safe.

Graffiti and criminal damage

Please report all criminal damage to Curo land and property, including graffiti, to Curo and the police.

Parking

Curo can only become involved with cases where the issue is happening on land owned by us. Where cars

are parked on public highways, local authorities are responsible for managing any local parking regulations and the police have the power to remove vehicles causing an obstruction when this is necessary.

Drugs

The use of illegal drugs should always be reported to the police - you can call 101 to do this in non-emergency cases, or online with the Avon & Somerset or Wiltshire Police.

Verbal abuse and harassment

We expect neighbours to behave respectfully to one another and to resolve any disagreements amicably. If you continue to experience harassment — such as regular unwanted contact that causes you nuisance — please contact us so we can discuss how to support you.

A closer look at... (cont...)

Day-to-day repairs

- We will be clear to you about your repair obligations.
- We will create and make available self-help guides to help you fix the most common repairs yourself.
- We will attend emergencies on the same day; this may be a make-safe visit.
- We will publish our response times for repairs, aiming to keep to all of our published timescales. Where this is not possible we will contact you.
- You will be given a job number and in future will be able to track the repair progress.
- You will be able to know in advance the approximate time for the repair to be completed, and receive a confirmation text from the colleague before they arrive.

Planned maintenance

- We will maintain your home and shared areas through works planned in advance.
- We will involve you in the planning and delivery of this work.

- We may not replace your kitchen and bathroom if you are in breach of your tenancy conditions; any decisions will be assessed on a case-by-case basis.

Health & safety

- We will carry out regular health and safety checks in and around your home and in shared areas to keep you and your household safe.
- We will carry out an annual home safety check which includes servicing any gas appliances.
- We will carry out an electrical installation safety inspection in your home every five years.



If you smell gas

Call the National Gas Emergency Service on 0800 111 999

Remember: If there's a danger to life always call **999**

Our response timescales

Emergency repairs (P1)

These are repairs which present an immediate and serious threat to your safety or that of your home. Types of repair may include:

Large structural collapse	✓
Fire	✓
Major flooding	✓
Exposed bare electrical cables	✓
Total loss of power	✓
Total loss of water	✓
Total failure of heating	✓
Total failure of hot water	✓
Blocked main drain	✓

We'll attend all P1 Emergency repairs within 24 hours of them being reported, whether during normal working hours or out of hours.

Priority Repairs (P2)

These are repairs which are likely to affect your wellbeing or which could cause a further problem in your home if left unattended for longer than a day or two.

Types of repair may include:

Toilet not flushing (where there is only one toilet)	✓
Rainwater leak from roof	✓
Partial loss of power	✓
Loose handrail	✓

We'll attend all P2 Priority repairs before the end of the next working day after you have made a report. These will be attended during normal working hours.

Our response timescales

Routine Repairs (P3)

These are repairs which present no immediate and serious threat to your safety or that of your home and which are not likely to affect your longer-term wellbeing. Most repairs which you report will probably fall into this category. **We'll attend all P3 Priority repairs at a mutually convenient appointment which will be agreed with you when you report it to us. Timescales will depend on capacity and the complexity of works, with maximum response times of 28 days.**

Jobs with a 60-day target completion

These jobs typically include larger outsourced responsive repairs or minor works that fall outside the skillset of our internal trade teams, but do not require a surveyor to scope. These are works where the nature of the job is understood from the outset, allowing us to issue it directly to an external contractor for delivery.

The 60-day target allows sufficient time for contractor scheduling, material lead times, and completion, while maintaining a strong focus on providing a timely service for our customers.

Complex Repairs (P4)

These are repairs which normally would not be resolved in one visit and require a technical surveyor to assess the situation to decide the best course of action. We will not give you an appointment initially when you call, but you will get a call within 7 days to arrange an inspection. We will then agree an appointment date for the work to be carried out. These types of repair may include walls, flooring, paths and fencing.

We aim to complete works within a maximum of 120 days, however less complicated works may take up to 28 days.

Our response timescales

Damp and Mould

We will address all issues of damp and mould within the timescales laid out in [Awaab's Law](#).

- Severe mould will be investigated and your home made safe **within 24 hours**.
- Other significant damp and mould will be:
 - Investigated within **10 working days**
 - Followed by a written update within **3 working days** of the investigation finishing
 - Your home will be made safe within **5 working days** of the investigation finishing.
- If the work needed is complicated, we will begin work **within 12 weeks**.

When dealing with cases of mould we'll always consider both the condition of your property and the needs of the people living there, so that the most urgent cases – especially where people are vulnerable – are dealt with first.

You can read more about how we deal with damp and mould in our [Tackling Damp, Mould and Condensation policy](#)

Who's responsible for your home?

Who's responsible for your home?

You - Tenant Us - Curo

**If you need extra support in your home (for example you may be elderly or have a disability), let us know on either 01225 366135 or by email: ils@curo-group.co.uk*

This table shows who's responsible for the main areas of your home, building, estate and shared areas. Customers will be charged for any work done as a result of damage by them that is beyond usual fair wear and tear. Different arrangements are in place for customers living in supported housing with short-term tenures of up to two years.

Item	Issue	You	Us	Exceptions
Bathroom	Shower unit - we installed		✓	
	Shower unit - you installed	✓		
	Toilet pan/cistern		✓	
	Toilet seat	✓		
	Washbasin		✓	
	Plugs and chains on bath and basin	✓		
Decoration (inc painting, external rendering and plaster work)	Inside your home	✓		Plasterwork is our responsibility. Minor cracking due to shrinkage is normal and can be expected.
	Outside your home and in shared areas		✓	
Doors	Any door, inside or outside your home (including frames, hinges, locks and handles)		✓	If damaged by you we will charge you for the replacement cost

Who's responsible for your home? (cont...)

Item	Issue	You	Us	Exceptions
Doors	Doorbell	✓		Unless it is part of a door entry system to a building
	Lost or additional keys	✓		If we've agreed that you need extra support at home* we will do this for you and may charge you for the cost
	Door adjustments	✓		
	Door entry		✓	
Drainage	Blocked drains		✓	Unless blockage caused by you, in which case cost of repair will be charged to you
	Rainwater pipes and guttering		✓	
Electrical	Electrical appliances - you installed	✓		
	Electrical appliances - we installed		✓	
	Electrical wiring (including switches, sockets, consumer unit/fuse box)		✓	
	Plugs and fuses	✓		
	Extractor fans		✓	
Flooring	Floor boards		✓	
	Floor coverings (including tiles, vinyl and carpets)	✓		All properties should have acceptable kitchen and bathroom flooring
	Laminate flooring	✓		Consent must be sought to install laminate flooring

Who's responsible for your home? (cont...)

Item	Issue	You	Us	Exceptions
Garden and outside areas	Garden maintenance and upkeep	✓		Unless shared garden, maintained by Curo through service charges
	Garden sheds	✓		Unless we've explicitly agreed to maintain it
	Outside taps		✓	
	Clothes lines	✓		Unless supplied by us in shared areas
	Pathways, drive-ways and steps		✓	
	Gates		✓	
	Fencing that forms a boundary with a public area		✓	
	Fencing between properties	✓		We will only repair if stated in tenancy agreement
	Trees in private gardens	✓		Trees will be inspected when properties are vacated and work done if required. Once let, you are responsible
	Outside walls		✓	
	Garages and outhouses		✓	Only if supplied by Curo
	Curo-owned shared play areas		✓	
	Health and safety			
Health and safety	Carbon monoxide detectors	✓		You are responsible for testing the alarm
	Fire and smoke alarms	✓		

Who's responsible for your home? (cont...)

Item	Issue	You	Us	Exceptions
Health and safety	Gas and electrical safety tests		✓	
	Personal alarm		✓	In sheltered schemes
Heating	Central heating (boiler and radiators)		✓	
	Storage heaters		✓	
	Fireplaces/fitted fires - you installed	✓		
	Fireplaces/fitted fires - we installed		✓	
	Meter cupboard and doors		✓	
Kitchen	Kitchen units and worktops		✓	If damaged we will charge you for the cost
	Sink bowl		✓	
	White goods (eg fridges, washing machines, cookers)	✓		Unless supplied by Curo and not 'gifted' to you (gifted means you have agreed to be responsible for the item)
Lighting	Lighting in shared areas		✓	
	Security lighting (outside your home)		✓	Unless supplied or installed by you
	Light bulbs and fluorescent tubes	✓		If we've agreed that you need extra support at home* we will do this for you and charge you for the cost
	Light bulbs in sealed units		✓	

Who's responsible for your home? (cont...)

Item	Issue	You	Us	Exceptions
Plumbing	Boilers		✓	
	Hot water supply and storage tank		✓	
	Taps		✓	
	Blocked toilet	✓		If we've agreed that you need extra support at home* we will do this for you and charge you for the cost
	Blocked sink	✓		If we've agreed that you need extra support at home* we will do this for you and charge you for the cost
Structure	Foundations		✓	
	Roof, chimney, walls and fascias		✓	
	Garden walls		✓	
	Pipes and wiring		✓	
	Lifts and stairs		✓	
	Ceilings		✓	
	Bannisters and skirting boards		✓	Unless damaged by you, in which case we will charge for the work
Windows	Window sills, frames, catches, locks and sashes		✓	
	Glass		✓	Unless damaged by you, in which case we will charge for the work

Who's responsible for your home? (cont...)

Item	Issue	You	Us	Exceptions
Miscellaneous	TV aerials and satellite dishes	✓		Unless supplied by Curo or you've agreed to take responsibility for equipment
	Pest control	✓		We will deal with pests that are in shared areas
	Mirrors, towel rails and toilet roll holders	✓		
	Solar panels		✓	
	Soft furnishings, including carpets	✓		
	Building insurance		✓	
	Contents insurance	✓		
	Utility suppliers	✓		



If you smell gas

Call the National Gas Emergency Service on **0800 111 999**

Remember: If there's a danger to life always call **999**



NEED
HELP?

Book it, pay it, check it, report it, sort it
get things done quicker at MyCuro
curo-group.co.uk/mycuro

Live chat, Facebook, Instagram, email & more
curo-group.co.uk/contact

T: 01225 366000

If you would like this information in an
alternative format please get in touch.