

ANNUAL REPORT 2019-20

Homes for Good



“My son and I have never had a garden before and it’s fantastic that we can now enjoy our own outdoor space.

“We feel lucky to have been able to move in to a brand new home in the community that we love, with all the fantastic facilities Mulberry Park has to offer.

“I did not use to look forward to going home before, as the flat we lived in was small and dark, but we love our new home and feel safe in it.”

Liana George
Mulberry Park resident



Front cover:
Curo resident Liana George
(centre) outside her new
home with Curo Chief
Executive Victor da Cunha
and National Housing
Federation Chief Executive
Kate Henderson

INTRODUCTION

Welcome to our annual report for 2019-20.

Over this year we’ve pushed forward with our plans to engage more of you in what we do through our resident involvement activities, and we’ve seen great successes in some of our larger estates with the introduction of our caretakers as well as by working more closely with residents’ groups.

We’ve developed our digital customer portal, MyCuro, providing many more features that can be used at a time and a place that’s convenient to you. In addition to My Curo, we have a very successful digital resident involvement platform too - VoiceBox. Both have been essential during the pandemic to keep services and engagement as effective as possible.

We’ve had a challenging year when it comes to resolving your complaints. We know we’re not as good as we should be at complaints management and this is a priority for us this coming year. We need to acknowledge and respond empathetically to service failures and learn from mistakes. This is something I am personally taking a keen interest in and am determined to improve.

Despite this, we’ve achieved a great deal, working alongside you: lobbying for changes to Universal Credit, changing our approach to fixed-term tenancies to provide lifetime tenancies for all, and delivering more than 370 new homes over the year.

In this year’s annual report we’ve brought you more customer stories, providing residents’ perspectives and experiences. We’ve also provided you with an overview of how we’ve invested our money and how we’ve performed across a range of measurements you’ve told us are important to you.

As the last financial year ended, we went into lockdown and had to swiftly move into a new way of working to keep essential services going. I want to thank residents for being patient with us and for helping us continue to deliver essential safety servicing and repair works through these difficult times, keeping you, your family and our colleagues safe.

Victor da Cunha, Curo Chief Executive

INVOLVING YOU: OUR RESIDENTS, OUR CUSTOMERS

This year we've found even more ways to involve you in what we do. We've introduced several new groups – all designed to help us keep improving – including:

- **Complaints review forum:** for customers to review and challenge how we resolve the complaints we receive, so we can keep improving and learn from mistakes.
- **Disability action group:** listening to and working together with customers who have mental or physical disabilities to adapt our services to better meet everyone's needs.
- **A new Oversight Group:** Working closely with Curo's Board and directors this new group reviews information about our performance and commissions activities, led by customers, that will scrutinise how we do things.

Alongside this growing number of engagement groups, we've seen an increasing number of residents using our VoiceBox community, more residents engaging with us through neighbourhood groups and initiatives, and we held our most popular residents' conference ever. Altogether more than 1,300 Curo customers have been involved with us over the year. Thanks to you all!

Find out more in our Resident Engagement Annual Report
www.curo-group.co.uk/residentreport

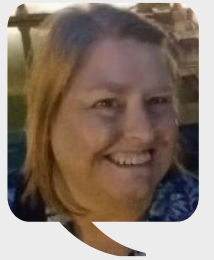


DID YOU KNOW...

At the end of our financial year, we had 977 registered members of VoiceBox, getting involved in activities and providing us feedback on a range of subjects. Over the year we also awarded 20 prizes to those who have been involved to say thanks and as an added incentive to get involved.



Denise Hillier talks about the Oversight Group



“I’ve been a member of the Oversight Group and attended meetings to discuss priority issues regarding Curo properties and estates.

“I got involved because there have been so many problems faced by Curo residents and I wanted to be their voice.

“My advice to other residents is give it a go, especially if you feel this is a way to communicate with Curo that will benefit the community you live in and that it will have a direct impact. Curo can then direct their money to more priority issues that will benefit the area you live in and support their customers.”

“
CUSTOMER
VOICES”

YOUR COMMUNITY

This year we've focused on talking to as many residents as possible to understand what's important to you about where you live, and we've been working hard to improve your neighbourhoods.

We've continued our Key Estates approach to tackling issues and making improvements in some of our larger estates. We've expanded this successful model to include two more neighbourhoods at Foxhill and Snow Hill in Bath. We've supported and worked closely with established residents' groups on each of these estates, helping to make neighbourhood plans setting out how things can be made better.

Over the year 19 events were held in these key estates – all led by you, our residents. These events included the launch of Love Snow Hill, a project determined to change the reputation of the area and celebrate its vibrant community spirit.

Watch this film made with Snow Hill residents:
www.curo-group.co.uk/lovesnowhill



DID YOU KNOW...

We've supported **58** community projects over the year, providing **£58,092** of grant funding.

This funding has helped a local charity replace their community van, supported older Curo residents to get online, and helped to run a memory café for people with dementia.

Our Estates Operatives have also completed some fantastic work on our larger estates. They've worked hard to improve shared areas through deep cleans, removing fly-tipping, clearing graffiti and making minor repairs. They've also played a big part in supporting the communities where they work, for example working with residents to refurbish a new community room at Rosewell Court in Bath and installing a chalk-board tipi for children at Tintagel Close in Keynsham.

Stephen talks about his experience of being involved with Curo

"I became Curo tenant in 2006. In 2010 fly tipping and estate areas were troublesome and I wanted to make a difference.

"Over the past 12 months I've taken part in the Julian Road residents' group meetings, Curo's Residents' Conference, and I can always be called if needed to talk about issues on the estate. I'm happy to help! I've also worked at Curo for three months on the work placement scheme in the Lettings Team.

"I joined my local residents' group and worked closely with Curo's Tenancy Compliance Team to address some of the issues on the estate and bigger anti-social behaviour problems. The team supported us by installing CCTV that recognises licence plates. They explained how the system works and what goes into having the cameras in place. Fly-tipping has massively reduced.

The frustration comes with the delay in taking cases to prosecution. We've had people dumping a whole kitchen here before, but the team are working hard with B&NES Council and give us regular updates in residents' meetings.

"Being involved with Curo now is a far better experience than in the past. We get the chance to see people face to face at the Residents' Conference and we get a more personal response through our residents' meetings."

"The caretakers we have here at Julian Road really are great. Zack takes care of the estate, brushing all the tarmac and clearing all the weeds, filling holes and managing the bin room spaces.

"The biggest positive for my community has been the reduction in service charges as a result of our work with Curo. We were paying around £4 a week, we're now paying less than £1 so it's reduced by 75% just by keeping an eye on fly-tipping.

"Residents want to plant up the flower boxes and beds and create new green spaces – so we're looking at these spaces now."

“
CUSTOMER
VOICES”

MYCURO - GOING DIGITAL

This year MyCuro, our secure online customer portal, celebrated its first anniversary. MyCuro is a great way of carrying out tasks that customers would usually have needed to contact Curo to complete. MyCuro brings the added benefit that these tasks can all be done at a time and a place that's convenient to you.

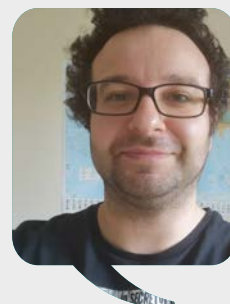
More customers than ever before are using MyCuro, with 4,475 now registered and many more joining each week.

We've introduced some useful new features to MyCuro over the past year too:

- View your up-to-date rent statements online
- Logging and tracking complaints and anti-social behaviour issues
- Reporting an even greater range of repairs, and choosing your own appointment
- Changing your annual home safety check appointment

We also launched our free digital classes initiative. Designed to be welcoming and at a pace to suit different levels of computer expertise, these classes have helped more people to get online and start using MyCuro. We've also been able to help people discover other benefits of being online, like shopping around for cheaper utility suppliers or video-calling friends and family.

MyCuro



Tony tells us why MyCuro works for him

"I've used MyCuro a few times to book a repair and to look at my rent account. MyCuro is really easy to use and I use it on my smartphone."

"MyCuro gives me flexibility, with my account and general information all in one place. There isn't anything I can think of that I don't like about using MyCuro – it has great usability for me and my needs. I'd certainly recommend all customers give it a go!"

**CUSTOMER
VOICES**

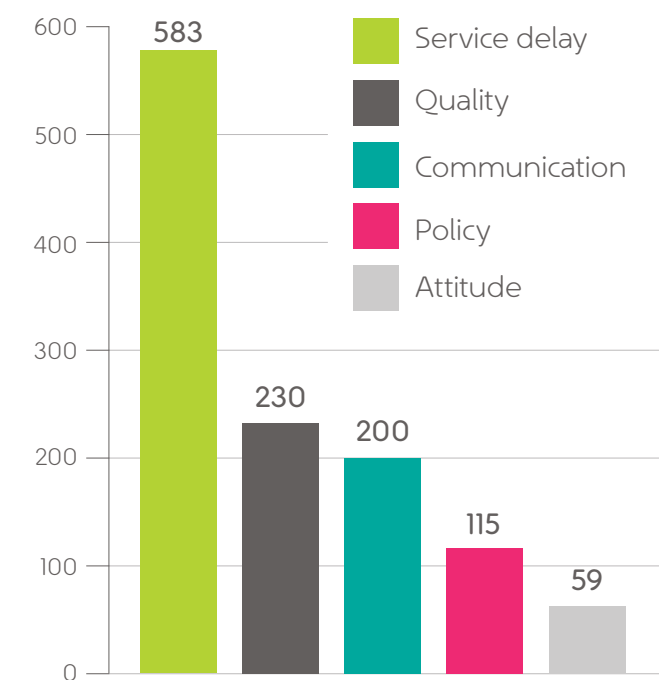
COMPLAINTS AND RESPONDING TO FEEDBACK

Over the year the way we've managed your complaints hasn't been good enough. We've received more complaints than we expected and we haven't been able to resolve every case as quickly as we should have.

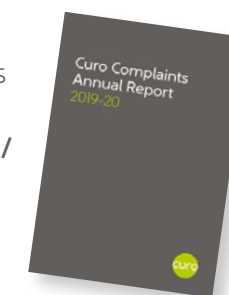
We're changing how we do things. We're giving our colleagues the power to resolve issues as soon as they occur. This will cut the time it takes for us to put things right. We're also making our complaint management processes more efficient and holding our managers to account for learning from any mistakes.

The main theme for the complaints we've received over the year relates to the time it takes for us to do the things you've asked of us. A third of these cases relate to our repairs service. Demand for repairs surged in the latter part of the year, partly due to the high number of storms in the winter and spring, which made it difficult to reduce the waiting time for new repair jobs. We remain committed to reducing the time you have to wait, however the impact of COVID-19 means some delays are likely for a little while longer.

Number of cases received by theme



For more information, see our new complaints annual report.
www.curo-group.co.uk/complaintsreport



LOBBYING FOR CHANGE

In Bath & North East Somerset our customers were among the first in the country to experience the fully-digital Universal Credit (UC) system, which started in 2016. Our residents have contributed to important and influential research that's helped to bring about improvements to the UC system.

Curo's own survey of customers claiming UC led to a larger national survey run by the National Housing Federation's welfare reform group. This latest survey gathered over 1,600 responses, helping the housing association sector and Government alike to understand how UC has impacted people's lives, finances and health.

Your feedback does make a difference – we've been able to clearly demonstrate the effect of delayed UC payments on tenants' finances and the impact this has on wellbeing. Some delays cause several weeks of debt simply due to the timing of the payments processed through the Department of Work and Pensions. We've lobbied hard to improve this, gathering feedback that's enabled us to get housing costs paid in real time. This was launched for Curo customers in June this year and has already made a big difference to customers.

We've previously given evidence about the impact of UC in the House of Commons and we'll continue to represent your interests and experiences at the highest level.



A tenancy for life

“Now I'll be moving onto a lifetime tenancy I've got the security of knowing that if my circumstances change, I'll always have a roof over my head. A lifetime tenancy means no more uncertainty for me, as it will for many other people too.”

Those are the words of one Bath resident in response to the decision we took in 2019 to convert our fixed-term social housing tenancies to lifetime contracts at the point of expiry.

We listened to your feedback and made this move to provide stability and peace of mind to the 680 households who were on fixed-term tenancies.

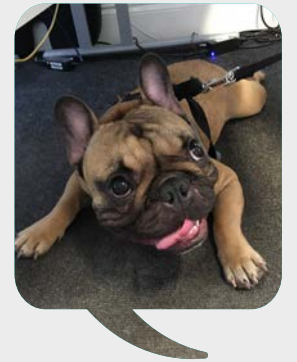
INDEPENDENT LIVES

The Wellbeing House

One of the many and varied supported housing services Curo provides is a Wellbeing House in Bath. This peaceful retreat offers people space and support to stabilise their mood, often preventing the need to access further mental health services. We heard earlier this year from Sarah (not her real name), who had been referred to the Wellbeing House through the NHS.

Sarah told us “I've been in and out of services since I was young. It's the first service that has actually been there for me when I've tried to make the effort to do something before it gets worse. That stay really did change my life. It's still been hard. If I feel I'm close to dipping back, I can come back here which I've done and it's helped massively. It's definitely been a big turning point for me.”

The Wellbeing House is free to stay either through referral from a health or social care professional or directly by contacting us.



Charlie and Milo

Sometimes, it's little things that make a big difference.

We've changed our pets policy so that supported housing residents can bring a pet with them for emotional support. Charlie (not his real name) was one of the first residents to request this. He expressed how much his pet would help him, and his mental health worker and doctor wrote supporting letters too. The outcome is that Charlie now shares his Curo home with Milo, a French Bulldog. Charlie doesn't have the income for vets' fees so we helped him apply for support from the Hope Foundation and now Charlie has support in place should Milo become poorly.

Charlie immediately became more sociable, walking Milo daily and introducing him to Curo colleagues, other residents and people who work in Curo's offices nearby. Charlie tells us he's now more confident and feels happier, thanks to this simple change.

“
CUSTOMER
VOICES”



BUILDING NEW HOMES

This year we built and acquired over 370 new homes for social and private rent, open market sale and Shared Ownership. This is the largest number of new homes in a single year since 2012.

Many of our new homes have been built at our flagship development site at Mulberry Park in Bath which has continued to grow and is rapidly becoming a vibrant new community. We have completed new homes in:

Bath & North East Somerset

- Bath (43)
- Clutton (19)
- Midsomer Norton (16)
- Keynsham (51)

Wiltshire

- Chippenham (20)
- Corsham (18)
- Melksham (6)
- Bradford on Avon (20)

South Gloucestershire

- Wickwar (15)

Bristol

- Charlton Hayes (33)
- Hanham (22)
- Hengrove (22)
- Thornbury (23)

North Somerset

- Banwell (13)
- Langford (10)

We're continuing to look at ways we can build even more homes, with the ambition to build at least 300 each year.



DID YOU KNOW...

In the summer of 2019, the Bristol Housing Partnership (a group of 14 housing associations, of which Curo is one) came together to launch a new initiative to attract young people into a career in house-building.

The Bristol Housing Partnership Academy was created to give people the opportunity to train and work as affordable housing development officers for 24 months, with specialist training and on-the-job experience provided.

The aim is that this will start to plug the gap in the skills shortage the housing sector faces and help to meet the commitment to build 2,500 new homes across Bristol.

“Curo may own the house, but thanks to them we now have a home.”

Barry Deacon
Mulberry Park resident



CUSTOMER VOICES

Mulberry Park resident Barry Deacon wrote us this letter about his experience of moving in to the new neighbourhood:

“When we were offered a new property on the Mulberry Park development, we could not believe our luck. We moved into a lovely two bedroom house on 1st February 2018, and I have to say it’s a whole new world. When we were in the flat, we were too ashamed to invite people round as they had to get through other people’s rubbish to get to us.

“Now we are proud to let friends pop in at any time. The neighbours are great, social housing or privately owned it makes no difference - we all get on well, we always speak to each other and help each other when we can.

“My garden roller has spent more time away from home than I have! Curo have been fantastic, everything they said would happen did happen always with a smile which made the daunting task of moving so much easier.

“As I watch this development grow, I’m sure that if the authorities and residents work together to keep things clean, tidy and safe Mulberry Park will provide happy homes for many years to come. All these good things are happening because Curo had a vision to create a new community. I for one will always be grateful to them.

“Curo may own the house, but thanks to them we now have a home.”

THE YEAR IN NUMBERS

Key:

📅 2018/19

🎯 Target hit

🎯 Target missed

► Overall satisfaction with Curo

📅 86% 🎯 87%

On these pages you'll find a range of performance figures that show how we performed in 2019-20. Where we set targets, we've shown whether we've hit or missed them. You can also compare performance with the previous 12 months where we have this data.

► Your home

Emergency repairs attended within 24 hours

99.0%

📅 100% 🎯 100%

Repairs requests received

46,555

📅 49,275

Repairs completed at first visit

93.2%

📅 91.5% 🎯 93%

Average cost of a repair

£120

📅 £122 🎯 £125

Upgrades made to homes (new kitchens, bathrooms, heating systems)

918

📅 1,333 🎯 901

Homes that had a home safety visit during the year

99.90%

📅 99.99% 🎯 100%

► Independent lives

(sheltered and supported accommodation services)

Percentage of customers satisfied with our independent lives services

98%

📅 97% 🎯 95%

Number of people supported by independent lives services

3,661

📅 3,367 🎯 3,400

► Your neighbourhood

Overall happiness with neighbourhood as a place to live

80%

📅 82% 🎯 80%

Number of anti-social behaviour cases received

3,280

📅 3,126

► Contacting Curo

Calls answered by our contact team

140,737

📅 142,728

Average call wait time

51 secs

📅 108 secs

Calls answered within 30 seconds

59%

📅 51% 🎯 60%

Phone enquiries actioned without being passed on

92.9%

📅 90.5% 🎯 90%

► Putting things right

Complaints received

1,182

📅 1,248 🎯 1,000

Time taken to reach resolution

18.5 days

📅 12.9 🎯 15

► Building and letting homes

Affordable homes built

331

📅 118

Homes built for market sale

42

📅 37

Total unpaid rent (arrears)

£1.94m

📅 £1.51m 🎯 £2.25m

Amount lost through properties being empty

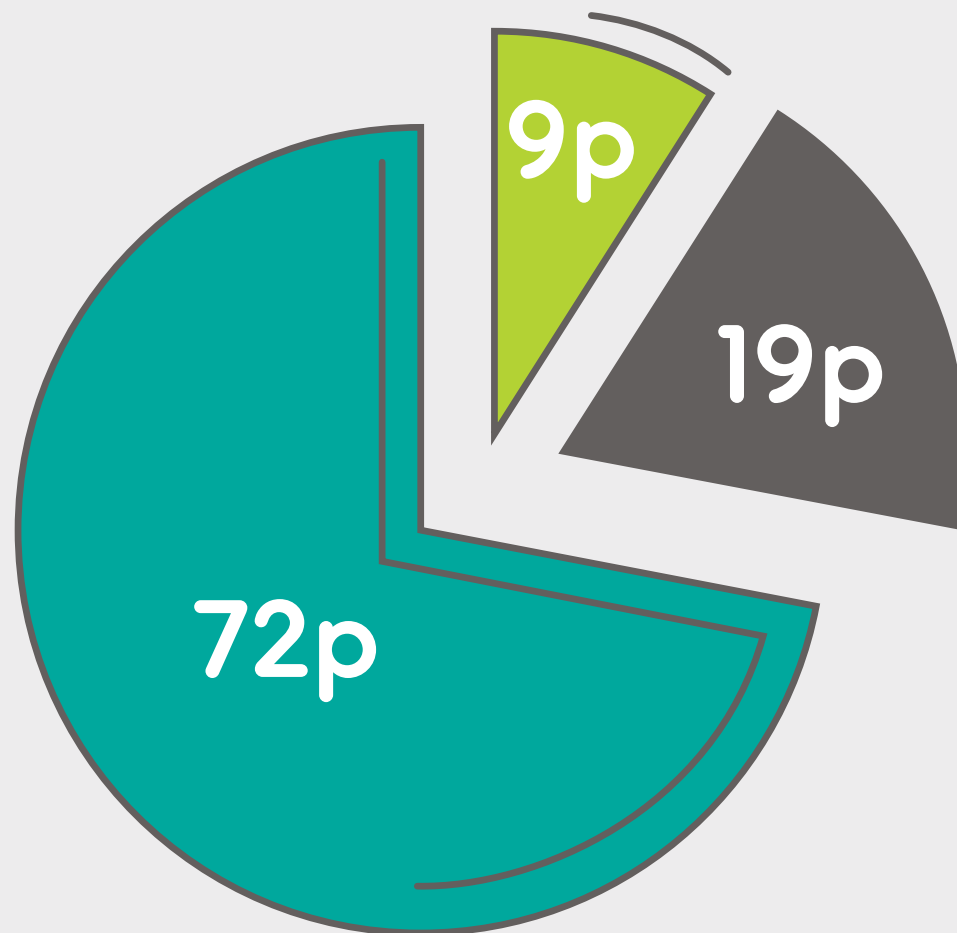
£1.41m

📅 £1.09m 🎯 £1.16m

HOW WE SPEND OUR MONEY

We're committed to building a strong business that continues to provide good quality homes and support communities. Every pound we invest is split like this: 72 pence of every pound of income Curo receives is spent on maintaining existing homes and services, 9 pence goes to bank charges and interest on loans, and 19 pence is reinvested in brand new homes.

-  Maintaining existing homes and services
-  Bank charges and interest on loans
-  Reinvested in brand new homes



Curo

Book it, pay it, check it - get things done
quicker at MyCuro

curo-group.co.uk/mycuro

Live chat, Facebook, Twitter, email & more

curo-group.co.uk/contact

T: 01225 366000

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