



GROWING A SUSTAINABLE FUTURE

Environmental,
Social & Governance
Report 2024-25



cuo

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Front cover image
Curo's Senior
Arbiculturalist Gordon
and More Trees
BANES




GROWING A SUSTAINABLE FUTURE


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Paul Harris, Chief Customer Officer.

We continue to deliver a range of outcomes and benefits through our ESG activity, driven by colleagues across all teams at Curo. This includes environmental, social and governance considerations, ranging from reducing emissions through retrofitting more of our homes, to tackling the housing crisis in the West of England.

To provide some structure to our work we have created a Sustainability Steering Group, and three sub-groups, and are overseeing plans of activity for each.

During the year we have made strong progress in a number of areas, while also beginning the journey to achieve our ten-year corporate vision, that ‘Everyone feels proud of the quality of our homes’. This vision is our guiding star for all our decisions, investments and plans, and is closely aligned to our objectives around sustainability.

I’m particularly proud of my colleagues, who have worked tirelessly in support of our chosen Curo charity (Suicide Prevention UK), delivered new services for customers such as the Wellbeing House in North Somerset, and managed our estates and neighbourhoods to increase safety and biodiversity.

We’re also developing strong relationships with the West of England Mayoral Combined Authority, and our new Mayor, Helen Godwin, and expect us to be able to take advantage of the new Warm Homes Fund, when this is announced by Government this autumn. Our work with partners – from national, regional and local government, to charities, agencies,

community groups and technical experts – allows us to do more, together, and I look forward to deepening these relationships and progressing our plans next year.

As a housing association we have a clear social purpose (we articulate this as ‘Homes for Good’), and the heart of our business is rooted in the communities and customers we serve. Maintaining this focus on our purpose provides a constant reference point for our work, and allows us to align and integrate our environmental performance and governance structures with our work as a social landlord.

The heart of our business is rooted in the communities and customers we serve.



As we move into 25/26, we are looking to develop our net zero strategy – we have approved investment plans to raise all our properties to EPC C by 2030, and committed further financial capacity to take the organisation to net zero by 2050, in line with government aspirations.

As an interim step, we are looking at how we can eliminate carbon emissions across Scopes 1 and 2 by an earlier target date – perhaps 2034, when our corporate vision should be realised. We will be able to confirm these plans next year.

The key challenge for our organisation is how we can deliver our services and support in this context, alongside our ambitions to minimise our impact on climate change.



It's worth mentioning a little of the challenges we are facing in the housing sector, with growing regulatory and legislative demands, while our customers and communities need more, and more personalised, support. The key challenge for our organisation is how we can deliver our services and support in this context, alongside our ambitions to minimise our impact on climate change.

However, I'm very confident that we'll be able to deliver more in the years ahead, with the passion and commitment of our colleagues and our partners.

A handwritten signature in black ink, appearing to read 'Paul Harris', located below the main text block.

Paul Harris
Chief Customer Officer
and Exec Sustainability Lead



UNLOCKING AFFORDABLE HOUSING



Above: HMDB event in February at the Hub, Mulberry Park

Curo is working collaboratively with local civic leaders and other organisations to tackle the housing affordability crisis.

The Future Ambition Board (FAB) brings together Curo, the Royal United Hospital, the University of Bath, Bath Spa University and Bath & North East Somerset Council (B&NES), as well as business and other networks.

The FAB is also leading efforts to deliver B&NES's Economic Strategy, which places higher wages, increased productivity, greener businesses and more affordable housing at its core.

Curo provides governance support for the Future Ambition Board and was instrumental in its establishment. For each quarterly meeting, our Governance team prepares the agenda and board pack. This work aligns with Curo's strategic objective of Collaboration and Growth.

Chief Executive Victor da Cunha also chairs the Housing Mission Delivery Board (HMDB), set up in April 2024 to support the housing affordability aim of B&NES's Economic Strategy. This ground-breaking strategy is being implemented through the FAB. By bringing together key professionals from across the housing ecosystem, the HMDB supports collaboration across the West of England Mayoral Combined Authority region to address pressing housing challenges.

The challenge

In 2022, house prices in B&NES were 13 times the average annual earnings. The latest figures show 5,872 families on the waiting list for social housing. The affordability crisis is particularly acute in rural communities, where a lack of housing threatens local businesses and undermines the social sustainability of towns and villages. In Bath, house prices have risen to 19 times the average annual income, making the city the joint third least affordable in the UK. This impacts productivity and presents a major obstacle to attracting talent for local jobs, often forcing employees to relocate to areas with more affordable housing. Tackling these issues is vital to making living and working in B&NES attractive and accessible to all.

In response, the council asked Curo to lead the Housing Affordability pillar – one of six central pillars underpinning B&NES’s Economic Strategy. Rather than leaving the responsibility solely with the council, this approach engages the entire housing system, inspiring collective action to address affordability challenges.

“I’m really pleased to be involved in harnessing the ideas that will help build the quality, sustainable, affordable homes we need, both now and into the future,” says Victor. “Unlocking affordable housing will allow the next generation to live and work in the region.”



BOLD GOALS

The goal of the Housing Affordability pillar is to ensure that all residents have access to high-quality, affordable homes. Its priorities are to: develop a housing offer that is accessible and attractive to all; work with partners to unlock more affordable housing; and deliver high-quality, sustainable housing fit for future generations.

Progress will be measured by housing costs as a proportion of income. The HMDB and its partners are applying their professional expertise, gained from working across all parts of the housing ecosystem, to develop a generational plan that will make B&NES an affordable, economically vibrant place to live and work.

Below: Victor da Cunha, HMDB event in February at the Hub, Mulberry Park



Environmental



Photo: Planting trees at the Oval, Bath



WARMER, GREENER HOMES

Our customers have told us that sustainability is a priority, and we know that rising energy costs are a concern for many.

The Government has said that all social homes must have an energy rating of at least EPC C by 2030, and we've been investing in our homes, and working with organisations such as the West of England Mayoral Combined Authority (WECA), to make sure that every Curo home at least meets, if not exceeds, this target.

Last year we successfully completed our first retrofit project in Compton Dando and Pensford, fitting energy-saving features including improved insulation, new windows and doors, upgraded heating, and even solar panels, to 22 homes. Now all the homes have an EPC of at least B.

Building on that success, we were awarded **£658,737** from the Department of Energy Security and Net Zero (DESNZ) which we matched with **£1,119,275** of co-funding, so that we could make similar energy-saving improvements to a further 74 homes around Bath and Bristol. The work began in May 2024, and was completed in June 2025. All the homes are

now rated as EPC C or above, and customers are already telling us that they're feeling the difference both in their homes, and in their pockets.

Customer Marion Lewis, said: "Having the solar panels fitted is the best thing we've ever done. I was dubious at first, but it really has saved us so much money. I can have the tumble dryer and washing machine on and I don't have to worry about energy costs. We've also had new windows and doors put in, which really helped."

And Curo's work to improve the energy-efficiency of our homes isn't stopping there. Thanks to a £13million investment from Curo, supported by £5million from the Government's Warm Homes Scheme, in March we launched the Great Green Upgrade – a three-year-long project which will another 1,066 homes getting energy saving upgrades.



Photo: Curo commissioned the Low Carbon Exchange to retrofit 23 off-gas rural properties in Compton Dando and Pensford, Somerset

Once this project is completed it will mean that 80% of Curo homes have an EPC rating of C or above.



Curo's Director of Procurement and Asset Management, Matt Steele, said: "We're delighted that we were awarded this funding, to allow us to make energy-saving upgrades to these homes. "We know that rising energy bills are a concern for many of our customers, so it's brilliant that we're going to be able to make these improvements.

"Customers have also told us that sustainability is important to them, and these changes will also make the homes greener and reduce their carbon footprint.

"All homes need to have an energy efficiency rating of at least EPC C by 2030, and the Great Green Upgrade is part of our work to make sure that we can achieve this."

Supporting the NHS

Every year, cold-related illnesses place a lot of pressure on NHS services, especially in the winter.

Living in a home that is cold or damp can make these sorts of illnesses worse. National Energy Action, Newcastle University and Energy Audit Company carried out data modelling to calculate how much energy improvements to homes could save the NHS.

According to these calculations, the improvements Curo has made so far could save the NHS more than £14,000 a year.



Curo partnered again with More Trees BANES this year, to plant more than 1,500 trees and shrubs.

Representatives from Curo and More Trees BANES were joined by councillors and community volunteers at four planting days at Holcombe Green and Oval Park in February and March.

Curo's Senior Arboriculturalist and Contracts Manager, Gordon Stuart, said: "This work is an important part of Curo's commitment to sustainability. It's so important for us to plant trees as they provide a myriad of environmental improvements for us as humans, and for animals.

"We are very grateful for the support from More Trees BANES to help us improve our green spaces. Working as part of community is very important to everyone at Curo, and the tree plantings are a great example of successful community collaborations."

Richard Higgs, former Director of More Trees BANES, said: "At More Trees BANES we like to plant in places where our trees are going to have the biggest impact. We are very pleased to be able to work with Curo to put trees in areas that we think will benefit the community by providing places to connect with nature."

If you have any questions about our planting schemes, please email the Estates team on:

estates@curo-group.co.uk

COMMUNITY AND CONSERVATION

A disused piece of land in Writhlington has been transformed into a space for the whole community to enjoy.

DID YOU KNOW...

- 1 Not all bees make honey! *Bumble bees* - like *Bombus terrestris* - don't make honey. They, who don't live in hives.
- 2 The number of ladybugs in the UK has risen by around 60% since 2012.
- 3 Many butterflies can taste with their feet. It means they can find out whether a leaf is good to eat or not, and feed the caterpillars when they hatch.
- 4 Badgers clean out their sleeping dens, dragging out anything they've used as bedding by waddling it under their chin. This prevents a buildup.
- 5 Medieval superstition said that if you passed a maple branch over a child, it would remove all traces of witchcraft.
- 6 In J.K. Rowling's *Harry Potter* series, Grand Mafloy's wand is made from Hawthorn wood.
- 7 Great spotted woodpeckers can hammer on trees at about 10-40 strikes a second.
- 8 A ladybird can eat more than 5,000 aphids in its year-long life.

This space has been provided by Curo for everyone to use and enjoy. Please respect the area, and the wildlife that lives here.

For more information about The Plantation, the plants that grow here, and the creatures who live here, or for ideas for more nature activities, please scan the QR code below or visit the following website:
curo-group.co.uk/plantation

The Plantation was re-established in 2024/25 through a partnership between Curo and every Wildlife Trust's Nature Project was funded for the Joint of England Combined Authority through UKCIP.

To report any problems, please contact Curo on 01225 366000 or you can email enquiries@curo-group.co.uk

Scan QR code to find out more

WEST MAYORAL COMBINED AUTHORITY OF ENGLAND

curo

Photo: Young hands taking an interest in the recently installed plant and wildlife signage at The Plantation

This year, we've worked with the community, and Avon Wildlife Trust to breathe new life into The Plantation in Writhlington.

Once a popular space for the community, over the years The Plantation, on Manor Copse Road had become neglected, overgrown and full of rubbish.

We were approached by Avon Wildlife Trust's Nextdoor Nature project, who wanted to work with us, and local residents, to restore the space and once again make it a place for children to play among nature, for people to gather, and for wildlife to live.

Curo Estates Advisor Henry Yates said: "We're delighted that we could work with Avon Wildlife Trust to create a space that the whole community can enjoy. Curo is committed to providing attractive green spaces for our customers and local communities, and to promoting biodiversity and sustainability."

Community consultations were held to ask people what they would like to see in the area, and these were followed by several workshops to create bat and bird boxes, and hedgehog hotels.

Our Estates team cleared the undergrowth, reinstated the woodland pathway, and removed the rubbish that had been dumped. We planted bulbs, and a diverse selection of native hedgerows and trees, many of which will produce fruit for both animals and local residents to enjoy.

Seating areas made from logs have been restored, to create places to relax among nature, a willow structure has been installed for children to play in, and there is a trail of fairy doors.

We've also installed new signage highlighting the different species of plants, trees and wildlife that can be found in The Plantation, as well as suggestions for activities.

Nextdoor Nature engagement officer Stephanie Sharkey said "The Plantation has fantastic potential to be a place for both wildlife and people to thrive. We wanted to make sure this space is looked after for years to come, so it was important to involve local families every step of the way. When wildlife is protected and cared for, it gives back in a thousand different ways."

The Plantation has now become a hive of community activity. Local resident Duncan Glendinning has set up a children's group, known as The Plantation Rangers, who meet regularly to take part in nature-based activities, and help keep the area litter-free. They've even helped to build a bug hotel. The sessions run monthly, and are completely free to attend.

Duncan said: "It has been a thing of utter joy to see things take shape, and the first thing my kids ask every day after school is whether we can go to the woods, which says it all.

"The best way to deter vandalism, which is what I'm trying to do with the Plantation Rangers, is just to have people love the space.

"If they have things to do and ways to be creative, they won't feel the need to kick something or dig something up."

“ ”



Photo: Nature walkway at The Plantation Writhlington.

The Sustainability Reporting Standard for Social Housing (SRS) was launched in November 2020. The SRS is a voluntary reporting framework, covering 48 criteria across ESG considerations such as affordability, carbon emission and energy efficiency, safety, equality, diversity and inclusion and resident voice.

It was set up in response to concerns that ESG investment in social housing was being inhibited by the absence of a common reporting standard.

The belief is that the more widely the standard is adopted the stronger the sector's voice will be, thereby attracting greater investment.

Responses to Core Criteria



Environmental



T1 Climate Change

C1 Distribution of EPC ratings of existing homes (those completed before the last financial year)

Measurement unit	Current data
% of homes rated A	0.7%
% of homes rated B	15.9%
% of homes rated C	55.4%
% of homes rated D	18.8%
% of homes rated E or worse	3.4%
% of homes without EPC rating	5.8%

Response to Enhanced reporting

Existing homes energy performance	
Average SAP rating	72
Energy use intensity	130 kWh/m ² /yr

C2 Distribution of EPC ratings of new homes (those completed in the last financial year)

Measurement unit	Current data
% of homes rated A	13%
% of homes rated B	68%
% of homes rated C	6%

Response to Enhanced reporting

New homes energy performance	
Average SAP rating	86
Energy use intensity	75 kWh/m ² /yr

C3 Does the housing provider have a net zero target and strategy? If so, what is it and when does the housing provider intend to be net zero by?

Over the past year, we have continued to build the foundations for a credible and long-term approach to sustainability,

aligned with our ambition to reach net zero by 2050. While we do not yet have a net zero commitment in line with the Science Based Target initiative, we have undertaken a thorough review of our carbon impacts across all areas of the business, for example including our homes, fleet, communal spaces, offices, and colleague transport.

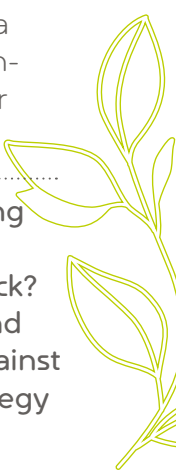
We recognise that setting a credible, deliverable strategy that our customers and stakeholders support, takes time, and we are committed to avoiding superficial or short-term actions. Our focus this year has been on ensuring our strategy is informed by robust evidence, stakeholder input, and realistic costing.

We expect to move into implementation as the strategy is finalised in the coming year, with future updates reflecting measurable progress.

Nevertheless, Sustainability is a cross-cutting theme across Curo and is strongly embedded in several of our key strategies, including the new 10-year corporate strategy and the updated Asset Management Strategy. This reflects our commitment to making sustainability a core consideration in all major decision-making processes, not a standalone or siloed initiative.

C4 What retrofit activities has the housing provider undertaken in the last 12 months in relation to its housing stock? How do these activities align with, and contribute towards, performance against the housing provider's net zero strategy and target?

We have retrofitted 74 properties under the government funded SHDF wave 2 scheme. Measures include: cavity wall insulation, internal wall insulation, loft insulation, high heat retention storage heaters, solar PV panels, battery storage and a bespoke ventilation strategy per property. The pre EPC's before work ranged from F-D, all homes are now at least a C rated.



Response to Enhanced reporting
 2,409 Properties are below an EPC C (this excludes properties with no EPC & historic properties). In the last year we've retrofitted 3%. Over the course of Wave 3 (Government funded retrofit scheme) we aim to retrofit 44% of our homes below C.

C5 Scope 1, scope 2 and scope 3 green house gas emissions per home. If unable to report emissions data, please state when the housing provider is expected to be able to do so.

Scope	Emissions (KGcO2e)
Scope 1	1,284,370
Scope 2	676,270
Scope 3	30,642,760
TOTAL	32,603,400
Per home	1,900

**Data gathered 2024*

C6 How has the housing provider mapped and assessed the climate risks to its homes and supply chain, such as increased flood, drought and overheating risks? How is the housing provider mitigating these risks?

Consideration of climate risk is embedded in all of our operations, including new build plans and designs and management of our key supply chains. We mitigate climate risks through a variety of actions, including retrofitting homes to make them more energy efficient; incorporating renewable energy into our homes; and promoting biodiversity. We are in the process of drafting a roadmap to Net Zero which will more explicitly address climate-specific risks.

T2 Ecology

C7 Does the housing provider have a strategy to enhance green space and promote biodiversity on or near homes? If yes, please describe with reference to targets in this area. If no, are you planning on producing one in the next 12 months?

Throughout 2024-25, Curo Places commissioned external ecological consultants to survey five of our largest existing green sites, providing feedback and recommendations.

These findings covered the flora and fauna present and offered guidance on future management to improve Biodiversity Net Gain (BNG). The Action Plan aims to achieve a 12.08% to 20.70% biodiversity uplift through habitat enhancement such as improved grassland management, species-rich grassland creation, tree planting, stakeholder engagement, and annual monitoring and reporting to ensure statutory compliance and adaptive management. Key actions will begin in Autumn 2025 and continue through 2026, involving multiple teams and consultants with clear timelines and responsibilities.

	2023	2024	2025
Number of Trees	8,093	8,155	9,527

Since 2022, we have successfully planted at least 500 meters of native hedging each year, and due to this positive impact, we are excited to continue this effort moving forward.

The requirement for new developments to deliver 10% minimum biodiversity net gain was introduced in February 2025. In line with this requirement, Curo Enterprise ensures all new developments we undertake will achieve at least 10% Biodiversity Net Gain, which, where possible, will be achieved through incorporation of measures on site.

Specifically, there is a commitment to provide a minimum of 10% BNG at our developments at Hillside View, Peasedown St John; Bath Road, Keynsham; and Somerton Road, Street. On our site at Underhill Lane, Midsomer Norton, an area of off-site enhancement is proposed on other land within the control of the land-owner. We take the approach of retaining as many features of ecological importance in order to minimise loss before identifying opportunities for on-site mitigation and enhancement. Only as a last resort will we then explore the potential for off-site enhancement.

Our schemes also look to incorporate open sustainable urban drainage features where possible, as a means of further encouraging biodiversity and water quality enhancements within our new neighbourhoods. We use the Building for a Health Life design tool and assessment to help ensure we deliver quality places that are better for nature and people.

Measures across all new sites include improving quality of grassland, introduction of new habitat and tree planting of ecological value.

C8 Does the housing provider have a strategy to identify, manage and reduce pollutants that could cause material harm? If so, how does the housing provider target and measure performance?
No, but we are developing a strategy.

T3 Resource Management

C9 Does the housing provider have a strategy to use or increase the use of responsibly sourced materials for all building and repairs works? If so, how does the housing provider target and measure performance?

In our new developments, Curo Enterprise Procurement Policy commits us to using responsibly sourced materials. We prioritise timber from sustainable, certified

sources (FSC, PEFC, SFI), materials with low environmental impact, and local supply wherever possible.

Responsible sourcing is targeted through supply chain partner selection and specification requirements and monitored through contract management and certification evidence provided by our supply chain. We currently do not formally measure performance against this commitment, but we recognise the importance of doing so and are exploring options to track certification evidence and supply chain reporting in the future.

For repairs, Curo Places will be reviewing this area to better understand our current materials usage and impact, to create a baseline so that we can consider a plan to improve our performance in this area.

C10 Does the housing provider have a strategy for waste management incorporating building materials?
No, but we are developing a strategy.

C11 Does the housing provider have a strategy for water management?
No, but we are developing a strategy.



Social



Photo: Our Wellbeing House in North Somerset which had recently opened to residents in the area.



Above: Interior photos of North Somerset Wellbeing House.

A SOOTHING SANCTUARY

We've opened the doors to a new Wellbeing House in North Somerset, following the success of our Bath-based service. Erin Stewart, Team Leader, takes us on a tour.

Stepping over the threshold of Curo's Wellbeing House in North Somerset is like entering a soothing sanctuary, away from the pressures of everyday life.

“We all face stressful times and may need extra support,” says Erin Stewart, Team Leader for Curo, who helped to set up the new service. “Wellbeing House is a place where anyone in the area can stay for up to seven days’ respite when things get too tough.”



The new service was set up in response to demand in North Somerset, following the success of Bath's Wellbeing House. “Bath & North East Somerset Council have given us fantastic feedback about how beneficial it has been for the community,” explains Erin. “In fact, they've just recommissioned the service for another two years.

“North Somerset Council wanted to commission a Wellbeing House too. They're dedicated to funding projects that prevent mental ill health and were key stakeholders in setting up this new service. They have been wonderfully supportive and passionate about the project.”

With the local authority on board, the search for a house was on, but finding a suitable property proved challenging. “We approached many landlords, but encountered resistance,” says Erin. “People weren't sure what we'd be doing or how it would affect the community.”

Left: North Somerset Wellbeing House
Right: Erin Stewart

Social



An asset to the community

Fortunately, Erin could point to Curo's long record of running the first Wellbeing House. "We could demonstrate that the house is a real asset to the community: anyone can use it, and if people nearby are struggling, they can come and stay," she says.

The perfect property presented itself in an unexpected way, when North Somerset Council acquired a family home due to roadworks on the dual carriageway.

A detached property in a beautiful rural setting, the Wellbeing House has a real sense of peace and connection with nature. There are green outdoor areas, spacious communal rooms for group activities and events, and five guest bedrooms upstairs, all furnished and decorated to create a restorative, relaxing atmosphere.

Downstairs, there's a communal kitchen where residents can prepare their own meals. There's also a gym and space for gardening activities.

Guests can refer themselves to stay at the Wellbeing House or be referred by a GP or support worker. "You need to be experiencing a decline in your wellbeing," says Erin. "You must also have a North Somerset postcode or be registered with a GP in the area."

When guests come to stay, they can expect one-to-one sessions with on-site support workers, as well as weekly group activities. "We also work to connect residents with community services and activities – this could be everything from Nordic walking to 'knit and natter' groups," says Erin.

"During their stay, everyone develops an exit plan so they know exactly what support and activities they can access afterwards – and they're always welcome to return."

Now that the hard work of getting the house up and running is complete, Erin and the team are delighted to be welcoming guests to stay.

"I feel terrific now it's open. The house is beautiful, and I feel privileged to run such an impactful service. I'm very proud of what we've achieved, though I couldn't have done it without my amazing team.

"When guests leave, I hope they'll feel calm, equipped with a clear plan and better coping mechanisms – just happy that they've stayed."

Bath's Wellbeing House

Bath's Wellbeing House has been helping the community since 2017 and is run on the same principles as the North Somerset service. The spacious and peaceful house has three rooms with en-suite facilities and two rooms that share a bathroom. Each resident has their own share of a kitchen, with their own sink and fridge. The house features a large garden, an art room and a lounge, stocked with DVDs, books, craft materials and musical instruments. Last year its social return on investment was £1,233,764



Bath Wellbeing House



STRONGER NEIGHBOURHOODS



By working in close partnership with the police, we're helping to solve problems and keep the communities we serve safe.

Our Tenancy Compliance team works closely with Avon and Somerset Police, with two Police Community Support Officers (PCSOs) working alongside Curo colleagues in our offices each week.

The partnership supports our aim of helping to build communities while improving response times in cases of anti-social behaviour. Gary Williams, PCSO, says: "I usually come into Curo's offices around three times a week. It's a really good collaboration that works well. Together, we're problem-solving and helping to keep communities safe."

The police and Curo's anti-social behaviour policies overlap hugely, so working closely with the PCSOs helps us to be consistent in our actions," says Mils Vaughan, Compliance Advisor at Curo. "Developing good relationships with the neighbourhood teams is important, and sharing information between the two agencies helps us to react to incidents quickly and efficiently."



Working hand-in-hand

Our Tenancy Compliance team also holds regular strategic-level meetings with the Police Chief Inspector to discuss how it can work towards shared goals, such as a plan to prevent violence against women and girls.

Every Wednesday, the team meets with the police to discuss priorities and understand pressure points. This helps keep communities at the forefront of all the team's activities and push through resolutions.

Through the partnership, we supported the introduction of Operation Trespass to counteract cuckooing and county lines drug dealing.

"It's incredibly valuable to have the police working hand-in-hand with my team," says Andrew Snee, Curo's Director of Tenancy Management and Compliance. "We're not just working together when things go wrong; our long-term partnership means more rounded support for customers, helping to keep the communities we serve stronger and safer."

Scott Hill, Avon and Somerset Police Chief Inspector, says: "We really value the strong relationship we've built up with Curo over many years. It enables us to work together and positively find solutions to any problems that arise. We both have the same goal: to make B&NES the best place to live, work and visit."

Photo: Avon & Somerset PCSOs working with Curo colleagues

Teaming up with the Police and Crime Commissioner to tackle ASB

“It’s great to see
this joined-up
approach”

In October 2024, we welcomed Clare Moody, Avon and Somerset Police and Crime Commissioner (PCC) to the Maltings, for an in-depth discussion focused on her draft Police and Crime Plan.

During the visit, we talked about our ongoing efforts to create safer, more resilient neighbourhoods and explored how we’ve been working in close collaboration with local police. Clare outlined her priorities in the Police and Crime Plan for 2024–2029, including support for victims, reducing violent crime, strengthening neighbourhood policing, improving policing standards and preventing crime.

We shared our approach to tackling anti-social behaviour and improving community safety, which centres on early intervention, restorative justice, and building strong relationships with our customers through our Navigator programme.

*Photo: Andrew Snee
Director of Housing,
Clare Moody PCC and
Zack Tondoro*

PCC Clare Moody commented,

“It’s great to see this joined-up approach to tackling anti-social behaviour, which is a priority in my Police and Crime Plan. I’ll continue to support this type of successful working between ASP and local housing associations like Curo, to ensure the police have a greater impact on tackling the issues that matter to you.

“It was a pleasure to meet the team at Curo, who understand that housing has a huge impact on community and people’s quality of life. By engaging proactively with criminal justice partners, they are ensuring that housing is a key part of creating safe and resilient communities.”

“ ”



The Sustainability Reporting Standard for Social Housing (SRS) was launched in November 2020. The SRS is a voluntary reporting framework, covering 48 criteria across ESG considerations such as affordability, carbon emission and energy efficiency, safety, equality, diversity and inclusion and resident voice.

It was set up in response to concerns that ESG investment in social housing was being inhibited by the absence of a common reporting standard.

The belief is that the more widely the standard is adopted the stronger the sector's voice will be, thereby attracting greater investment.

Responses to Core Criteria



Social



T4 Affordability and Security

- C12** For properties that are subject to the rent regulation regime, report against one or more Affordability Metric:
1. Rent compared to median Private Rental Sector (PRS) rent across the relevant Local Authority.
 2. Rent compared to the relevant Local Housing Allowance (LHA).

Local Authority:	Affordable metric 1 - Private Rental Sector (PRS)	Affordable metric 2 - Local Housing Allowance (LHA)
B&NES	31%	55%
Bristol	32%	52%
North Somerset	50%	74%
South Gloucestershire	45%	81%
Somerset	57%	72%
Wiltshire	63%	82%
Average	41%	57%

- C13** Share, and number, of existing homes (owned and/or managed) completed before the last financial year allocated to:
- General needs (social rent)
 - Intermediate rent
 - Affordable rent
 - Supported housing
 - Housing for older people
 - Low-cost home ownership
 - Care homes
 - Private rented sector
 - Other



Existing Homes		
Tenure	Number	Percentage
Social rent	10,835	82%
Affordable rent	1,002	8%
Intermediate rent	65	0%
Shared ownership	855	6%
Supported housing	199	2%
Market rent	235	2%
Total	13,191	100%

- C14** Share, and number, of new homes (owned and/or managed) that were completed in the last financial year, allocated to:
- General needs (social rent)
 - Intermediate rent
 - Affordable rent
 - Supported housing
 - Housing for older people
 - Low-cost home ownership
 - Care homes
 - Private rented sector
 - Other

New Homes		
Tenure	Number	Percentage
Social rent	59	48%
Affordable rent	28	23%
Shared ownership	35	29%
Total	122	100%

- C15** How is the housing provider trying to reduce the effect of high energy costs on its residents?
- Curo's Asset Management Strategy outlines a planned investment of £151.5 million over the next five years, focusing on achieving an EPC Band C energy rating across our properties by 2030. This will be supported by a match-funded government grant through the Social Housing Decarbonisation Fund. We are also committed to creating a comprehensive Net Zero Roadmap aimed for 2050, which will incorporate renewable



heating technologies suited to different property types and enhance the skills required for zero-carbon installations.

A key part of our future investment involves implementing a specialised asset management and compliance system. This system will enhance the accuracy of our data, improve decision-making, and ensure stronger regulatory compliance, enabling us to better identify properties that are underperforming or experiencing energy inefficiencies.

Additionally, a crucial aspect of the strategy is to build and implement a disposal plan targeting properties with low or negative Net Present Value (NPV), particularly historic Georgian homes. Currently, fewer than 30 properties have negative NPV, with around 100 more showing minimal NPV. By disposing of or changing the tenure of these properties (for example, moving them to Market Rent), we expect to release capital that can be reinvested into higher-performing homes. This approach will be guided by options appraisals and ongoing portfolio reviews to shape future investment decisions.

With the cost of living affecting our customers, everything from energy to food soaring in price, this is a worrying time for our households. When customers are concerned about how they will manage, we understand and are here to help – the Asset Management Strategy will be a key part of Curo’s work to change this for our customers.

Curo’s Customer Accounts team have a specific Money & Benefits Advice service which provides support for customers and offers a range of advice about money management. The team can help with managing debt, accessing the correct benefits, and applying for grants and charity funding, helping customers to take back control of their finances.

The Team secured £1.3 million ‘money in pockets’ for our customers in financial difficulty in 2024/25. Reducing debt, maximising income, reducing expenditure and support with budgeting. Services like this can support customers to free up income to be able to prioritise heating and eating.

Customers also have access to our in-house support fund. This fund has already helped hundreds of customers in crisis. Further support can be put in place from referrals to this fund. We want to ensure customers are aware of help available to them in a timely manner, signposting to relevant agencies when need be.

Our services will also offer impartial advice on the following where appropriate: smart-metres, changing provider and pre-payment metres.

C16 How does the housing provider provide security of tenure for residents?

Curo remains committed to providing secure, lifetime tenancies for general needs customers, in line with Curo’s purpose of Homes for Good, with starter tenancies converting to assured periodic tenancies after 12 months if tenancy conditions are met.

We continue to work closely with partners through Curo Choice to offer support to individuals facing personal difficulties or homelessness by providing housing for as little or long as they need.

T5 Building Safety and Quality

C17 Describe the condition of the housing provider’s portfolio, with reference to: % of homes for which all required gas safety checks have been carried out. % of homes for which all required fire risk assessments have been carried out. % of homes for which all required electrical safety checks have been carried out.

Safety Scorecard	
Gas safety checks	100%
Fire risk assessments	100%
Electrical safety checks	98.02%

Response to Enhanced Reporting

Safety Scorecard	
Asbestos	100%
Water	100%
Lifts	98.3%

C18 What % of homes meet the national housing quality standard? Of those which fail, what is the housing provider doing to address these failings?

Decent Homes Standard (DHS)	
Homes that meet DHS	98.45%
Homes that fail DHS	1.55%

C19 How do you manage and mitigate the risk of damp and mould for your residents?

We take a proactive and structured approach to managing and mitigating damp and mould in our homes. All reports are managed through a dedicated case management system, ensuring each case is tracked from first report through to full resolution. Cases remain open for three months after works are completed to confirm that the root cause has been properly identified and addressed, rather than just the symptoms.

To further reduce risk, our teams ask residents about any signs of damp and mould at every visit, helping us to identify issues early. We also complete five-yearly stock condition surveys and annual home safety checks, which provide additional assurance that our properties remain safe, healthy, and well-maintained.

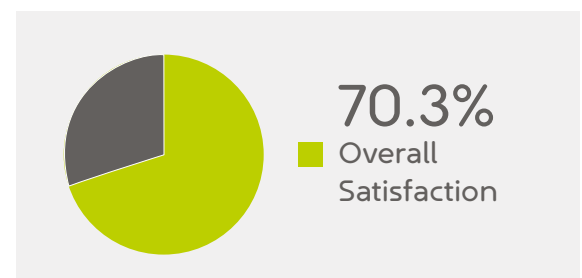
Response to Enhanced Reporting

Damp and mould	
Cases of damp and mould	1,443
Housing providers portfolio	11.9%

T6 Resident Voice

C20 What are the results of the housing provider's most recent tenant satisfaction survey?

How has the housing provider acted on these results?



Our Data and Insight Team have analysed all results and feedback, and shared key insights with Senior Managers as well as our Customer Experience Committee. In particular, those insights showed us that there is a strong link between satisfaction and repairs, and that we should focus on the quality, consistency and speed of repairs. We're taking this forward as part of our Repairs Review, and have already reduced our backlog of repairs and improved waiting times for routine repairs from around 48 days to around 15 days. We also publish our performance against additional measures that customers have told us are important to them, so that they can properly hold us to account.

Customers also told us that friendly and polite service makes a real difference to their satisfaction – so we're looking at how to best incentivise this and make sure it's embedded in our customer service standards.

Feedback received from customers in the TSMs has also pointed us towards more areas for further exploration, such as variances in satisfaction by age and/or location. We'll be doing further analysis of this in the year ahead.

C21 What arrangements are in place to enable residents to hold management?

Our Resident Engagement Strategy is now in place and is building on the framework that promotes customer voice and influence. Today, we offer more than 25 distinct opportunities for customers to engage with us, from local service-focused forums to high-level strategic discussions. Several of these engagement channels connect directly with our Board, ensuring customers can shape Curo's decision-making.

Engagement Groups offer Curo customers structured opportunities to influence both day-to-day operations and long-term strategy. Bringing customers and colleagues together, these groups focus on key frontline areas such as Compliance, Estates, Complaints, and Repairs, helping to shape organisational priorities and improve service delivery. By collaborating and co-creating in this way, customers help shape services, hold us accountable, and ensure we deliver in ways that truly meet the needs of our diverse customers and their communities.

Customer Experience Committee

Our Customer Experience Committee (CXC) started in October 2024. See C31 for more information on how our Resident Engagement Strategy ensures customer voice is heard throughout our governance structure and influences decision-making at Board level.

Oversight Group

This group held the duties mentioned above until December 2024. From this point onwards they became responsible for monitoring and improving all Resident Engagement Activity conducted here at Curo. The Oversight Group's main duties include: supporting the delivery of our

new Resident Engagement Strategy, co-creating new engagement opportunities, monitoring the quality of our current engagement opportunities, ensuring we record and share outcomes with our customers and ensuring groups within our engagement framework reflect the diversity of our customer base.

We continue to run Board Connect sessions to enable customers to have conversations with Board Members on the services they receive and what it's like to be a Curo customer.

C22 In the last 12 months, in how many complaints has the national Ombudsman determined that maladministration took place?

Six have been identified as cases of maladministration.

How have these complaints (or others) resulted in change of practice within the housing provider?

To address these issues, we have implemented several measures, including allocating further resources and creating new positions dedicated to handling complaints more effectively. Additionally, we have developed a new Complaints Dashboard to better track and analyse complaint data. This ongoing analysis is crucial in helping us identify patterns, improve our processes, and enhance the overall quality of our service.

T7 Resident Support

C23 What are the key support services that the housing provider offers to its residents? How successful are these services in improving outcomes?

We support over 6,500 residents and people in the community to retain their independence and improve personal, emotional, economic and social wellbeing. We calculate the monetary value of our support outcomes using Social Return on Investment (SROI) methodology. Total Social Return on Investment for 24/25 £60,440,693

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Outcome	Frequency (per year)	Value (£ per year)
Preventing homelessness	2134	£26,886,415
Preventing customers having to access residential care	2366	£18,193,941
Preventing a hospital stay	12527	£7,324,913
Achieving full-time employment	47	£601,138
Enabling access to employment or training	470	£1,737,620
Enabling move on from temporary accommodation to longer-term secure housing	104	£240,895
Enabling regular volunteering	337	£1,264,251
Preventing A&E attendance	10443	£1,844,860
Hospital bed days prevented	1614	£406,486
Preventing need for GP attendance	18021	£552,524
Achieving self-employment	6	£121,455
Mental health bed days prevented	1689	£912,398
Achieving part-time employment	23	£209,595
Achieving apprenticeship	12	£144,006
Fall pick-ups, preventing the need for ambulance attendance	1	£196
	49,794	£60,440,693

Homelessness

- **Temporary and Supported Accommodation:** We provide 151 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 achieve independent living.
- **Housing First:** 49 properties providing a direct route out of homelessness for people sleeping rough across three

local authorities. We offer a place to call home and support to achieve independence.

Residents supported: 373

Health

- **Stepdown:** Seven 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:** A retreat for those living in B&NES who want to enhance their mental health and wellbeing, preventing crisis escalation.
- **Community Connect:** Support for people aged over 50, living in North Somerset, to reduce isolation and improve wellbeing.
- **Gordano & Mendip Social Prescribing:** Providing practical and emotional support for adults in partnership with local GPs.

People supported: 2,352

Older Persons Services

- **Livewell:** Support for Curo sheltered customers to improve wellbeing and navigate health and voluntary organisations, enabling increased independence.
- **Independent Living Service:** Support in the community for people aged over 50 to maintain independence.
- **Extra Care:** Adapted self-contained flats with onsite 24-hour care, promoting independence and reducing isolation.
- **Dementia Challenge:** Help for people and their carers, to gain diagnosis and support when they have memory concerns.

Residents supported: 3,162

Employability: Work Wise

- **Work Placement Programme:** Enabling people to gain experience in the workplace.
- **Multiply:** Supporting people to boost their confidence in numeracy and skills for work.

- **Apprenticeships:** With Bath and Weston Colleges we offer apprenticeships at Curo and partner businesses.

Customers supported: 797

We have key performance indicators to ensure we achieve our purpose, including: move on, maximising income, NHS bed days saved, improved mental and physical health, residential care preventions, dementia diagnosis, customers supported into education, training and work.

T8

Placemaking

C24

Describe community investment activities, and how the housing provider is contributing to positive neighbourhood outcomes for communities in which its homes are located. Provide examples or case studies of where the housing provider has been engaged in placemaking or placeshaping activities.

Community Catch-Up Sessions:

CCU's continued to be a popular option within our strategy during 24/25. The purpose of these sessions are to maximise the chances for customers to get their voices heard and to hear more from the traditionally 'unheard' customers that reside further out in our stock portfolio.

As awareness of these session grew through 23/24, customers began actively requesting visits to their neighbourhoods. We now advertise all our visits 3 months in advance on our website.

In 24/25 the Resident Engagement team visited 76 different communities and spoke with more than 900 customers through this engagement channel.

We've also supported some of the communities visited to receive a Community Grants, with a total of £2,000 handed out to communities we've visited during 24/25.

A key part of Community Catch Up's is being able to provide support, information, and sign posting to Curo customers across several topics. The most frequently discussed topics include –

- Getting more involved with Curo via VoiceBox and Engagement Groups
- Estates and Grounds Maintenance queries curo-group.co.uk/estates
- Repairs, both new and outstanding – how to report these, how to get updates
- Complaints – advise on how to report and chase updates
- Tenancy Compliance and Management – advise on how to report and chase updates, whilst referring to the ASB toolkit curo-group.co.uk/asbtoolkit
- Help, advice, and signposting for moving home
- Help and advice on Mutual Exchanges curo-group.co.uk/mutualexchanges
- Advice and signposting on downsizing
- Support funds advice

The Community Catch Up sessions have also acted as an entry point into our engagement framework for some customers. We've had Community Catch Up customers get involved in the following ways -

- 30+ customers signing up to VoiceBox and starting to share their feedback
- 25 families reserving tickets and attending Curo's Big Get Together in September 2024
- 15 customers attending our scrutiny activity groups over the year
- Customers starting to use our Curo Communities Grant to fund neighbourhood projects
- Attendees joining us at our Board Connect sessions, as well as at the Oversight Group, Estates Partnership Board, Disability Action Group and the Complaints Review Forum
- Customers nominating their neighbourhoods for the Community of the Year award and making several Community Hero nominations

Speaking directly to customers during CCU's has also helped us create some notable community improvements and action days, which include:

- **The Labbotts:** Where 12 Curo colleagues and our contractors volunteered to transform the garden area into a useable space for customers and wider community.
- **Rosewell Court:** We ran a series of drop-in surgeries with our Estates & Tenancy Compliance teams, BANES Councillors and local police. The sessions improved communication within the community and built a base of customers for an ongoing resident group.
- **The Old Tannery:** A successful CCU visit resulted in bring this community together. A community grant was completed and they commissioned a local artist to add a mural to the outdoor space, they started a gardening club and requested gardening tools to help them create and maintain the green areas in the community.
- **Orchard Close:** We ran a series of planned meetings in this sheltered development to improve communication and the sense of community. These led to customers forming their own resident group to represent their community moving forward.

Community Grants

This year we've supported 31 community projects through a total of more than **£12,500** worth of grant funding. With these covering gardening groups, memorial benches, football tournaments, community festivals, nature activity sessions and so much more



Photo: More Trees BANES receiving a cheque

Governance



Photo: Development Director Sarah Maylor giving her daughter an insight into the world of construction



SUSTAINABLE PROCUREMENT

As the new Procurement Act comes into force, we look at the measures Curo already takes in our efforts to add social value and sustainability in our procurement process.

The Procurement Act 2023 marks a significant shift in how public-sector organisations in the UK purchase goods, works, and services. It came into effect on 24 February 2025.

The Act replaces the EU directives on public procurement with a UK-focused regime, designed to bring more flexibility, transparency and opportunities for small and medium-sized contractors. Key changes include an enhanced notice regime, a central debarment list, a simplified bidding process, and a stronger emphasis on delivering social, economic and environmental benefits.

Curo's procurement team are always looking for opportunities to maximise public benefit through their activities. Chris Oldall, Procurement Team Leader at Curo, says that social value is firmly embedded in the contract bidding process: "The procurement team include ongoing employability and skills opportunities within contracts, which are aimed at creating apprenticeships and work placements for the local community. The team work closely with Curo's Work Wise employability service to ensure contractors are delivering opportunities that benefit both the contractor and our customers."

Some contracts include financial rebates that support our social mission. For example, builders merchant Travis Perkins allocates a percentage of their contract value into a social fund, helping to finance initiatives such as Christmas parties for older people living in our sheltered accommodation.

Contractors are also encouraged to donate operatives' time to support specific community projects. Estate and grounds maintenance teams, for example, may help with activities such as tree planting or building bug hotels in local green spaces.

Photo: Travis Perkins colleagues handing a cheque to our older persons and specialist Housing service



Governance

“
The procurement team include ongoing employability and skills opportunities within contracts, which are aimed at creating apprenticeships and work placements for the local community.”

Environmental sustainability is another major focus. The team scrutinise how contractors propose to reduce waste to landfill, promote recycling initiatives and reduce carbon emissions in the delivery of their contracts.

This commitment aligns closely with the National Procurement Policy Statement, which requires us to consider how procurement decisions support government priorities — including driving economic growth, supporting small businesses and social enterprises, creating high-quality jobs, enhancing innovation and advancing leadership in clean energy.

Supporting small and medium-sized enterprises (SMEs) is a key part of our approach. The team aim to host Meet the Buyer events, with the objective of engaging with smaller businesses to understand what barriers may prevent them from working with Curo.

“We want to invite SMEs interested in working with us to learn more about procurement and take part in competitions,” Chris explains. “The Procurement Act aims to grow the grassroots economy, and there’s a strong drive behind this.”

To ensure that colleagues understand their responsibilities under the Act, Chris and his team have been delivering a comprehensive training programme.



Photo: Residents in Keysham enjoying VE Day celebrations

“Training is mandatory for anyone involved in managing contracts, and social value is a key focus of these sessions,” says Chris. “So far, we’ve run eleven sessions, which have had a really strong turnout from colleagues across the business. These sessions provide an overview of public procurement and the legislative environment we work within.”

Procurement and Curo Enterprise

Although Curo Enterprise is not subject to the new Procurement Act – as it is not a public-sector organisation – it is nevertheless leading the way in environmentally sustainable and socially valuable procurement.

“Curo Enterprise’s ESG initiatives, along with those of our supply chain partners, align closely with the Procurement Act 2023,” says Jonathan Pope, Head of Procurement at Curo Enterprise.

The organisation selects suppliers with strong environmental credentials. For example, flooring specialist Karndean generates 150,000 kWh of solar energy annually, offsetting 30 tonnes of carbon, and recycles 300 tonnes of unused product each year.

Meanwhile, merchant supplier Jewson is ISO 14001 certified, ensures all colleagues receive sustainability training, and cuts its carbon footprint through optimised bulk distribution.

FEMALE LEADERS AT CURO

Every year on International Women’s Day, we publish interviews with senior female colleagues at Curo, giving peer advice and showcasing their achievements in a male-dominated sector.

Julie Evans, Executive Director of Property Services:

“In 2019, I became an Executive Director at Curo, joining a small team alongside three very confident men. Women are brought up to be polite. It’s our social conditioning. But in a leadership team, if you wait to be asked to speak, you’ll be waiting a long time. I’m lucky, however, that the team are all welcoming, accepting and live Curo’s values of caring, respectful, open, fair and trusting.”

“My advice to female colleagues starting out in their careers? Aspire to be the best you can be. Break through the glass ceiling. Don’t let anyone tell you that you can’t – you can.”

“Women are brought up to be polite”



Left:
Julie Evans



Jane Smith,
Chief People Officer:

“When I worked for Tesco in South Korea there were 56 directors: 54 were Korean, 55 were male and 55 were aged over 50. Then there was me. It’s a hierarchical culture. I had to learn how to argue as a lot of the decision-making was based around that. But my biggest lesson was around communication. I couldn’t speak the language, so I learned how to read a room without the spoken word. It heightened my skills of perception.

“I’ve worked in male-dominated sectors, such as retail, where men had all the big jobs. The workforces were balanced in terms of gender, but there wasn’t equity in terms of career progression. I’ve experienced sexual harassment and bullying – behaviour that wouldn’t be accepted now. I grew up in it. But I was brought up to be independent. My career doesn’t belong to anyone else.”

**“My career
doesn’t belong
to anyone
else.”**

“ ”

Below: Jane Smith



Sarah Maylor,
Development Director:

“When I first started in construction, I was usually the only woman in the room, which could be intimidating. But I quickly realised that there are many allies in the industry – male and female – if you seek them out.

“I’ve always been ambitious and assertive – qualities that can sometimes be seen as challenging. But one of the best pieces of advice I’ve had is never dim your light to make others feel more comfortable. There’s nothing wrong with ambition. Don’t be afraid to take up space.”

**“Don’t be afraid
to take up space”**

“ ”



Above: Sarah Maylor

The Sustainability Reporting Standard for Social Housing (SRS) was launched in November 2020. The SRS is a voluntary reporting framework, covering 48 criteria across ESG considerations such as affordability, carbon emission and energy efficiency, safety, equality, diversity and inclusion and resident voice.

It was set up in response to concerns that ESG investment in social housing was being inhibited by the absence of a common reporting standard.

The belief is that the more widely the standard is adopted the stronger the sector's voice will be, thereby attracting greater investment.

Responses to Core Criteria



Governance

T9 Structure and Governance

C25 Is the housing provider registered with the national Regulator of Social Housing?

Yes.



Regulator of Social Housing

C26 What is the housing provider's most recent regulatory grading/status? GI/V2/C1. We are proud to have scored C1 against the Regulator's tough new Consumer Standards and retained our GI rating for Governance. Like many other Housing Associations, we were graded V2 for our financial viability. This reflects the risk in our sector as a result of caps on social rents, greater planned investment in our existing homes and greater operating headwinds.

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

Code of Governance 2020

C28 Is the housing provider a Not-For-Profit? If not, who is the largest shareholder, what is their % of economic ownership and what % of voting rights do they control?

Yes.

C29 Explain how the housing provider's board manages ESG risks. Are ESG risks incorporated into the housing provider's risk register?

ESG risks are fully embedded within Curo's strategic risk management framework and are regularly reviewed by the Board and its Committees. While not labelled as "ESG" in isolation, environmental, social, and governance risks are incorporated across multiple strategic risks in the register.

The Board receives quarterly updates on the strategic risk register, with the Audit & Assurance Committee providing detailed oversight of all (including) ESG-related controls and assurance evidence. ESG-related risks are also subject to internal audit, regulatory inspection, and external benchmarking. This integrated approach ensures that ESG considerations are managed in line with Curo's risk appetite, with actions and controls tracked through the same governance processes as all other strategic risks

C30 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

T10 Board and Trustees

C31 1. How does the housing provider ensure it gets input from a diverse range of people into the governance processes? Curo ensures broad and inclusive stakeholder input through our recently introduced Customer Experience Committee (CXC), chaired by a Member of the Combined Board. The CXC commissions up to three resident led scrutiny groups annually, drawing on residents based on their skills, experience, and enthusiasm, to review specific Curo

services. These groups are supported by colleagues and, where needed, external specialists, ensuring that governance decisions are informed by a genuinely diverse range of voices.

2. Does the housing provider consider resident voice at the board and senior management level?

Yes. Resident voice is embedded at both Board and senior leadership levels:

a) The Board's Customer Experience Committee (which includes Committee Members who are resident customers) actively promotes resident engagement and ensures that insights gained from resident scrutiny are formally fed into service review and improvement processes;

b) The Board also hears directly from customers at various points throughout the year – including at Board meetings and at more informal settings such as Curo's Big Get Together; c) the outcome of the Regulator of Social Housing's (RSH) July 2025 inspection, which awarded Curo a C1 grade for Consumer Standards, highlights how resident feedback and oversight mechanisms are effectively integrated into governance and service decisions.

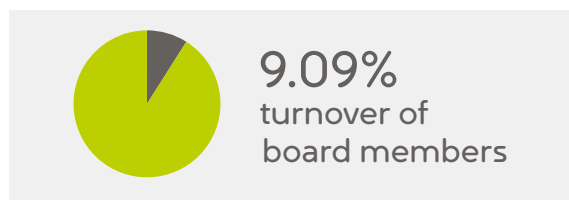
3. Does the housing provider have policies that incorporate Equality, Diversity and Inclusion (EDI) into the recruitment and selection of board members and senior management?

Yes. Curo has clear commitments to Equality, Diversity and Inclusion (EDI) deeply embedded across our governance framework, including in recruitment and succession planning for the Board and senior leadership. These commitments align with our standing orders and broader strategic values, ensuring:

- Board membership reflects a diverse range of backgrounds and skills.
- Inclusive recruitment processes that aim to reduce bias and ensure opportunities are accessible.

- A culture that respects differences and actively involves diverse perspectives in governance.

C32 What % of the housing provider's Board have turned over in the last two years?



What % of the housing provider's Senior Management Team have turned over in the last two years?

0% turnover of Executive team

C33 Number of board members on the housing provider's Audit Committee with recent and relevant financial experience.

Two

C34 What % of the housing provider's board are Non-Executive Directors?

82% (9 out of 11)

C35 Has a succession plan been provided to the housing provider's board in the last 12 months?

Yes.

C36 For how many years has the housing provider's current external audit partner been responsible for auditing the accounts?

Five years.

C37 When was the last independently run, board effectiveness review?

June 2023.

C38 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 interest 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

Staff Wellbeing

C39

Does the housing provider pay the Real Living Wage?

Yes. We pay the real Living Wage as a minimum salary across the business and have also worked with our suppliers so they follow the same rules.



C40

What is the housing provider’s median gender pay gap?

Median	Percentage	Hourly pay (£)
Gender pay gap (median)	12.5%	Men £18.23
		Women £15.96
Ethnicity pay gap (median)	16.7%	BAME £14.55
		White £17.46
Disability pay gap (median)	7.0%	People with a disability £16.20
		People without a disability £17.41

Mean	Percentage	Hourly pay (£)
Gender pay gap (mean)	8.7%	Men £20.45
		Women £18.68
Ethnicity pay gap (mean)	16.6%	BAME £16.55
		White £19.85
Disability pay gap (mean)	11.9%	People with a disability £17.46
		People without a disability £19.83

Our pay gap information demonstrates a continued commitment to understanding how changes to our workforce and our policies affects pay equity. We focus on 3 pay gaps; gender, disability and ethnicity. The data shows reductions in our gender and disability pay gaps and an increase in our ethnicity pay gap:

- **Gender**
 - Mean average reduction by 3.3%
 - Median average reduction by 2.6%
- **Disability**
 - Mean average reduction by 1.1%
 - Median average reduction by 8.9%
- **Ethnicity**
 - Mean average increase by 1.3%
 - Median average increase by 8.6%

While changes in our workforce have had positive impacts on gender and disability, our colleagues from Black, Asian and minority ethnic backgrounds are not yet seeing the same impacts.

We continue to make progress in becoming a more diverse workforce, with more colleagues from Black, Asian and minority ethnic backgrounds, however this diversity is not yet reflected in senior leadership and management roles. We are committed to improving this by enhancing our external recruitment efforts and developing our internal talent for positions at these levels.

C41

What is the housing provider’s CEO: median-worker pay ratio?

	Ratio
CEO’s salary	£235,750
Median worker salary	£34,753
Ratio	6.78

C42

How is the housing provider ensuring equality, diversity and inclusion (EDI) is promoted across its staff?

‘Feel at Home’ Everyone is welcome at Curo, regardless of age, disability, gender, race, sexual orientation, religion or belief.

Feel at Home



We have chosen to move to the term Inclusion & Belonging, from Equality, Diversity and Inclusion (EDI). This reflects our straightforward approach, using simple language that's easy to understand and more clearly aligns with our strategic objectives and Purposeful.

Whilst we will be ensuring that we meet the legislative needs of the Equality Act 2010. We aim to create a high-performing and engaged organisation which attracts, develops and retains diverse, talented people.

We're committed to being a fair and inclusive organisation which supports our customers, colleagues, partners and stakeholders. This is part of a shared social purpose across the housing sector we work in. We want to be a place where everyone feels respected, listened to, supported and valued.

This Strategy sets out how we'll focus on behaviour, work practices and outcomes. We want to be a place where everyone has equal opportunity and feels genuinely valued.

We will focus on:

- Ensuring our customers trust us, and feel heard and included
- Ensuring that our services are delivered in an equitable and appropriate way
- Using our diversity data, learning and insights to improve what we do
- Celebrating our culture, where high performance delivers exceptional outcomes for customers
- Supporting events to celebrate diversity and create a strong sense of belonging for our customers and colleagues
- Building a vibrant and inclusive workplace, where every colleague feels valued, invested in and chooses to stay.

We have created a 3 year road map that focuses on understanding in the first year using data to inform our practices and behaviours, developing in our second year which will include recruitment practices and our learning curriculum and moving

to a sense of belonging for our colleagues and customers.

This year we have progressed our Social Housing Anti Racism Pledge SHARP which is being led by our LGBTQ+ colleague group. LGBTQ+ Housing Pledge: Curo have signed up to the LGBTQ+ Housing Pledge, a scheme that all social housing providers can sign up to, to demonstrate our commitment to LGBTQ+ resident equality and support.



The home is so important to LGBTQ+ residents, because it should be a place where people can freely express their sexual orientation and/or gender identity without fear or prejudice. Yet research from Stonewall found that 60% of the transgender respondents did not feel that their neighbourhood was a safe place to live and one in five gay men reported modifying their home in some way – for example, moving pictures or books – to hide their sexual orientation from a visiting repairs operative or housing officer.

Through signing up to the Pledge we have evidenced that LGBTQ+ residents have a voice at a strategic level, that we are visible in our support to LGBTQ+ residents and colleagues, and provide relevant and specific training to colleagues in respect of LGBTQ+ lives and experiences. Curo also has a LGBTQ+ Colleague Engagement Group, which meets every month and has been an important step in creating a workplace where people can feel safe. We

are exploring a LGBTQ+ Residents' Group to let our customers know that we are welcoming and supportive, and so we can hear their ideas to ensure that everyone feels at home at Curo.

We have a number of well attended colleague groups including our Neurodiversity group who meet monthly. This is a safe place for colleagues who are neurodivergent or for colleagues who want to learn how to support others in their work or day to day life.

We also have a well established LGBTQ+ group who are influencing the housing pledge and helping to shape policies. We are developing other groups for under represented groups including a Menopause Cafe, Originem and Family group. We aim to increase support for these groups to truly influence our decision making and inclusive culture.

C43 How does the housing provider support the physical and mental health of its staff?

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

Personal Support Passport - This is designed to help colleagues have an honest conversation with their manager about a disability, physical or 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 GymFlex. 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 understand colleagues' needs for adjustments or additional support.

Mental Health First Aiders – We have a number of colleagues who have undergone training so that they can act as a sounding board and listen to colleagues who are struggling with their mental health. These Mental Health First Aiders can then signpost the colleagues to support services.

C44 How does the housing provider support the professional development of its staff?

Professional development is part of our learning and development offer, we are keen to support colleagues to progress or to enable them to better deliver their services. We have supported colleagues achieving a range of qualifications in areas such as finance, procurement and HR.

As part of our annual Performance Management process which is called “How We Get Things Done” we discuss personal objectives with our colleagues to ensure that we are all working towards our strategic vision. We discuss learning and development needs with our colleagues as well as career goals. This may lead to professional development or opportunities to develop with secondments, shadowing or access to blended or online learning.

Colleagues from Asset Management have been supported to achieve their HNC in Building Construction and a number of colleagues have been supported to achieve housing and health and safety related qualifications.

The Competence and Conduct Standard for Social Housing has come about through an amendment to the Social Housing Regulation Act 2023.

In Autumn 2025, the Regulator of Social Housing (RSH) will set new standards for the Competence and Conduct of social housing staff, coming into force in October 2026. There will be a transition period after this date allowing time to comply with qualification requirements for senior housing managers and executives. We will then be developing our colleagues in relevant roles to meet these requirements as well as planning for our future roles.

We also recognise the importance of developing our Leaders to drive Curo forward and this year we are developing a cohort of leaders, this is the Class of 2025. This cohort of learning leaders are focusing on professional development for their area of expertise and ensuring we develop our own practice and enhance the performance of Curo. We have developed a Curo Leadership Framework that defines the needs and expectation of our roles and the required learning. This will have positive business benefit for our colleagues and customers

T12 Supply Chain

C45 How is social value creation considered when procuring goods and services? What measures are in place to monitor the delivery of this Social Value?

Social value is considered in all our procurement. It is considered in the context of the subject of the contract, the value of the contract and the duration of the contract. If these criteria position the contract as suitable for social value then it is prescribed within the requirements that we expect social value outcomes and set expectations in line with the attached. An area where Curo needs to improve is the tracking of our social value

delivered through contracts, whether it be apprentices or work placement opportunities or further social value/community investment/projects. This isn't something widely reported or centrally reported.

C46 How is sustainability considered when procuring goods and services? What measures are in place to monitor the sustainability of your supply chain when procuring goods and services?

Curo continues to engage with suppliers and contractors through our Procurement process to ensure sustainability is considered in our decision making and we gather the requisite certifications and information.

We are currently reviewing how we can improve data sharing with our supply chain. Curo recognises the importance of developing strong partnerships with other landlords, companies, and suppliers - ranging from smaller businesses to larger organisations like Travis Perkins, who are further advanced in their sustainability practices.

Additionally, the Procurement Team are reviewing how to work with suppliers/ contracts on high-value contracts where the Procurement Act now places greater emphasis on the "most advantageous" tender. This is likely to result in requesting additional information to better assess value, sustainability, and overall impact in our decision-making process.

(See our response to C9 for more information on how Curo Enterprise consider sustainability when procuring goods and services).

Download a copy of our Environmental,
Social & Governance Report visit:

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