



# FOUNDATIONS FOR THE FUTURE

Environmental, Social & Governance  
Report 2023-24

curo



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**Front cover image**  
Solar photovoltaic  
panels fitted  
on homes in  
Compton Dando,  
Somerset

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## An important milestone

### Victor da Cunha, Chief Executive Officer, on our renewed focus on sustainability.

Curo's strong social purpose and robust governance mean that our focus has traditionally fallen on the final two letters of the ESG acronym. But we know we can do better when it comes to our environmental impact. We're finalising our ambition around net zero, where we hope to be able to achieve this across scope 1 and 2 emissions by 2034.

We were an early adopter of ESG reporting – this year's is our fourth report – and this has been beneficial in gathering data on our impact. This year, we've gone further and have been working closely with experts at SHIFT Environment, colleagues and customers to fully understand our carbon footprint as an organisation. This is an important and exciting milestone as we now have a clear understanding of our carbon baseline, so we can start to build a plan for where we want to reach.

It's not only about reducing carbon emissions. There is much we're doing to make the communities we serve greener – from planting orchards to boosting the biodiversity of existing and new-build estates. An essential next step for us is to consolidate all the work we're carrying out across our services. To help us achieve this, Paul Harris, Chief Customer Officer, is now our Executive Sustainability Lead (see opposite page).

Whether in their responses to our Greener Homes survey, giving feedback at our Big Get Together event, or consulting on our new strategy, customers have told us sustainability is one of their key priorities.

We also want to explore how we can involve more colleagues in shaping our sustainability plan. We know we have many passionate colleagues at Curo who are committed to sustainability, as this is evident through feedback received from Best Companies surveys, which give us insights into our colleagues' thoughts and experiences.

“We know we have many passionate colleagues at Curo who are committed to sustainability”

Collaboration and Growth is one of the five strategic objectives of our new strategy, which we launched in April 2024, and this will be vital to us achieving our sustainability aspirations. We'll continue to work closely with other housing associations, utility providers and charities to gather ideas on best practice and improve our approaches.

We're on a journey, and it's one we're taking together with colleagues and customers. We're making progress, and ESG reporting will continue to be a valuable means of tracking the path we're travelling.



Victor da Cunha  
Chief Executive Officer



## Integrated and aligned

### Paul Harris, Chief Customer Officer, on his role as Executive Sustainability Lead.

I'm really pleased to be taking on this important responsibility at Curo. I've worked in this area before and feel deeply passionate about sustainability and the world we live in. I am a strong advocate for eco-friendly practices, both professionally and personally, as I believe in making a positive impact wherever possible.

I will work hard to ensure that our environmental, social and governance activities are integrated and aligned across Curo.

“My ambition is that we become viewed as an organisation with sustainability at its heart”

This holistic focus on sustainability will allow us to generate more synergies and efficiencies as we work with partners to minimise our impact on the environment, while creating more value and benefits for our colleagues, customers and communities.



The reach of our services, over seven local authorities, together with the energy and efforts of 750 colleagues, provide a broad platform from which to optimise what we do. Initial discussions with colleagues have identified a large range of opportunities to 'do more' as a business, and we will be developing our first sustainability strategy this year, in consultation with customers and partners.

As a social housing organisation with a clear purpose – Homes for Good – we are in a unique place in many communities and my ambition for the next ten-year period is that we become viewed as an organisation with sustainability at its heart.

Reflecting on the past year, we can pinpoint some incredible initiatives driven by our colleagues, customers and communities, which you will read about in our case studies. The Sustainability Reporting Standards (SRS) provide the guidance and opportunity to showcase the interlinking synergies of sustainability.

Personally, I am really proud of several achievements over the past year, including the retrofit project in Chew Valley (pages 10 and 31); our detailed work with SHIFT to understand our baseline emissions across Scopes 1, 2 and 3 (page 10); and the work we've done with communities to create healthier places (page 12).



Paul Harris  
Chief Customer Officer





# Environmental

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





Bee Bold Awards, sustainable new-builds, solar technology, green roofs and responsible printing.



## Bee Bold Awards

In 2023, we received the Bee Bold Space for Nature award for our work with local communities to provide more wildflowers and food for pollinators.

Curo Director of Estates Services Carl McMurtry, says, “We first rolled out No Mow May across our estates in 2021 and in 2022 we took this one step further by signing up to the Nothing for Nature scheme, leaving 30 Curo sites to rewild beyond May. We’ve since seen a big increase in the number of wildflowers bringing more food for pollinators.

“It’s been important to work with local communities where we are leaving areas uncut so everyone understands why we’re doing this. Many residents have got in touch to say how much they value this nature-first approach.”

One resident told Curo, “I was so delighted to see the areas of unmown grass on Mountain Wood in Bathford. It will make such a valuable contribution to wildlife – I even spotted an orchid. I’m sure there are many more. Well done!”

“It will make such a valuable contribution to wildlife”

The Bee Bold Awards are part of the West of England Mayoral Combined Authority’s wider work to make the West the bee and pollinator capital of the UK.

Left: Carl McMurtry, Curo’s Director of Estates Services, and Kirstie de Beaufort, Colleague Trainer



## Sustainable Developments at Street

At our new Somerton Road development in Street, Somerset, we’re creating a community with environmental sustainability at the heart of its design. The development will include 280 homes – with 30% designated as affordable housing.

Our goal is to boost biodiversity on site by 10%. This means increasing the variety of plant and animal life, helping create a healthier ecosystem.

As well as creating new wetlands and grasslands, we’ll be planting lots of new trees and hedges. Community orchards and allotments will also be part of the landscape, providing spaces for residents to connect with nature and each other.

By integrating the latest technologies, which includes air source heat pumps and solar panels, we’re also aiming for a 75% reduction

in carbon emissions compared with previous regulations. There’ll also be electric vehicle charging points included as standard.

Stuart Smith, Technical Director at Curo, says, “Our designs have been planned to meet the latest standards for housing. We take immense pride in providing these enhanced sustainability features, that will not only contribute to a healthier environment but also benefits our residents by reducing their energy bills.”



## Photovoltaic storage

In our Stowey Road development in North Somerset, we’ve launched a new study to understand how photovoltaic (PV) storage systems can reduce our customers’ energy bills and deliver a reliable source of green energy. PV systems combine solar panels with battery storage. This means that surplus solar energy generated during the day can be stored and used later – or even sold back to the grid.

## Green roofs

At our Century Park development in Henacre, Bristol, we’re trialling green-roof technology. Green roofs are covered in plants and soil. They help manage rainwater by absorbing it, which reduces the amount of water running off into the streets. They can provide a habitat for birds, insects and other wildlife, adding extra biodiversity to neighbourhoods.

## Responsible printing

Although we take a ‘digital first’ approach to our communications, we do need to take into account our customers who may be less digitally engaged. For example, we print copies of *Prime Time News*, which is published three times a year and sent to our older residents, as well as essential service leaflets and our annual report.

When procuring a printer, it was vital that they had sound environmental credentials. That’s why we partnered with Taylor Brothers, one of the few certified Carbon Balanced Printers in the UK, to support sustainable printing. Taylor Brothers offsets all annual emissions through the World Land Trust, protecting critical habitats. Aligning with such a printer reflects our commitment to sustainability, and we proudly display their World Land Trust and Carbon Balanced logos on our publications.



# Carbon conscious

To meet our sustainability goals we need an accurate picture of our emissions. Find out how we've worked with SHIFT Environment to assess our carbon footprint.



At Curo, we know that sustainability is a big priority for our customers and colleagues. That's why we're striving to become a more sustainable organisation.

In order for us to develop a sustainability strategy and Roadmap to Net Zero, it's vital that we first assess our carbon footprint. This foundational step means we can accurately understand our current position and track our progress towards meeting sustainability goals. Our collaboration with SHIFT Environment plays a key role in evaluating and establishing this baseline.

The data also encompasses the carbon emissions associated with the materials and construction – or embodied carbon – of our new builds. As we have a house-building arm, our scope 3 emissions will look slightly different to those of housing associations that don't.

The SHIFT report looks at emissions in terms of three categories known as 'scopes'.

- **Scope 1** covers emissions that we own or control directly – this includes the emissions caused by the combustion of gas in our offices and communal spaces, as well as the fuel bought and used for our fleet vehicles.
- **Scope 2** are emissions that we cause indirectly, and come from where the energy we purchase and use is produced. This includes the emissions caused by electricity consumption in our offices and communal spaces.
- **Scope 3** covers indirect emissions which are a consequence of our actions. This includes the embodied carbon of our new-builds, emissions from our supply chain and, most importantly, emissions from independently heated homes.

The report has shown that around 94% of Curo's emissions come from Scope 3 activities, with almost three-quarters (74%) of our total CO<sub>2</sub> emissions coming from heating customers' homes.

We're taking steps to improve this, and we have recently finished our first decarbonisation

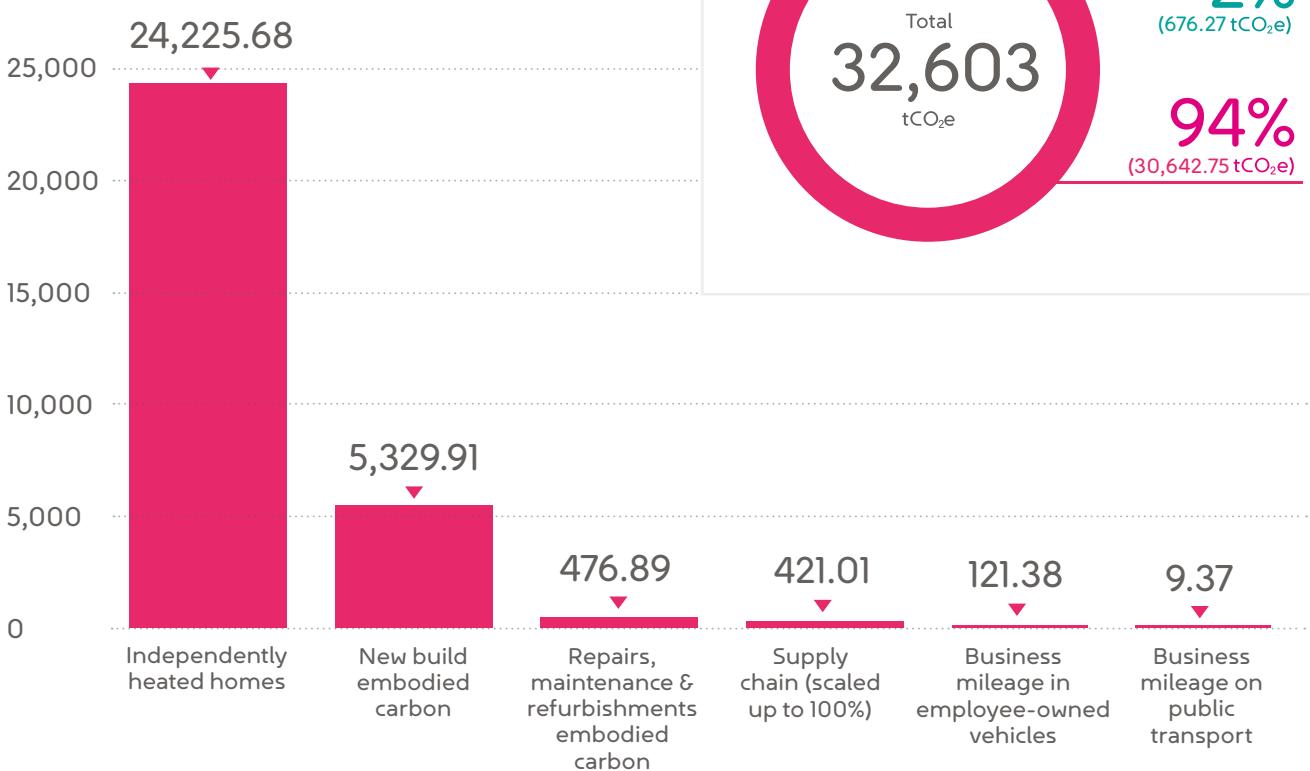
project at Pensford and Compton Dando thanks to a £495,000 grant from the West of England Combined Authority (WECA), with Curo contributing £105,000 (see box, right).

Our long-term goal is to achieve net zero by 2050. The establishment of the Sustainability Steering Group will lead on creating a Roadmap to Net Zero and ensure alignment of our sustainability efforts across Curo. The main goals over the next 12 months will be:

- Create a Sustainability Strategy and roadmap to net zero
- Start transitioning our fleet vehicles to electric
- Continue converting communal and office spaces to use electric and renewable energy
- Address sustainability, particularly regarding carbon footprint and community impact, into our Home Standard and Shared Spaces Standard
- Coordinate waste and recycling efforts across Curo

We know we've got a long way to go, but it's important for us to get the full picture – the good and the not-so-good – to see where we stand and where we need to improve.

We're lucky to have customers and colleagues backing us every step of the way. Together, we're shaping a more sustainable future for everyone.



## Retrofit project in Chew Valley

Curo commissioned the Low Carbon Exchange (LCX) to retrofit 23 off-gas rural properties in Compton Dando and Pensford, Chew Valley. This project, valued at £1.4m, extended over one year (2023 – ongoing).

During the project, LCX identified and addressed failed cavities in several properties by extracting rubble and refilling with ThermaBead cavity wall insulation. Subcontractor Anglian installed composite doors and energy-efficient windows, meeting PAS2035 social housing retrofitting standards. Solar photovoltaic systems, ranging from 3.2 to 4 kW, were installed, with inverters in loft spaces.



# Greener together

How we've been supporting people to join forces to make their communities greener.

Environmental

Empowering communities to care for green spaces and set up their own sustainability initiatives is an important part of our ethos. Not only does it help improve mental wellbeing and promote biodiversity, but it also brings communities together.

These benefits have been clearly shown at Autumn Brook – a development in Yate, near Bristol, made up of around 80 homes, of which about 30 per cent are owned by Curo. At the heart of the development is an area of green space which is managed and maintained by the homeowners in partnership with a management company.

The Autumn Brook residents' group reached out to Curo to see if we could help them use the space to create something that would benefit the whole community.

Through our Community Benefit Fund we were able to pay for someone to come and build a large bug hotel on the site, with local children and members of the community lending a hand by bringing materials that could be used to create the creepy-crawly habitat.

With so many residents getting involved, it was an opportunity for Curo customers and private owners to come together and help create a more united community.

We've continued to work closely with the Autumn Brook residents' group, offering advice and expertise, meeting regularly and supporting with projects such as litter picking, planting fruit trees and creating allotments.

Martin Meyers, Commercial Property Service Property Manager at Curo, says: "Helping to facilitate and support resident-led projects such as these is so important to Curo. We hope that it shows that we really care about the community, and we want to help make it a better place for everyone who lives there."

Over the winter months our Estates team has been working with community groups and volunteers to plant almost 1,000 trees on Curo communal land.

Left: planting trees on Curo communal land

Working in collaboration with stakeholders, volunteers, Curo colleagues and our designated tree contractors, the team has overseen the planting of 125 trees, more than 70 metres of mixed hedgerow (including 400 different species of trees), and the creation of two mini forests made up of more than 300 small trees.

The work is an important part of our commitment to sustainability, and to providing attractive green spaces for our customers and local communities, and the plantings ensure that our tree stock remains healthy and resilient for generations to come. Curo now has more than 8,500 stand-alone trees.

We partnered with More Trees for B&NES to plant mini forests and hedgerows at two sites in Bath, using more than 700 small trees in 2023-24, all grown at More Trees nursery sites from locally collected seed. At Oval Park, a mini forest was created to provide shelter and food for visiting wildlife as well as to create a more varied landscape within the park, and at Stirlingale Park, a 50-metre hedgerow and central mini forest has been planted.

## "A space to inspire community spirit"

**Many projects to enhance community green spaces have benefited from Curo Communities Grants.**

A Curo grant of £250 helped to turn a neglected patch of grass into a shared communal area for sheltered housing residents at St Mary's Close, Timsbury. "The customers wanted a space that would inspire community spirit," explained Tricia Weisberg, Livewell Team Leader. "They asked for funding to paint the planters and benches and pay for new plants."

Photo: Resident Engagement Co-ordinator Neil Rogers with Westfield resident Ellen in the community garden at Westfield

"Curo now has more than 8,500 stand-alone trees"

Working with Bath & North East Somerset Council, we also supplied and planted 11 trees at Whiteway Green Park, with each tree dedicated to one of the winners of the Bath & North East Somerset Council's Community Awards 2023/24.

Gordon Stuart, Curo's Senior Arboriculturalist and Contracts Manager, says: "A huge thank you to all the volunteers, local residents and Curo colleagues who came along to help with this winter's planting projects. Special thanks also to Bath Building Society and Mallory jewellers for the volunteers and assistance that they gave us.

"Working as part of community is important to everyone at Curo, and the plantings are a great example of successful community collaborations."

Meanwhile, Westfield resident Ellen has completed the first stage of a revamp of a community garden, thanks to a Curo Communities Grant and the help of two local teenage volunteers, Alfie and Eddie. Ellen said, "I take pride in the area I live in and hope other people enjoy the project too. By adding benches, we've made the area a meeting place for the community, where people can sit and enjoy the views over the valley. Coming together can help prevent loneliness and support better mental health. I'm grateful to Curo for their support."





# Social

Opposite: customers  
enjoy some fun, family  
activities at our annual  
Big Get Together  
residents event





Curo's social value, The Wellbeing House, building skills and supporting communities.

Below: Support Worker Allison Stephens outside The Wellbeing House



Social

## £39.8m: Curo's social value

Curo generated more than £39.8m in social value through our support services in 2023-24. Our social value – which is our social return on investment – measures the social, health and economic value we deliver to customers and the wider community. We measure our social value using the Social Value Bank, a tool developed by Charitable Housing Trust.

## A place of sanctuary

The Wellbeing House is a calm and peaceful sanctuary for people who are having issues with their mental health. Anyone aged over 18 who lives in, or is registered with a GP in, B&NES can stay. It's a place for pre-crisis support, offering breathing space and connecting residents with other organisations. Wellbeing House helped 106 people and saved the public purse £506,659 in 2023-24.

## Money support

Curo's Customer Accounts team (pictured below, right) have used their financial expertise to put £1,569,338 into customers' pockets over the past year. The dedicated team increase customers' income by accessing benefits and grants that customers might not otherwise know about.

"The cost of living crisis has hit many of our customers hard," says Sarah Rogers, Head of Customer Accounts. "We're seeing more people struggling to pay their bills and getting into debt. That's why Curo's Money and Benefits Advice services are so vital."

Right: Curo's Customer Accounts team



## Strength in Numbers



Strength in Numbers, a numeracy course from Curo's Work Wise employability service, has supported people, including refugees, to get the language and maths skills they need.

It's designed to get delegates confident with using numbers in everyday life, boosting their employability.

"Now I'm ready to take my next steps"



Emmy (pictured above), a refugee from Nigeria, has gained the skills he needs to start building a new life in the UK. "The course has improved my confidence," says Emmy. "Now I'm ready to take my next steps in applying for courses and gaining the necessary qualifications to get a job."

Emmy has passed his numeracy assessment at college. He's started a Level 2 Functional Skills Maths course, leading to further opportunities.

## Supporting skills

In 2023-24 Work Wise provided employability and training support on 1,064 occasions, enabling 177 people to access employment and 315 to access volunteering opportunities.

## Crafting a community



Bag decorating, crochet and needle felting are just some of the pastimes residents have sampled at a craft club at Curo's community room in Keynsham (pictured below). It's an example of how Curo can help to set up clubs in community rooms and hand them back to residents to run.

"Trying this has been extremely satisfying and has made me happy"

The club takes place each Friday and was started by Livewell Officer Clare Pollock as a way to bring the community together. It helps to prevent older residents from feeling isolated, says Clare: "They're making friends and trying something new."

At a club in March 2024, resident Janet Durk was having a go at needle felting. Janet is partially sighted, but says she didn't want it to be a barrier. "Trying this has been extremely satisfying and has made me happy," she says.

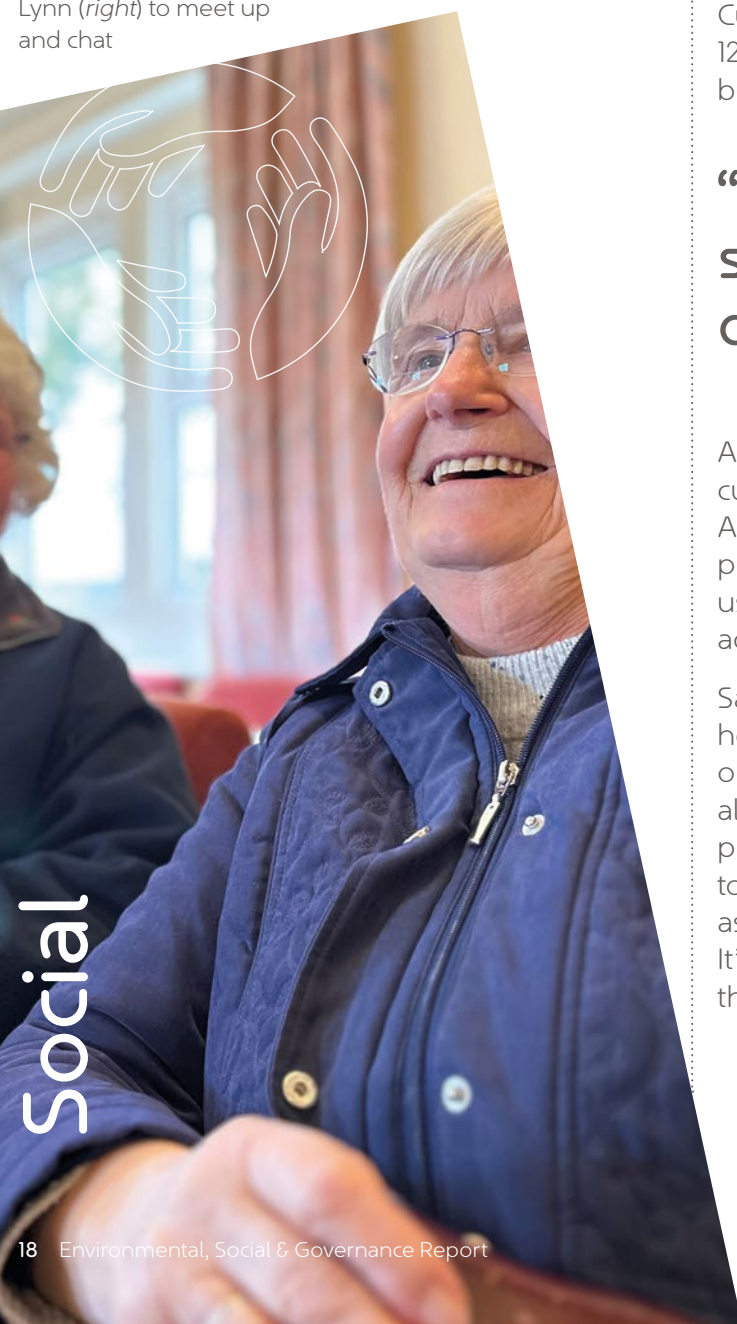




# Nourishing communities

The Pantry is Curo's foodbank and so much more, set up to help rural customers amid the cost of living crisis.

Below: The Pantry is a place for customers like Lynn (right) to meet up and chat



Social

Soaring food prices have had a huge impact on family finances during the cost of living crisis. In March 2023, food price inflation hit a record high of 19.2%, with staples such as bread, pasta and rice increasing the most.

Rural communities have been particularly hard hit as people can find it difficult to access the support available in larger towns and cities. In recognition of these twin pressures, in August 2023 Curo launched The Pantry foodbank in Midsomer Norton. Since it opened its doors the service has supported 678 customers.

"The idea was sparked when we realised how tough it is for some of our customers in rural areas to get help," says Emma Newman, Regional Accounts Manager at Curo, who organised the project. "We wanted to bring support to their doorsteps."

The Pantry is open every Tuesday morning. Customers pay £3 and can choose up to 12 items. The money raised goes back into buying more food.

"We wanted to bring support to their doorsteps"

As well as offering supplies to restock kitchen cupboards, colleagues from Curo's Customer Accounts team are also on hand to offer customers practical advice on money matters. The team use their financial knowledge to help them access benefits and grants they're eligible for.

Sally Jackson is one of three volunteers who help at The Pantry every week. "We get a mix of older and younger customers," says Sally. "We also supply baby milk and food and hygiene products. If people ask for certain things, we try to get them in for the next week. One woman asked if we could get washing powder so we did. It's nice to be part of this. We're helping the community."

"Rural communities have been particularly hard hit as people can find it difficult to access support"

Martyn Piper, Account Manager at Travis Perkins, a Curo supplier which is supporting the project, says The Pantry has a dual function. "Many people are suffering from food poverty because of rising costs and it helps to ease that. But there's also the social aspect. When I visited, I met a gentleman who told me he hadn't seen another person for weeks. The Pantry is helping to bring young and older people together as a community."

Customer Lynne Marsh agrees that this social aspect is important. Lynne visits every week with three of her friends. They catch up and have a laugh over a cup of tea. "I've been coming since The Pantry opened," she says. "It's a nice place to visit to get out of the house every week. The food is very good and it's really helped us in the cost of living crisis."

Emma Newman says the community element is hugely valued by customers. "The Pantry is preventing isolation," she says. "One customer told me it had given him hope."

Below: Regional Accounts Manager Emma at the launch of the Pantry



Hannah says The Pantry has been a godsend in the cost of living crisis

Curo customer Hannah explains how The Pantry has helped her

"I found out about The Pantry from a neighbour. I'm a single parent to a five-year-old. I'm on Universal Credit as I have a low income. I work part-time in a supermarket and in a school as a dinner lady, but it's still a struggle to afford everyday costs. Every week, I notice how much everything's going up by when I'm putting items through the checkout."

"The Pantry has been a godsend. It's made a real difference to my shopping. Today I've got fresh bread and frozen veg, as well as tinned food. The quality is great and there's a wide variety. It's all food you can make a meal out of."

"Cuts to local bus services have affected this area badly – it can be difficult to get to bigger towns where there's more help available. That's why it's so brilliant that this is here."

"Everyone is really friendly and welcoming. The volunteers ask you if you want a cup of tea when you come in. I'd say to anyone who's a bit nervous about coming along: don't be embarrassed – it's for everyone. I'm working two jobs – but costs are so high right now, this place has been a lifeline."



# Powerful project

## The Robin Hood Project gives voice to young residents living in temporary accommodation.

An innovative project is empowering young homeless people at The Foyer, Curo's supported housing for 17-to-25-year-olds. The Robin Hood Project aims to give a voice to residents, and a say in how the service is run.

"We came up with the name because, just as Robin Hood took from the rich to give to the poor, the project is all about changing the distribution of power," says resident Yazmin.

The venture is funded by the Youth Power Fund, set up to support projects at housing services which are part of The Foyer Federation.

"The first part of the project was all about changing the culture so that we listened to residents more," says Becky Allen, Service Manager at The Foyer. "Trust has been a massive part of this. It was difficult at first, as I kept focusing on the risks, thinking 'We can't let residents do this.' I had to give away control."

Residents are paid for the time they contribute. "We decided that it wasn't fair to ask residents to give their insights for free," says Becky. This led to higher engagement. "Getting paid made me feel more valued," says Yazmin.

Under the project, residents form part of the interview panel assessing new colleagues. "It's great because we get to know the person before they start the job," says Yazmin. "While we benefit from the residents' different perspectives," adds Becky.

Another part of the project has been an annual team-building day. In 2023, the residents took part in an away day featuring activities such as axe-throwing and archery. In 2024, the residents decided to hire a mobile 'rage room' for the team-building day. "We were asked to draw people we were angry with and write three things we'd like to eradicate from the world on plates, which we then smashed," explains Becky. "Then we made a piece of art for the building – we threw balloons filled with food colouring, flour and water at a large canvas."

The canvas will sit alongside artworks that the staff team are commissioning residents to create. This is part of a redecoration of The Foyer, which the residents have identified as much-needed. "The current grey walls look institutional, so we want this to change," says Yazmin.

The residents and colleague team also did a writing workshop with local poet and youth worker Mark De'Lisser. "One task was to write a letter to your 10-year-old self. It was powerful work," says Becky. Although Yazmin had never written before the workshop, she's kept it up and is now looking to perform her poetry at an open mic night.

Writing is not the only skill that Yazmin has developed as a result of the project. She's since gone on to speak at Foyer Federation events in London and Exeter. "I've spoken about my experiences of power imbalances as part of the federation's Power Up staff training programme," she says. "It's great because I get to talk to the people in charge. I can tell them about my own experiences and help them to improve their services."

Yazmin now hopes to move on from temporary accommodation and is currently bidding for a social home. "I'd like to look at becoming a support worker or get a job in retail," she says. "The Robin Hood Project has given me the confidence to make my next move."

## "The Robin Hood Project has given me the confidence to make my next move"

Becky says that the project illustrates the support given to the young people who walk through the doors of The Foyer. "The residents who stay with us may have experienced trauma, neglect or abuse. Some are dropped off in a taxi with their life in a bin bag. They don't understand their legal rights, how to look for jobs – even how to cook regular meals and look after themselves."



The Foyer is a safe place to stay, helping them to get back onto their feet and learn the skills they need to live fulfilling and independent lives. "These young people are bright, funny and creative, but they have been held back by their circumstances," says Becky. "We give them the opportunity not just to survive, but to thrive."

"We give them the opportunity to thrive"

## Preventing homelessness

As well as The Foyer, Curo have places for 23 households at our Dartmouth accommodation in Bath, and in flats throughout the area. We also have two schemes for 31 homeless people in Weston-super-Mare.

Our Pathways service provides accommodation to vulnerable 16-21-year-olds with medium-to-high support needs. In 2023-24, Curo's homelessness services had a total social return on investment of almost £6m.

Left: the group hired a 'rage room' for their away day  
Top: they've also tried activities such as archery



# Governance

Opposite: our annual  
Colleague Conferences  
aim to engage and  
inspire delegates



Community Catch-ups, Facebook Live sessions, HouseProud accreditation, supporting neurodivergent colleagues and understanding discrimination.

Below: Neil and Hannah from our Resident Engagement team



## Community Catch-ups

Every week, our Resident Engagement Co-ordinators Hannah Gavin and Neil Rogers hit the road to hold Community Catch-ups in the areas we serve. The team is on hand to speak to customers about anything to do with their home, neighbourhood or how to get more involved with Curo.

“I love getting to know residents and helping them out,” says Hannah.

Customer John Green was at the catch-up in April 2024 at Curo’s community room in Larkhall, Bath. “The Community Catch-ups are an excellent idea. Hannah has been brilliant,” says John. “I feel she’s really listened to me.”

“I feel she’s really listened to me.”

We promote the Community Catch-ups in our e-newsletter Open and on our website and social media. Customers and councillors can request visits to their areas.

## Facebook Live sessions

Our Facebook (FB) Live sessions help keep senior Curo colleagues in direct contact with our residents. Every month, an executive director and service director take part in a livestream in which residents can ask questions and get them answered in real time. FB Live sessions typically have 50-70 viewers on the night and around 100 comments, with each session getting around 1.5k more views online after the event. They’re an important way to hold senior managers accountable for our services, including estates, repairs and customer contact.



Paul Harris, Chief Customer Officer, regularly hosts the FB Live session. He says: “We’ve been holding FB Live sessions for almost five years and, as far as we know, we’re the first and only housing association to offer this innovative method of communicating with our customers. They’re an important way for decision-makers in the organisation to hear about the day-to-day concerns of residents and to gain valuable feedback.”

## HouseProud accreditation

Curo have signed up to the HouseProud 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 HouseProud 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.

Curo also has a LGBTQ+ Colleague Engagement Group, which meets every two weeks and has been an important step in creating a workplace where people can feel safe. We’ve recently launched a LGBTQ+ Residents’ Group to let our customers know that we are welcoming and supportive, and so we can hear their ideas on how we can improve.



HouseProud



## Supporting neurodivergent colleagues

Curo’s Neurodiversity Group is a monthly lunchtime catch-up for colleagues who identify as neurodivergent, suspect they might be, or want to support people who are. It’s a safe space for colleagues to share their stories, find out more about the tools that can support neurodivergent colleagues in work or day-to-day life, and collaborate on ideas to make Curo more neurodivergent friendly.



## Understanding discrimination

In 2024, we held compulsory training for all colleagues around understanding the Equality Act. Drama-based training company Afta Thought, sourced through the Housing Diversity Network, delivered an interactive workshop helping colleagues to gain a deeper understanding of what discrimination can look like. The scenarios included: unconscious bias towards a blind resident; racist behaviour from a resident; and a female manager being undermined by colleagues.



# Line of sight

Our Customer Oversight Group holds us accountable to the people we serve and helps us to continuously improve performance.

Below: Customer Daisy Gaunt speaking at our annual residents' event



Curo's Customer Oversight Group is a crucial way for customers to scrutinise our business performance and suggest ways we can improve.

The group meets six times a year and is made up of residents with various tenancy types, ranging from social renters to leaseholders, from across the geographical areas that Curo serves.

Maddie Bird, Business Intelligence and Insights Analyst, gives a presentation on performance figures at the start of every session. "These cover a variety of measures," she says. "For example, the average length it takes us to resolve a complaint or data on mutual exchanges."

The group is chaired by customer Daisy Gaunt, who works as a data analyst as her day job. "The group plays a vital role in Curo, ensuring that the organisation's performance is continually reviewed to meet the needs of all customers," says Daisy.

"It's a valuable chance to directly ask Curo's decision-makers questions. We've invited colleagues from different departments, as well as the Board, to come along to meetings, so that we can talk to them face to face. This transparent approach fosters open dialogue and allows us to hold the organisation to account."

**"The group ensures that Curo's performance is continually reviewed to meet the needs of all customers"**

Maddie says the meetings are a chance for customers to give constructive feedback. "They ask really clued-up questions which allow us to explore issues together," she says. "They genuinely care about their communities and environment and they want to help improve things."

Opposite: listening to residents in the community

Every six months, the group commissions an area to delve deeply into, with the aim of enhancing performance and customer satisfaction, as well as delivering better value for money. For instance, last year, the group scrutinised responsive repairs. Their suggestions resulted in improvements such as the recruitment of a new colleague in scaffolding management. This enabled us to reduce scaffold rental costs, saving approximately £116,000 from the previous year.

**"It's an opportunity for me to present information in a way that's accessible to people who don't work in the sector"**

Maddie says that the sessions have benefited her from a development point of view. "I don't get a chance to regularly meet our customers in my day-to-day work," she says. "The sessions mean I can work alongside them. They also provide a sense check for me," she continues.

"Working in social housing, you get used to jargon. This is an opportunity for me to present information in a way that's accessible to people who don't work in the sector. It's a good challenge – I don't think you can really know how you're performing if you can't explain it."

To acknowledge the importance of the customer feedback and resident involvement of the Oversight Group, our next step is to integrate it into our governance framework by setting up a Customer Committee.

This committee will ensure that customers meet directly with board members for in-depth discussions and collaborative decision-making that reflects our customers' perspectives. The Customer Committee will be launched in 2024-25.



## Customer Oversight Group

Here are some questions submitted by group members:

- "How do Curo keep an eye on the number of empty homes you currently have, and how do you track this across lots of different types?"
- "Are you expecting an increase in likely damp and mould case to have a negative impact on open repairs orders this winter?"
- "Total rent loss so far is at 1.12% of all the rent due. Can we see this as a monetary value to understand the impact a little more? 1% doesn't sound a lot but if that 1% is a million pounds, that's a lot of money."
- "What are the main trends in the dissatisfaction responses for those teams not meeting their satisfaction targets?"

## Resident Engagement Groups

As well as the Oversight Group, Curo have many other Resident Engagement Groups, reflecting the diversity of our customers and their concerns. These include:

- Complaints Review Forum
- Disability Action Group
- Estates Partnership Board
- Home Improvement Review Forum
- Leaseholder Forum
- LGBTQ+ Residents' Group
- Young Residents' Group
- Sheltered Housing for Older People Group
- Tenancy Compliance Group
- Customer Diversity Group



# The learning habit

As we adapt to changes in both the workplace and the sector, we're putting learning at the heart of what we do.

Below: colleagues at our 2023 Colleague Conference



To deliver our new 10-year strategy, Curo must have a culture that prioritises learning. "Learning is not just the icing on the cake – it needs to be embedded in colleagues' everyday habits," says Jane Smith, Chief People Officer. "If we don't ingrain learning at an organisational level, we won't be able to serve our customers efficiently and our processes and practices will become out of date."

"It's an investment. If we lose the habit of learning in the short term, over a longer period of time, we won't have the skills to deliver our strategy."

**"We can't deliver on our future customers' needs without colleagues' continuous learning"**

A learning culture is particularly important in today's fast-moving world of work. Ways of working have changed hugely in the past 20 years – and the pace of change is only accelerating. For example, even 18 months ago generative AI was not widely used. That's why it's so essential that we keep our skills up to date. "We can't deliver on our future customers' needs without colleagues' continuous learning. We can get away with not learning in the short term," says Jane. "But in the long term, organisations will fall behind if we don't keep it up."

**"The skills needed for our jobs will evolve and it's up to us to adapt"**

Curo's culture of learning means colleagues are responsible for their own upskilling. "We're all in the driving seat of our own careers," says Jane. "The skills needed for our jobs will evolve and it's up to us to adapt."



This means that learning must become second nature. "If only formal learning – for example, annual review feedback and training courses – is recognised by organisations, this is a missed opportunity," says Jane. "It doesn't reflect how people learn in practice. It stops learning from being free-flowing. Managers need to give time and space to learning every day. We need learning to be non-negotiable, valued and enjoyable."

As part of our 10-year strategy, Curo is launching the Digital Workplace technology transformation programme. Under a Digital Friends project, colleagues from across the organisation will champion new technology, showcasing how new features can help create a more streamlined, efficient workplace. This is important, says Jane, because digital transformation is not just about changing tech but also giving people the skills to use it. "You have to be a learner driver before you get your own car," she says.

**"Identifying strengths and weaknesses is an early stage in creating a learning culture"**

Creating a learning culture means giving colleagues permission to make mistakes, and helping them to understand their own blocks to development. "Identifying strengths and weaknesses is an early stage in creating a learning culture," says Jane. "Saying you need to learn something requires confidence. You can't learn without feedback. Again, it's like learning to drive."

"It's an organisation's responsibility to help colleagues identify the barriers to learning and to understand that small actions make a big difference. Learning has to become a habit."

Left: Justice 4 Grenfell campaigner Yvette Williams MBE was one of the speakers at the 2023 Colleague Conference

## Career progression at Curo

Curo's learning culture has seen Luke McCreery go from Apprentice Gas Engineer to Director of Property Maintenance and Building Safety at Curo.

Luke (pictured below) did work experience with Curo aged 15 and then started as an apprentice as soon as he left school aged 16, in 2005.

"In eight years, I went from Apprentice to Gas Team Leader, managing a team of eight. The transition from being colleagues' apprentice to becoming their manager could have been difficult. However, it's a credit to them rather than me that there was no kick-back."

"Even at the age of 17 I wanted to be a director. I remember saying to a colleague at the time, 'What that manager wants to do won't work. I could come up with a better way.' I used to say I didn't want to be a manager, I wanted to be the chief executive! That's still my goal."



**"In eight years, I went from Apprentice to Gas Team Leader, managing a team of eight"**



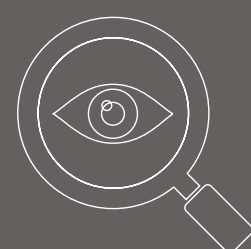


The Sustainability Reporting Standard for Social Housing (SRS) was launched in November 2020. The SRS is a voluntary reporting framework, covering 48 criteria across ESG considerations such as affordability, carbon emission and energy efficiency, safety, equality, diversity and inclusion and resident 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 | 1%           |
| % of homes rated B | 17%          |
| % of homes rated C | 55%          |
| % of homes rated D | 24%          |
| E or worse         | 4%           |

*\*These figures are made up of RdSAP and EPC certificates.*

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

| Measurement unit   | Current data |
|--------------------|--------------|
| % of homes rated A | 7%           |
| % of homes rated B | 85%          |
| % of homes rated C | 8%           |
| % of homes rated D | 0%           |
| E or worse         | 0%           |

*\*These figures are made up of RdSAP and EPC certificates.*

#### 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?

Our goal is to achieve net zero by 2050. During the past year we have recognised the importance of sustainability to Curo's colleagues and customers, which is why it is embedded in the Solid Foundations Strategic Objective of our new 10-year Strategy for 2024-34. As part of this we

have started work on our Sustainability Strategy and Roadmap to Net Zero, commissioning a carbon baseline report from SHIFT Environment gave us the information to start costing this work (see also page 10).

The SRS have helped to shape what this strategy's focus will be for the next 10 years.

This is why the responses to some of the following criteria are pending the implementation of this strategy.

#### 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 22 homes under the Innovation Housing Retrofit Scheme in partnership with WECA. Work includes new windows, doors, PV panels, loft insulation, cavity wall insulation and quantum heaters. We seek to deliver between 100-113 homes under Social Housing Decarbonisation Fund wave 2.1 by March 2025. This will include similar work to the above – a fabric-first, whole-house retrofit approach.

Retrofitting activities will be included in our comprehensive strategy that will go live in 2025.

#### 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         |
| <b>TOTAL</b> | <b>32,603,400</b>  |
| Per home     | 1,900              |





Curo have not included Streamlined Energy and Carbon Reporting (SECR) in our Financial Annual Report for 2023-24. However, we will be discussing our reporting requirements with our auditor this autumn.

**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 these climate risks is integrated into our new-build plans and designs, adhering to local authority planning requirements. We also address these risks through retrofitting activities on existing properties, enhancing resilience and sustainability. We have not yet incorporated these risks into a strategy and, as yet, the Board does not have oversight of them as specific climate 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?**

No, but our Sustainability Strategy will include a specific goal for biodiversity and nature (see also C3).

Our Estates team have been surveying the natural environments surrounding our homes, enhancing green areas for community benefit and promoting biodiversity. Key initiatives include planting 200 new trees annually and converting grass areas into wildflower meadows. Our Shared Spaces Standard aims to create more vibrant and sustainable communal areas. To ensure accountability and measurable progress, these targets will be integrated into our Sustainability Strategy and monitored by the Steering Group and Board.

No formal assessment of biodiversity net gain (BNG) of developments completed in the last year has taken place, as assessment methodology has only recently been introduced. Of applications currently under consideration there is a commitment to secure a minimum of 10% BNG at our developments at Hillside View, Peasedown St John; Bath Road, Keynsham; and Somerton Road, Street. Strategy for off-site provision has also been agreed on Underhill Lane, Midsomer Norton. We use the Building for a Healthy 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, while we have policies that cover these areas, they are not addressed within a wider strategy. However, our Sustainability Strategy will include specific targets and measures for reducing pollutants (see also C3).

**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?**

Most of the work contracts procured for house building are of a 'supply and installation' nature. This means that contractors source and bring to site the components and materials that they require to do the work. Before we engage a supplier we ask them about their approach to the environment, recycling, decarbonisation and disposing of waste, which often prompts a response on sustainable materials. For example, one of our suppliers recycles the doors and windows removed from a property, with

the aim of sending as much plastic as possible to be used in manufacturing new products. Another supplier has a supply chain that lets them control everything from sourcing raw materials to manufacturing and assembling components and final products.

We also ask for copies of any certification or accreditation when we tender for contracts, for example, Forest Stewardship Council certification.

Over the coming year, changes to the Procurement Act 2023 and our sustainability initiatives will enhance Curo's use of responsibly sourced materials within the organisation and our supply chain. Collaboration and Growth, a Strategic Objective of our ten-year strategy, underscores our commitment to working with our suppliers to achieve continuous improvement.

**C10** **Does the housing provider have a strategy for waste management incorporating building materials?**

No, but Curo's empty homes team has been collaborating with customers and local charities to manage items left in properties or no longer needed by our residents. This new initiative underscores why waste and recycling will be a priority goal in our Sustainability Strategy 2025, incorporating all areas of the organisation. We hope to work with the sector on this important area.

**C11** **Does the housing provider have a strategy for water management?**

No.







## 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).

| Rent Compared to LHA: | Percentage |
|-----------------------|------------|
| B&NES                 | 41%        |
| Bristol               | 36%        |
| North Somerset        | 16%        |
| South Gloucestershire | 11%        |
| Somerset              | 20%        |
| Wiltshire             | 14%        |
| Average               | 38%        |

**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%          |
| <b>Total</b>      | <b>13,191</b> | <b>100%</b> |

**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       | 112        | 44%         |
| Affordable rent   | 50         | 20%         |
| Intermediate rent | -          | -           |
| Shared ownership  | 82         | 32%         |
| Supported housing | -          | -           |
| Market rent       | 9          | 4%          |
| <b>Total</b>      | <b>253</b> | <b>100%</b> |

**C15** How is the housing provider trying to reduce the effect of high energy costs on its residents?

Financial support from Customer Accounts: Our Customer Support Fund helped 434 customers last year, directly addressing the impact of energy costs. We have carried out a decarbonisation pilot in Pensford to bring the EPCs of 22 homes from EPC E to C/B. This is the start of a two-year programme to improve 113 of our worst-performing EPC properties. We have upgraded windows and heating

systems, including 288 new windows, 236 new doors, 484 boilers, 71 full gas systems, 110 electric heating upgrade and upgraded the heating in 30 sheltered housing flats.

When building new homes, we start by creating a well-insulated structure to minimise the need for heating and reduce energy consumption. We install energy efficient lighting and appliances throughout the homes, as well as installing solar panels with an option to buy home battery systems which significantly reduce energy use. We also install electric vehicle chargers to all compatible homes, which provide low-cost charging through off-peak tariffs. In our 2023-24 ESG Report, we highlighted the 12 Passivhaus certified homes at our flagship development, Mulberry Park in Bath. These homes have significantly reduced energy costs for their residents.

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

Curo's purpose is Homes for Good. We aim to provide customers with a lifetime (assured periodic) tenancy. Our general needs customers have security of tenure if they live in the property as their main and principal home, and have not breached the tenancy conditions. Our tenure policy sets out the type of tenancy agreement we offer. New customers have a starter (assured shorthold) tenancy, which automatically becomes an assured periodic tenancy after 12 months, as long as there are no breaches of tenancy. We have some customers on fixed-term tenancies which we are upgrading to a lifetime tenancy. We do have some properties which are not let as lifetime homes – these include keyworker properties, supported housing and rent to buy. We have a small portfolio of market rent properties which are let on assured shorthold tenancies.

Curo Choice represent Curo at the Bath & North East Somerset Homelessness Partnership. We have adopted a collaborative approach with other supported housing providers to reduce the risk of homelessness with our supported accommodation. The

Prevention of Eviction Protocol guidance aims to develop a partnership approach to reduce evictions from supported housing to prevent people becoming homeless and needing temporary accommodation or sleeping rough in Bath & North East Somerset. This is to support the delivery of the Rough Sleeping Initiative 2022 'Ending Rough Sleeping for Good' strategy.

## T5 Building Safety and Quality

**C17** Describe the condition of the housing provider's portfolio

| Safety Scorecard         |        |
|--------------------------|--------|
| Gas safety checks        | 98.26% |
| Fire risk assessments    | 99.14% |
| Electrical safety checks | 98.74% |

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

99.81% of homes meet the national housing quality standard. The failures are captured through the Housing Health and Safety Rating System (HHSRS) and an action plan and deadline is agreed with our local authority partners. Work is completed in line with the agreement and by deadline. The work can be a range of different measures that removes the risk of injury or harm to the occupants, as prescribed under the 29 categories listed under HHSRS.

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

Once we receive notification from the customer, we immediately triage the situation by asking several questions as well as asking for pictures. This allows us to categorise the severity level and arrange a survey inspection within an appropriate timescale. We have four categories with CAT1 being the most severe. CAT1 – 3 results in a surveyor inspection and CAT4





results in a trade colleague attending and completing a damp and mould clean. Our timescales are as follows:

- CAT1** – Surveyor inspection – same day/ next day.
- CAT2** – Surveyor inspection – within a week.
- CAT3** – Surveyor inspection – within four weeks.
- CAT4** – Trade colleague damp and mould clean – within four weeks.

CAT1–3 damp and mould cases are case managed. We prioritise the case and are transparent with the customer, providing them with detailed inspection reports that outline proposed works. After the work has been carried out, a surveyor will carry out an inspection. We then leave the case open for six weeks to ensure we have addressed the damp and mould issue and the customer is happy.

The Social Housing Decarbonisation Fund has allowed us to undertake extensive energy-efficiency work, that, along with our kitchen upgrade programme and retrofit activities, are going a long way to mitigate damp and mould cases.

“We are currently reviewing our policies and approach to damp and mould, taking into account feedback from our customers to ensure we can comply with the recommendations in Awaab’s Law,” says Luke McCreery, Director of Property Maintenance and Building Safety.

T6 Resident Voice

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

| Satisfied                     | Percentage |
|-------------------------------|------------|
| Low Cost Rental Accommodation | 68.0%      |
| Low Cost Home Ownership       | 55.0%      |
| Combined                      | 65.9%      |

Survey date: 16 March 2024 - four phases throughout 2023-24.

| Response Rate                 |       |
|-------------------------------|-------|
| Low Cost Rental Accommodation | 39.1% |
| Low Cost Home Ownership       | 23.7% |
| Combined                      | 35.5% |

We have used the regulator’s methodology to collect the operational data. Our board approved our interpretation of the methodology and it was signed off by our internal auditor, KPMG.

How has the housing provider acted on these results?

We are using the full set of TSM data to inform our improvement plans across all our services.

C21 What arrangements are in place to enable residents to hold management to account for the provision of services?

The Resident Engagement Framework has continuously developed over the past six years at Curo. We have more than 25 different opportunities for customers to engage with us. Several of these channels link to the Board, allowing customers to interact directly with its members.

**Board Connect** sessions enable customers to have open and honest conversations with Board members on the services they receive and what it’s like to be a Curo customer. The sessions provide the opportunity for a two-way question and answer sessions between Board and our customers. Themes covered in Board Connect sessions this year include: relationships with customers, communicating with you, disability, contractors/quality of repairs, personalisation of services and consumer regulation.

**Oversight Group and scrutiny at Curo.** Our Oversight Group (see also page 26) is the most strategic engagement group within our framework. This group of customers reviews performance data, complaints, customer service and support (CSS) and has supported the Executive Team and Leadership Team in establishing the strategic priorities and key goals of Curo’s new Vision. The group has provided

advice and guidance on strategic priorities and their wording.

Board members attend these sessions as guests and participate in conversations with the group. Customers can hold the Leadership Team and the Executive Team to account, offering suggestions on service delivery, strategy, policies and procedures. Based on the information in sessions, group members commission scrutiny activities to be carried out on selected Curo services.

A new cohort of customers are recruited for each scrutiny activity, with these lasting between 12 and 20 weeks. Following conclusion of a scrutiny activity, the relevant service director provides feedback to the Oversight Group and the Audit and Assurance Committee via Scrutiny Action logs. These logs are maintained throughout the year, forming part of the Oversight Group’s annual report for the Board.

**Engagement Groups.** Curo has many different engagement groups. They are split across operational and strategic engagement. Most customer-facing services – Compliance, Estates, Complaints and others – have an engagement group, in which customers can learn about what we do and how we operate, see what happens behind the scenes, hold us to account and help shape service delivery.

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

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

Six have been identified as cases of maladministration.

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 7,000 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.

| Outcome   | Frequency (per year) | Value (£ per year) |
|---|----------------------|--------------------|
| Preventing homelessness   | 1,482                | £16,106,732        |
| Preventing customers having to access residential care                      | 2,302                | £12,323,754        |
| Preventing a hospital stay  | 5,605                | £6,558,915         |
| Achieving full-time employment  | 74                   | £907,836           |
| Enabling access to employment or training                                   | 572                  | £756,527           |
| Enabling move on from temporary accommodation to longer-term secure housing | 93                   | £633,902           |
| Enabling regular volunteering   | 315                  | £631,039           |
| Preventing A&E attendance   | 4,317                | £523,134           |
| Hospital bed days prevented   | 1,951                | £492,784           |
| Preventing need for GP attendance   | 10,501               | £298,963           |
| Achieving self-employment   | 27                   | £265,945           |
| Mental health bed days prevented  | 757                  | £237,622           |
| Achieving part-time employment  | 54                   | £56,411            |
| Achieving apprenticeship  | 22                   | £44,001            |
| Fall pick-ups, preventing the need for ambulance attendance                 | 11                   | £1,678             |
|   | 28,083               | £39,839,243        |



## Homelessness

- **Temporary & Supported Accommodation:**
- We provide 145 homes to homeless young people, young parents, adults with complex needs, families and unaccompanied asylum-seeking children.
- **Housing First:** 26 properties providing a direct route out of homelessness for people sleeping rough across three local authorities.

Residents supported: 515

## Health

- **Stepdown:** Nine self-contained properties free up valuable hospital beds, providing customers with a recovery space when they are not able to return home but have no medical need to remain in hospital.
- **Wellbeing House:** 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: 2,277

## 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: 2,938

## 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: 1,300

Curo's Money Advice services continue to provide high-quality support for residents, and offers a range of advice about money management. Our team helps with managing debt, accessing the correct benefits and applying for grants and charity funding, helping customers to take back control of their finances. The average amount each customer sees as 'money in their pockets' through using the services is £5,342.

Our 'collecting with care' approach remains highly valued by our customers and is effective. This was evidenced through customer satisfaction levels in the service at 95%, coupled with bad debts below 0.5% of rental income, which is top quartile performance when compared to peers in the sector.

Our Passport to Housing service, which helps local people get ready for a tenancy, saved customers in Bath & North East Somerset a total of £783,336 and in South Gloucestershire a total of £269,037.

We provide a number of other support services through our Curo Choice business, which delivers commissioned care and support services. Across 25 contracts we delivered 28,000 support interventions, generating almost £40m of Social Return on Investment. This covers activity such as preventing hospital stays (5,605 occasions), enabling access to employment or training (572 people helped) and preventing 757 mental health bed days.

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-ups:** In response to customer feedback, our Resident Engagement team launched Community Catch-up sessions in March 2023. Their purpose is to amplify customer voices, particularly those from traditionally underserved communities. In total, our team visited 63 communities and engaged with almost 400 customers in 2023-24. We provided support, information and guidance and inspired a number of customers to join established engagement groups.

From a housing management perspective, Community Catch-ups have led to:

- Supporting a customer to downsize, releasing a three-bedroom family home
- Investigating a subletting case
- Resolving a land-ownership issue
- Addressing a safeguarding concern involving potential domestic abuse and drug dealing

### Communities Grants:

This year, we supported 33 community projects with over £11,500 in grant funding. These projects included gardening groups and community festivals.

**Curo Choice:** Our services use local community spaces and assets to foster neighbourhood cohesion, support food banks and address isolation. Through our SHOP initiative, customers help shape services and support. We collaborate with local providers to develop an Ageing Well approach, ensuring customers receive support through life's transitions.

**Temporary Accommodation:** We work to destigmatise supported housing by providing comprehensive wraparound support, including income maximisation, employment assistance, health support and addiction services. We are active in professional groups focused on health and wellbeing, such as Ageing Well, policing and supporting equality communities (LGBTQ+, BAME and disability communities).

### Case Study

Our Choice team participates in Avon & Somerset Constabulary Independent Advisory Groups. Our temporary accommodation housing support for young people includes collaboration with police to combat knife crime. We bring community members into our schemes to mentor customers, helping them develop coping mechanisms and allowing them to contribute to police strategies, such as 'stop and search.' This engagement develops their life skills.



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# 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?  
G1/V2. We are proud to have retained our highest possible G1 rating for Governance but, like many other Housing Associations, we were regraded to V2 for our financial viability. This change reflects the increased 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?  
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 reflected in the Group's Strategic and Operational Risk Registers, which are discussed regularly by the Executive, Audit and Assurance Committee and Board. As part of our commitment to sustainability under our new strategy, we will be further reviewing ESG risks throughout 2024-25 to ensure that the Executive and Board continue to have a proper overview of such 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

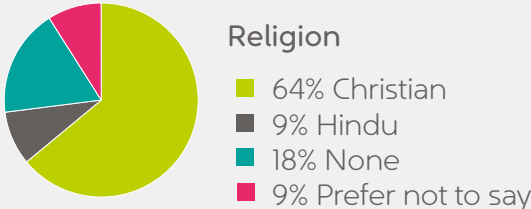
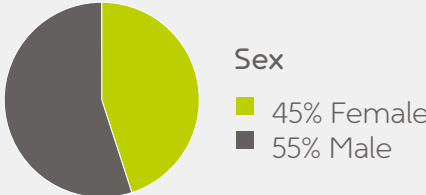
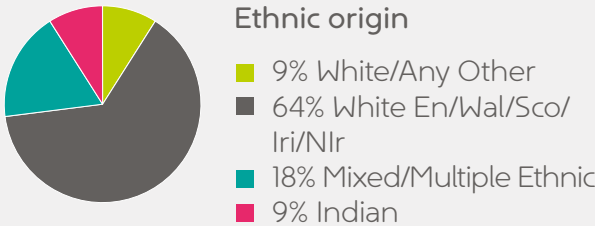
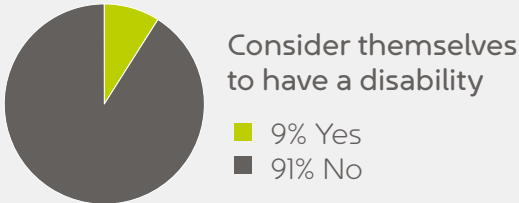
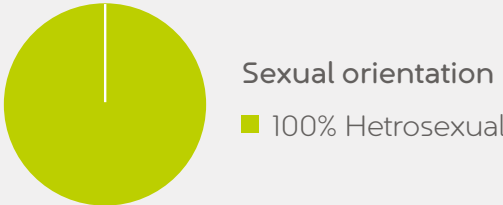
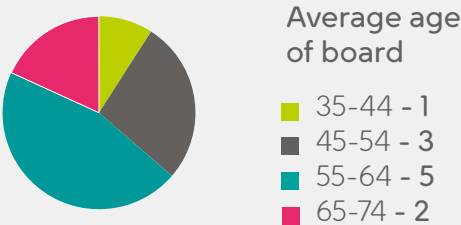
**C31** How does the housing provider ensure it gets input from a diverse range of people into the governance processes?  
We aim to proactively engage with our residents rather than waiting for them to come to us. During major projects, we collaborate with our residents, various groups, and other organisations to diversify perspectives and discussions. To formalise these discussions within our governance structure, we will ensure that our governance team works collaboratively with the resident engagement team to establish a structured involvement process (see also C21).

Does the housing provider consider resident voice at the board and senior management level?  
We incorporate resident voice through various channels, most notably Board Connect and the Oversight Group (see C21). However, we recognise the importance of ensuring everyone has a seat at the table

and that decisions made by the Board and senior management are guided by the voices of our residents. Decisions should not be made without the approval of our residents; therefore, we are establishing a Customer Experience Committee, comprising both residents and Board members, to facilitate these discussions. This initiative will strengthen our current governance structure and ensure that decisions truly represent our tenants' interests.

Does the housing provider have policies that incorporate Equality, Diversity and Inclusion (EDI) into the recruitment and selection of board members and senior management?  
Curo's EDI Policy encompasses the recruitment of both staff and board members, striving to gather a diverse pool of applicants from various backgrounds.  
  
What % of the Board are residents?  
0%. We are starting a Customer Experience Committee which will go live in autumn 2024.

Curo combined Board diversity data as at 1 August 2023



Average tenure of the Board:  
2.81 years



**C32** What % of the housing provider's Board have turned over in the last two years?  
27% - Board turnover

What % of the housing provider's Senior Management Team have turned over in the last two years?  
0% - SMT turnover

Although we have 0% turnover rate for our Senior Management Team, we have restructured it to a C-Suite structure and introduced two new positions: Chief Governance Officer and Chief People Officer.

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

**C34** What % of the housing provider's board are non-executive directors?  
81% (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?  
Four 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 interests arises, the Board manages this in accordance with Curo policy. In accordance with our Code of Governance, we publish all Directors' interests on our website.

## T11 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)     | 15.1%      | Men £17.90                         |
|                             |            | Women £15.19                       |
| Ethnicity pay gap (median)  | 8.1%       | BAME £15.37                        |
|                             |            | White £16.72                       |
| Disability pay gap (median) | 15.9%      | People with a disability £14.21    |
|                             |            | People without a disability £16.89 |

| Mean                      | Percentage | Hourly pay (£)                     |
|---------------------------|------------|------------------------------------|
| Gender pay gap (mean)     | 12.0%      | Men £20.24                         |
|                           |            | Women £17.82                       |
| Ethnicity pay gap (mean)  | 15.3%      | BAME £16.36                        |
|                           |            | White £19.31                       |
| Disability pay gap (mean) | 13.0%      | People with a disability £16.88    |
|                           |            | People without a disability £19.41 |

Both our mean and median ethnicity pay gaps have widened. While average pay for colleagues from Black, Asian and minority ethnic backgrounds has increased since 2023, it has not grown at the same rate as the pay for white colleagues, leading to an increase in both the median and mean pay gap.

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

**C41** What is the housing provider's CEO: median-worker pay ratio?

|                      | Ratio    |
|----------------------|----------|
| CEO's salary         | £230,000 |
| Median worker salary | £38,020  |
| Ratio                | 6.05     |

**C42** How is the housing provider ensuring equality, diversity and inclusion (EDI) is promoted across its staff?  
We're passionate about the positive power of EDI at Curo. People of different religions, sexualities, ages, disabilities, backgrounds and job experiences give us different perspectives and ideas to inspire colleagues to go the extra mile for our customers and deliver our purpose Homes for Good.

In the last year, we have worked with the Housing Diversity Network to refresh our training with colleagues throughout the organisation, starting with our Board and following up with live training sessions using actors and facilitators to engage our learners in conversations around EDI issues and to make explicit the learning points from the acted scenarios.

We've also produced learning materials that colleague can refer to in order to better understand the Equality Act 2010.

We use sign language interpreters to help with communication between colleagues and customers and have identified colleagues who speak other languages in order to support conversations with non-English speaking customers. We have hearing loops in all our meeting rooms for both colleagues and customers.

**C43** In the last year we have also joined the Social Housing Anti Racism Pledge and signed up to the HouseProud Pledge. This is a scheme that all social housing providers (housing associations, local authorities and ALMOs) can sign up to, to demonstrate their commitment to LGBTQ+ resident equality and support.



## Equality, Diversity & Inclusion

**C44** 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.

### Wellness Action Plan (WAP)

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

### Personal Support Passport

This is designed to help colleagues have an 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 Gym Flex. We also have healthcare cash plans letting colleagues get money back on treatments from practitioners such as dentists, chiropractors, etc.

## Occupational health support

Our occupational health provider helps us 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.

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

Professional development is part of our learning and development offering and 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.

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 and in February 2023, it was announced that professional qualifications would be made mandatory for social housing managers. This presents us with a chance to work with local providers to create and deliver an inspiring professional qualification that will meet our requirements under the Social Housing Regulation Act 2023 and encourage current and future colleagues to see housing as a career.

## T12 Supply Chain

### C45 How is social value creation considered when procuring goods and services?

We currently include an employability services requirements document with our higher-value contracts and ask interested parties to confirm their commitment to the specified employment outcomes. While some contractors have successfully met these requirements, others have struggled. Additionally, we include a weighted question on social value, which often results in contractors offering their staff for around two days a month to clean community gardens, plant trees, or establish bug hotels, for example.

We aim to encourage more local SMEs to bid for work by removing barriers, such as breaking contracts into smaller lots and extending tender deadlines to give them more time to prepare and submit their bids. This will be a priority for us in line with the Procurement Act 2023.

### C46 How is sustainability considered when procuring goods and services?

In addition to asking about a contractor's approach to green initiatives, we require evidence that they hold and maintain certain accreditations, such as ISO 14001:2015 or FSC certification, during the selection stage. Depending on the project, we may also ask for proof of membership of trade bodies that regulate and audit their members' environmental practices. We are also exploring options to include contract terms that require the submission of ESG data.

## Glossary

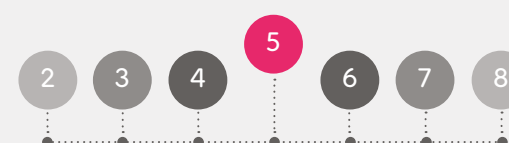
SROI - Social Return on Investment

EDI - Equality Diversity & Inclusion

EPC - Energy Performance Certificate

LGBTQ+- Lesbian, Gay, Bisexual, Transgender, Queer & other communities

### Median



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

### Mean



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



Glossary



|  |  |  |
|--|--|--|
| <b>1</b> NO POVERTY<br>                              | <b>2</b> ZERO HUNGER<br>                         | <b>3</b> GOOD HEALTH AND WELL-BEING<br>              |
| <b>4</b> QUALITY EDUCATION<br>                       | <b>5</b> GENDER EQUALITY<br>                     | <b>6</b> CLEAN WATER AND SANITATION<br>              |
| <b>7</b> AFFORDABLE AND CLEAN ENERGY<br>             | <b>8</b> DECENT WORK AND ECONOMIC GROWTH<br>     | <b>9</b> INDUSTRY, INNOVATION AND INFRASTRUCTURE<br> |
| <b>10</b> REDUCED INEQUALITIES<br>                   | <b>11</b> SUSTAINABLE CITIES AND COMMUNITIES<br> | <b>12</b> RESPONSIBLE CONSUMPTION AND PRODUCTION<br> |
| <b>13</b> CLIMATE ACTION<br>                         | <b>14</b> LIFE BELOW WATER<br>                   | <b>15</b> LIFE ON LAND<br>                           |
| <b>16</b> PEACE, JUSTICE AND STRONG INSTITUTIONS<br> | <b>17</b> PARTNERSHIPS FOR THE GOALS<br>         |  |



Curo

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