Curo Board Connect: April 2022

Paul Harris (PH) introduced the session, reminding Board members and customers that it was designed to support a frank exchange of views between customers and Board, and to ensure that Board decision-making was informed by customers' needs and views.

Two main themes were discussed:

- (1) The cost of living crisis
- (2) What Curo should be known for in the future.

Cost of living crisis

- Customers were frightened about what's coming down the track e.g. energy standing charges increases means that you spend money without even spending money.
- Smart meters help to keep track of spending, but the costs also quite frightening.
- Changes to pensioners' financial situations are a worry, including removal of the triple lock and free licences.
- Cost of living increases are really concerning particularly in October 2022 when there will be another revision to the rent cap.
- Customers were concerned about others: e.g. people who can't work.
- Curo needs to help: was encouraged to think about how to engage with customers who don't work and how Curo colleagues can be better embedded in the community.
- Suggestion was made to amend vrs to signpost to face-to-face options.
- Electric bills: costs of charging electric wheelchairs noted. It was flagged that not everybody can have a smart meter, and also that not all meters are accessible to be read by customers.
- Heating, electricity and water bills are all very frightening. People in new homes have not had bills yet.
- Access to food banks was discussed.
- Travel costs have increased. Petrol has gone up in price, and bus passes have gone up by 33%.
- Damp and mould issues will only increase as heating homes becomes harder. Also fire risks e.g. from people using candles. We are seeing customers in virtual meetings wrapped up because they can't afford heating.
- And it seems like it's going to get worse. Worried about this winter what if it's not as mild as next year?
- Drug use is also escalating. Customers are concerned about drug dealing, and this is likely to be exacerbated by the cost of living crisis, leading to soiling, graffiti and vandalism. Will Curo have to evict people?
- Discussed the challenges of resources for police: they're not always able to come out to respond to issues when we need them to.
- The Chair Liz Potter (LP) noted that we would need to keep talking to customers about this, as it was clearly a challenging time and likely to get worse. Curo has a limited amount of money, and needs to prioritise how to use that. Need to think about what else we can do for customers, and keep getting customers' ideas of what might help.

What should Curo be like in ten years' time?

- Customers should be proud of living in a Curo home.
- Keep up the green agenda, and invest in this where we can. Zero carbon and solar panels. Clear challenges with this, including lack of a plan and resource from government. Including asbestos removal. Need more information and lobbying re government.
- Plans for replacing gas still unclear, and also the impact of some of the possible technologies aren't great – the cost of air source heat pumps for example. Need to insulate homes better to make them work.
- More personalised service and connection with Curo colleagues (for example, wardens in sheltered schemes).
- Proper channels of communication with customers learning from mistakes and not repeating them. RI not just a tick-box exercise, and Curo must genuinely take on Board feedback and ideas from customers.
- LP confirmed that Board will be looking at complaints more closely, and wants to learn from them.
- Have seen change from scrutiny and oversight group work. Need to get better at communicating changes to customers, and also need to give more assurance on this to the Board.
- Complaints process not clear to customers, and information about it isn't very prominent. Reporting to the Board on this in May 2022.
- Communication between departments is often poor. Curo encouraged customers to give more feedback on what 'communication' means. Issues get passed back and forth between teams. Teams/people just don't seem to want to take accountability issues can be 'hot potatoes'. Suggested we should have one person responsible for complaints in each team. There seems to be a problem with people not having the budgets to fix things. Customers understand that we're not using workflows etc.
- Sometimes a lack of communication between 'the office' and colleagues on the ground. It was noted that estates operatives are being trained to deal with small jobs in the moment so that they don't become larger issues down the line – customers were strongly in favour of this. Starting this now, and asking for more equipment to be able to do this on the estates.
- Curo want to support customers to value their homes and to look after/take pride in them.
- Curo want customers to understand that we're coming off the back of a two- year pandemic. And this doesn't happen with other companies: customers do see Curo really wanting to engage and trying to do our best. The Facebook Live sessions are a really good example of this.
- Curo also want colleagues to feel proud to work for Curo.
- Better homes for disabled people are needed. It was confirmed that these
 homes were built to the standard of an adaptable property rather than a
 wheelchair accessible property. Curo need to have a think about whether
 properties are fully wheelchair accessible. A lot of planning stuff on this is
 unclear. Curo also need to think about how we support customers whose
 needs change while they're living in a Curo home.
- How can we tap into customers' knowledge in designing homes? E.g. Could we run through the Design Code with disabled customers. Another reason for moving away from s106, and a benefit of this is to have more control over our homes of the future.

- Customers were looking for more information from Curo about what we plan to do over the next ten years. LP we will be engaging more on this.
 Need to think more about the feedback to/from customers.