



RESIDENT ENGAGEMENT ANNUAL REPORT

2024-2025



Front cover:
A Curo resident enjoys
one of the family activities
at last year's Big Get
Together annual event.

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Introduction

Welcome to our Resident Engagement Annual Report 2024-2025.

The last year has once again been testing for our customers and our organisation, but we have seen some important steps forward in the way we work together to improve our services.

I am particularly pleased that our Board approved a new Resident Engagement Strategy in November, something that was created in partnership with customers-particularly those on the Oversight Group. This strategy is ambitious, and will see us focus more on getting and using better data, the quality of work we produce together, and how we ensure we are hearing all customers' voices. Most importantly for me, the strategy will focus much more on the outcomes of all your ideas, recommendations and suggestions, so we can demonstrate how your input has led directly to specific improvements.

We've also made an exciting change to how we run the business. Last summer we recruited three residents to sit on our new Customer Experience Committee, which reports directly to our Board. Together with three of our existing Board members, these customers will have more opportunity to ensure we are considering the voice of the customer in all our Board-

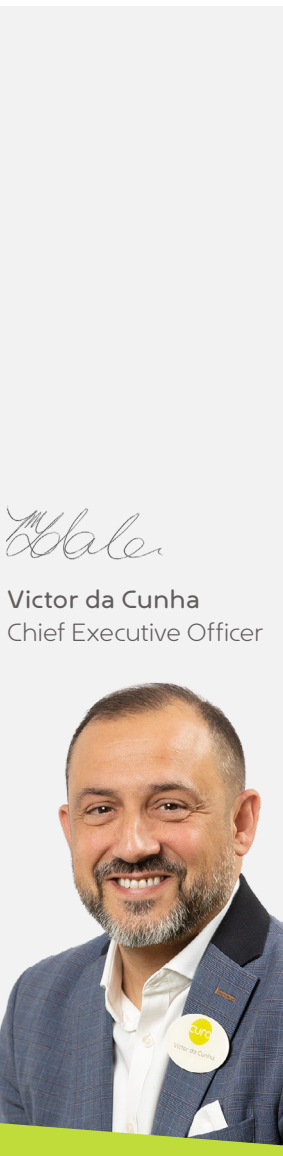
level discussions. With a number of customers moving on from our Oversight Group, I am also really pleased to see how the refreshed group-led by Julia Hawkins-has started making an impact, working closely with the new Committee.

We've also seen more regulatory changes this year, and indeed Curo itself was inspected by the Regulator of Social Housing at the end of the year-how we work with and engage you in improving our performance was one of the discussion areas in that process.

Throughout the year our team worked really hard to provide a range of opportunities for you to get involved with Curo, and we have seen almost one in five of you take part in at least one of these activities, which is fantastic. I am especially proud of our Community Catch-ups, 76 of which were organised across the year, bringing colleagues to your community to talk about the issues that are important to you. There will be even more Catch-ups this coming year.

I'd like to personally thank every one of you who has contributed to our organisation over the last 12 months, and look forward to meeting more of you this year as we continue to work in partnership with our customers to improve the way we serve you.

Victor



Victor da Cunha
Chief Executive Officer

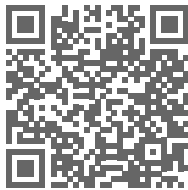
Ready to get involved? Find your way.

We offer many ways for customers to engage with us. Join one of our groups, take part online or come along to events in your neighbourhood.

Each of our engagement options provides a different opportunity to influence our decisions and approach. Chances are you'll learn some new skills at the same time!

You can see all of the options on our website (www.curo-group.co.uk/getinvolved), or find out more at our resident events or by speaking to our Resident Engagement team.

To get involved, fill in the form at www.curo-group.co.uk/getinvolved, or email VoiceBox@curo-group.co.uk. We look forward to hearing from you.



Our Promise

As part of the new Resident Engagement Strategy, we co-created a new set of engagement principles with our customers.

These are:

- Accountability and the quality of our engagement-customers should be able to hold us, and our Board, to account through the framework.
- Performance and integration with governance-customers should be able to scrutinise Curo's performance across all service areas.
- Influence and outcomes-activities should allow and encourage residents to influence what we do and how we do it, and see improvements as a result.
- Accessibility and representation-we will ensure everyone is able to join our activities and channels, so we hear from all customers.



Meet your Resident Engagement team



Tom Box
Resident Engagement
Manager

Hannah Gavin
Resident Engagement
Coordinator

Neil Rogers
Resident Engagement
Coordinator

The year in numbers

The number of customers actively involved has increased over the last 12 months, with **4,815** customers helping to shape our services, compared with **3,595** the year before.

Activity	Frequency	Customers engaged
VoiceBox	Everyday 24/7	▶ 2,775
Curo's Big Get Together 2024	Annually	▶ 752 attended, including 621 customers
Community Catch-ups	Weekly	▶ 76 communities visited ▶ 903 Customers engaged
Board Connect	Every six months	▶ 9
Oversight Group	Quarterly	▶ 14
Scrutiny Activity Group	Start every 12 weeks	▶ 15 customers attended the Communciation scrutiny activity ▶ 18 customers attended the Estates Service scrutiny activity
Complaints Review Forum	Quarterly	▶ 11
Estates Partnership Board	Quarterly	▶ 11
HomeOwner Engagement Group	Quarterly	▶ 27
Tenancy Compliance Forum	Quarterly	▶ 7
Disability Action Group	Quarterly	▶ 7
Customer Diversity Group	Quarterly	▶ 10
Young Person's Engagement Group	Ad hoc	▶ 16
Sheltered Housing Older persons Group	Every six weeks	▶ 14
Customer Experience workshops	Nov 2024 and Feb 2025	▶ 28
Housing Management workshop	January 2025	▶ 14
Repairs Review Workshops	December 2024	▶ 15 Customers attended Workshops ▶ 300+ customer involved in Online sessions and surveys
	TOTAL	4,815

VoiceBox

VoiceBox is our online, ultra-convenient community for customers-that's any adult who lives in or owns a Curo property, or receives a service from Curo.

To join, visit voicebox.curo-group.co.uk, or search for 'Curo VoiceBox' on the Google Play or Apple App store. Simply log into the app once and choose to get notifications when new activities are launched.

When you take part you can:

- Share your views on discussion forums.
- Complete polls and surveys about relevant topics and services.
- Comment on draft publications.
- Enter competitions, like Curo in Bloom.
- Earn engagement points towards our monthly and quarterly prize draws.

Join the growing number of customers taking part and provide us with even better insight and feedback.

VoiceBox in numbers:

We're thrilled to now have 2,775 active customers on VoiceBox. Let's keep those numbers growing!



What VoiceBox members are telling us:



VoiceBox activities and achievements

Policies feedback

Gathering customer feedback is a great way to ensure the policies we create don't discriminate against anyone. We asked VoiceBox members to give us feedback on:

- How easy a policy is to understand.
- How the policy might affect them and other customers.
- How the policy might impact those with protected characteristics.
- Anything they feel is missing from the policy.

This year, VoiceBox members have informed our policies and procedures in many areas, including damp and mould, emergency temporary moves, shared spaces, adaptations and disabilities, and more.

Customer segmentation project

In 2021, we commissioned a project to create individual customer segments which we could use to better tailor our services to the needs of different groups.

The project gave us six segments based on lifestyle, behaviours, and attitudes, which we are using as a framework to improve our knowledge of our customers. Thanks to VoiceBox, we can link survey responses to our customer database and use these to inform our approach. To date, 2200+ customers have taken part.

The Customer Accounts team took part in a very successful pilot to capitalise on opportunities to get more survey responses. Other teams will adopt this approach in 2025-2026.

Curo's Big Get Together 2024

For the first time, we used VoiceBox for ticket sign ups to Curo's Big Get Together in September 2024. It was the best attended yet, with more than 700 tickets booked through

the system.

Customers also entered their submissions for Curo in Bloom and our other community awards through VoiceBox. We were really pleased to get more than 20 nominations for Curo in Bloom, and to see communities from across our region recognised for their efforts

We also took the opportunity to ask customers to complete Curo's Big Get Together survey on VoiceBox (with entry into a prize draw), so we now have lots of feedback to make next year's event even better.

Customer Choice Award nominations

Part of Curo's annual Spotlight Awards, the Customers' Choice Awards celebrate the exceptional contributions, dedication and resilience of our colleagues. Every year, we give you the chance to nominate colleagues who have gone the extra mile. In 2024 we had a record 100+ nominations via VoiceBox.

What's next?

- Using the Community Catch-up space to collect more regular, detailed feedback.
- Asking for location recommendations so we reach all of our customer base.
- Creating community pages for groups to communicate with us and each other.
- A dedicated dashboard where business areas can request new activities and plan time in the shared calendar, to ensure all areas are represented equally.
- A new procedure which guides teams through VoiceBox feedback options.

Groups and forums

Our groups and forums give you the chance to get involved, hold us to account and understand more about our work behind the scenes.

This year we've worked with more than 500 customers across a variety of groups, completing scrutiny activities and customer workshops to examine specific services and strategies.

Board Connect

We hold bi-annual Board Connect sessions to make sure the Board's decision making is informed by your needs and views. Customers can ask questions directly to the Board, with a response given to every question.

Key topics we've covered this year have been the housing crisis, sustainability and shared ownership. Thanks to your participation in these sessions, we've been able to assess future priorities and understand how customers could benefit from these decisions.

Oversight Group and Scrutiny Activity Group

This year the Oversight Group met regularly to review our performance and customer satisfaction scores. Activities and achievements:

- Reviewing all the suggestions generated by the 'Communication at Curo' Scrutiny.
- Completing Estates Scrutiny during the first half of 2024-2025.
- Completing Asset Management Scrutiny in the second half of 2024-2025.
- Changing the way the group reviews scrutiny actions, focusing on finding quick wins and holding directors to account for any improvement suggestions created.

At the end of the 2024-2025 we had 167 scrutiny actions logged, of which:

- 76 actions were deemed complete.
- 61 actions remained open and are being worked on.
- 3 actions were overdue .
- 27 actions were awaiting completion after review from group members.

Oversight Group members have also played a significant role in developing the new Resident Engagement Strategy, providing feedback on priorities, engagement options and their goals.

As a result of the new strategy, Oversight Group members will now:

- Monitor the quality of our Resident Engagement opportunities.
- Make sure we record and share outcomes from activities.
- Help us to ensure groups reflect the diversity of our customers.

This means that in 2025-2026 members of the new Customer Experience Committee will pick up the responsibility for commissioning scrutiny activities, tracking scrutiny action outcomes and reviewing our performance in terms of complaints, customer feedback and service delivery.

Scrutiny activity in more detail

Communication across Curo

The first scrutiny activity focused on several areas including:

- Reviewing the ‘promise and delivery’ culture.
- The perception of colleagues being scared of customers .
- Barriers between teams/internal contact methods.
- Communication to customers.
- Increasing customer touch points in service journeys .

Our group of customers spoke to nine different teams as part of the scrutiny, interviewing them in groups for four to six weeks at a time and exploring communication scenarios and techniques.

Thanks to **24 customer improvement suggestions**, here are some of the actions taken:

You said: Consider using MyCuro and/or a text system to deliver status updates directly to customers. This will prevent customers having to chase about appointments and open cases.

✓ **We did:** This is a key component of the new Repairs Service customer journey. We’re currently working to agree priorities and set completion dates for the new system.

You said: Consider launching a mystery shopper initiative to help gather genuine customer feedback.

✓ **We did:** We will co-create this initiative with our Oversight Group in 2025. Once it’s ready, we’ll find customers to take part.

You said: Identify communication issues between teams.

✓ **We did:** We’ve planned workshops with relevant colleagues to identify improvements we can make to ensure a better experience for customers.

You said: Promote the accessibility services available.

✓ **We did:** Our Communications team are re-running an awareness campaign on translations, British Sign Language (BSL), alternative formats and accessibility tools.

You said: Carry out more training with colleagues, so they better understand how poor customer service affects customers.

✓ **We did:** In 2025 we will launch a new customer service training programme geared around this suggestion and led by Chief Customer Officer, Paul Harris.

Estates Services

Customers examined our Estates Services team over a 16-week period, identifying over 30 improvement suggestions-of which seven have been completed so far. Here are some of the recommendations and actions taken:

You said: Publish the schedule of our grounds maintenance contractors to improve customer perception and reduce queries.

✓ **We did:** We’ve spoken with our contractors, Glendale, to arrange for them to publish their visit schedules. These will be made available and easily accessible on our website.

You said: Use empty space on the annual rent increase letter for useful estates-based information like named estate advisor, bin collections, parking permits etc.

✓ **We did:** Space permitting, we’ll add QR codes to letters which will direct customers to a landing page with key estate information.

You said: Give new customers more information about their estate to help with neighbourhood pride and awareness.

✓ **We did:** We’ve reviewed the information new customers receive and we’ll prioritise promoting our Estates Standards and estate maps.

You said: Create a simple link to all estate self-service options available for customers.

✓ **We did:** We’ve standardised email signatures for all Estates Services colleagues. They now include direct links to our mapping system, which displays key elements across our neighbourhoods, such as grass areas, hedges, trees and swept zones. [Learn more about our mapping services.](#)

You said: Do more to encourage customers to go on estate visits. This will boost local knowledge and improve satisfaction scores.

✓ **We did:** At the next Estates Partnership Board meeting, we’ll discuss the best ways to share this information and boost engagement across our neighbourhoods.

You said: Encourage more community volunteering opportunities.

✓ **We did:** We’re keeping this topic active on our social media platforms and through our resident engagement framework. We’ll seek advice from customers in these groups so we can identify great locations and sharing opportunities, so as to maximise the impact of community action days.

You said: Conduct a full review of service charge boundaries to streamline areas.

✓ **We did:** We’re reviewing our Estates Services model as we continue to bring services in-house. You’ll start to see more local colleagues in your estate, particularly in cleansing, waste management and green infrastructure.

[Find out more](#) about our scrutiny activities and the improvements we’ve made.



Complaints Review Forum

We set up the Complaints Review Forum to ensure that our process for managing complaints is transparent, fair and consistent. The group reviews samples of anonymised complaints on a quarterly basis and decides whether we've handled each fairly and in line with our policies.

Activities and achievements:

- Granting a 'Pass' to 73.7% of complaint cases.
- Agreeing that our complaints process complies with the latest Housing Ombudsman updates.
- Contributing helpful feedback to the new complaints pilot.
- Making suggestions around complaint patterns/trends.
- Reviewing the expectation of contractors attending Curo jobs.
- Checking any compensation awarded is in line with our policy and procedure.
- Highlighting the need for better systems to log pictures related to complaints.

Key recommendations and outcomes:

You said: Work to understand contractors' expectations of Curo and vice versa, ensuring they communicate effectively with customers.

✔ **We did:** We're increasing contact points for customers as part of our Repairs Review. Our Pod team will work directly with contractors to ensure communication and service is to the expected level.

You said: Include customer comments and feedback in complaint notes.

✔ **We did:** We've changed to a case management approach for complaints, with all notes and comments available in one place.

You said: Address the recurring theme of

communication as a driver of complaints.

✔ **We did:** We arranged a customer-led scrutiny into communication at Curo. Thanks to the 24 suggestions made, we've increased accountability and rolled out a complaints pilot to all teams. This focuses on taking ownership of customer issues at the point they are raised.

You said: Review the way repairs are classified and the priority given to each job. The jump between levels P2 and P3 feels too large.

✔ **We did:** We are making changes to the current repairs system to improve efficiency, with a new system in the pipeline in the next 3–4 years.

What's next?

- Analysing cases by business area e.g. repairs so the group can meet the managers for that area, before giving specialised feedback.
- Analysing the issues behind compensation payments-driving service improvement and cost savings as a result.
- Recruiting a wider range of customers to the group who can give insights on different complaint areas.
- Reviewing the complaints dashboard following the pilot roll out.

Disability Action Group

Since 2019, the Disability Action Group has helped us adapt and design our services to ensure they meet everyone's needs. Our data tells us that 18% of our customers have a disability and it's really important we serve our diverse population of customers the best we can.

Activities and achievements:

- Assessing and outlining how we can meet the communication needs of disabled customers, following the Communications Scrutiny.
- Reviewing several new policies and helping to co-create the final versions, including Damp and Mould, Shared Spaces and Vulnerable Persons.
- Mapping out the customer journey through the Repairs service with managers, identifying improvements for customers with additional requirements.
- Reviewing our new accessible home designs and making suggestions for improvement, including accessibility of utilities and the wider estate (e.g. parking spaces, kerbs, crossings).

Key recommendations and outcomes:

You said: Identify damp and mould issues earlier by reacting quickly to customer reports.

✔ **We did:** We've created a specialised Damp and Mould Repairs team whose sole focus is to respond promptly to these issues when they are reported.

You said: Enable disability access in the interim of the building phase and completion stage of new estates e.g. adopt lower kerbs pre-road.

✔ **We did:** Our Development team will use this feedback when planning future developments.

You said: Consider the needs of customers with additional requirements when planning new developments (particularly those we build).

✔ **We did:** Our architects have provided revised

drawings based on the group's feedback, including adding lift access, open plan living arrangements where practical, living spaces at the rear of houses and turning space around doors and walkways.

You said: Consider disability access needs as part of the temporary move process.

✔ **We did:** Our colleague working on temporary moves will use this feedback when considering temporary accommodation and arrangements.

You said: Increase the size of the group and include the support teams that some customers require.

✔ **We did:** We'll continue to expand membership of this group by promoting resident engagement at Community Catch-ups. Any invitations will include the carers and supporters of customers with disabilities and additional needs.

What's next?

- Ensuring the group is representative of our customer base, meets the need of participants and prioritises topics members are most interested in.
- Using the new mystery shopping initiative to review how the Customer Contact team keeps personal information updated-meaning changes in circumstances are monitored and customers can access any benefit entitlements.
- Checking on the implementation of the Repairs Review improvements.
- Introducing members to other engagement opportunities, such as scrutiny activities.

Tenancy Compliance Forum

This year our Tenancy Compliance Forum has entered its fifth year and is embedding itself as one of the cornerstones of our resident engagement offering. The group continues to build stronger relationships between our customers and colleagues.

Members discuss how we can improve our services, communication and processes, as well as reviewing anonymised cases and providing their recommendations for improvement.

Activities and achievements:

- Increasing their knowledge of tenancy compliance, leading to hugely worthwhile discussion about cases and Curo's code of practice.
- Reviewing anonymised compliance cases and providing assurance that our Compliance team conduct themselves within policy, procedures and allotted timeframes.
- Granting a 'Pass' to 87.5% of cases reviewed in 2024-2025.
- Reading anonymised fraud, hate crime, ASB and tenancy breach cases to assess our success in supporting customers through these cases.
- Highlighting the need to resolve cases quickly and communicate more with customers.
- Advising on key topics like our approach to modern slavery and ASB-namely customer expectations, effective reporting and the impact on customers.

Key recommendations and outcomes:

You said: Push out ASB Toolkit on social media and improve visibility.

✔ **We did:** We launched our new ASB Toolkit on our social media channels and during Community Catch-ups. The content has been co-created alongside group members and the Tenancy Compliance team.

You said: Add a modern slavery section to the ASB Toolkit along with advice and guidance.

✔ **We did:** We have added a modern slavery section to the ASB Toolkit.

You said: Include greater expectation setting around ASB during the sign-up process.

✔ **We did:** Our Tenancy Compliance team are providing new ASB content, including links for the toolkit, as part of our lettings process.

What's next?

- Reviewing safeguarding, support cases and navigator cases, as well as our approach to no access cases.
- Speaking directly with the team to see if there are customers who would like to join the Tenancy Compliance Forum so we can expand membership.
- Developing our victim support process.
- Asking Compliance team members to attend meetings alongside managers, and consider inviting external agencies to meetings where relevant.

Repairs Engagement Group

The Repairs Engagement Group reviews our approach to repairs and improves the timely repairs service we offer-looking for ways to optimise communication about repairs, as well as providing input on the future of the service.

In 2024-2025 members focused on being an active part of the Repairs Review which was conducted throughout this period.

Activities and achievements during the Repairs Review:

- Giving customers face-to-face and digital opportunities to share their feedback and opinions with us, connecting with 300+ customers in the process.
- Tracking the implementation of the Repairs Scrutiny improvements.
- Creating a dedicated Damp and Mould team to help us respond to issues more effectively, in line with Awaab's Law.
- Introducing new ways of working that have increased motivation and productivity
- Reducing our backlog of repairs, as well as waiting times for routine repairs (from around 48 days to 15 days or fewer).

Key recommendations and outcomes:

You said: Use the information you hold on us to provide a better repairs experience.

✔ **We did:** We're working on ways to better use our customer and property data. We've started by increasing the level of information that colleagues can access on their devices during repairs visits.

You said: Provide more updates on whether you are meeting repairs targets.

✔ **We did:** You can now view our monthly performance report, which includes average wait times for a routine repair, the percentage of appointments we've rearranged, and overall customer satisfaction with property maintenance.

You said: Increase the spot checks on site by repair team leaders.

✔ **We did:** We now have two dedicated lead operatives whose role is to enhance our on-site presence for customers and conduct more quality assurance checks.

You said: Start listening to customers from the initial point of a repair.

✔ **We did:** Over the next year we're introducing new ways of assessing repairs as soon as they are reported. This will ensure they're referred to the right team, and that we're fixing more of them the first time we visit.

What's next?

- Finalising changes to our processes and service design, so that we can implement recommendations from the review.
- Aligning our service with consumer standards, ensuring we address any gaps, meet legal requirements and enhance customer satisfaction.
- Finish our Complete Target Operating Model (TOM) so that our directorate structure is optimised to deliver high-performance, safe and compliant maintenance services.
- Piloting a technical triage system to improve our handling of complex or urgent repairs through better prioritisation based on severity and impact.
- Maximising flexibility across our trade divisions so we can allocate resources more efficiently and respond quicker to customer needs.
- Developing an annual home MOT so that every property is regularly assessed and maintained to high standards

Young Persons' Engagement Group

The Young Persons' Engagement Group gives customers aged 16-25 the chance to have a say in how we're run and play a role in our future service delivery. This year, the group have helped us engage better with our younger demographic.

We learnt that young people would appreciate having a digital space where they can discuss topics that matter to them, as well as creative engagement sessions featuring art, poetry or music.

Key activities and achievements:

Pathways (supported accommodation for 16-21 year olds)

- Recreating the gym from resident consultation and planning, to delivery-including redecorating, ordering new equipment and moving kit.
- Successfully applying for funding to improve the garden space in spring 2025.
- Contributing to multiple funding bids for expansion of the service through sessions run by Beth Piper, capturing resident views and insights.
- Consulting on security and out of hours cover at their accommodation.
- Offering a weekly free food night to encourage resident engagement.

Foyer (31 self-contained flats with training opportunities for 18-25 year olds)

- Regular resident meetings and ongoing involvement through the Robin Hood Project (funded by Foyer Federation Youth Power Fund).
- Running a weekly gardening club during the summer and receiving funding for garden improvements.

- Enjoying opportunities for creative expression by developing art work for communal spaces and contributing to a monthly writing workshop led by poet Mark Delisser.
- Consulting on security and out of hours cover, including informing the re-tendering of security services.
- Contributing to three Curo policies to capture the voice of young people in supported housing
- Sitting on interview panels for recruiting new colleagues-a future approach for all recruitment into young persons' services.
- Being part of the Foyer FOR Youth Accreditation, including interviews with residents.
- Joining a Re-imagining Safety workshop run by Foyer Federation which is being used to develop a best practice for safeguarding in Foyers nationally.
- Offering a weekly free food night to encourage resident engagement.

What's next?

- Designing a schedule of sessions that captures the interest of participants of different ages.
- Finding ways to improve in areas that young residents care most about .
- Linking up with the Workwise team to provide money and tenancy management sessions.
- Creating dedicated activities at Curo's Big Get Together 2025 which are led by and designed for younger people.
- Exploring the possibility of a helpline for new young residents.
- Trialling breakout groups based on age, as 16-25 could be too broad for some discussions.
- Introducing group members to different ways of working and more formal involvement groups like the Scrutiny Activity Group and the Oversight Group.

Customer Diversity Group

Our Customer Diversity Group is made up of customers from Black, Asian and Minority Ethnic Communities (approximately 12% of customers) who want to play a role in making our services more inclusive to all. They look at policies and procedures, help to plan diversity events, and advise on inclusivity for all religion.

Activities and achievements:

- Discussing colleague training and making its delivery more inclusive.
- Advising on the Diversity Calendar and how we can bring communities together to celebrate events.
- Reviewing policies and procedures from various business areas.
- Reviewing scrutiny actions to ensure that the diverse needs of our customers are included within recommendations raised.
- Promoting a safe place for all customers from minority communities to share their views.

What's next?

- Discussing colleague training and making its delivery more inclusive.
- Advising on the Diversity Calendar and how we can bring communities together to celebrate events.
- Reviewing policies and procedures from various business areas.
- Reviewing scrutiny actions to ensure that the diverse needs of our customers are included within recommendations raised.
- Promoting a safe place for all customers from minority communities to share their views.



Sheltered Housing Older Persons Group

This group focuses on our Older Persons Service. Members review policies and are consulted on any changes so these can be shaped by customers actually receiving the service. This group provides a vital link between our older residents and the colleagues responsible for ensuring their support, safety and security. Senior Curo colleagues attend each session.

Activities and achievements:

- Advocating for customers experiencing parking restrictions at sheltered sites, due to mobility issues and/or disability.
- Receiving safety updates and suggesting best support options for older customers .
- Sharing thoughts on delivery improvement with a range of our teams.
- Reviewing our latest damp and mould procedures.
- Highlighting the increase in tricks and scams, and the support needed for vulnerable customers.
- Sharing views on the Choice Strategic Review, helping us understand which services to prioritise in order to sustain support for older customers in the future.
- Reviewing communications to ensure they are tailored to the needs of our older customers
- Suggesting new ways to communicate with non-digital customers.
- Helping plan the 2024 Big Get Together, including experiences and event accessibility
- Redecorating communal areas and gardens so they can be fully utilised by residents.

What's next?

- Advising on our new operating model and reducing isolation/loneliness in our communities.
- Reviewing our sheltered communal areas to consider how to make the most of these assets.
- Continuing to identify locations for community action days.
- Sharing findings, feedback and engagement opportunities with the B&NES Ageing Well Forum.



Homeowner Engagement Group

This group gives homeowners the opportunity to review customer feedback and satisfaction scores, with a view to improving our services, communications and processes.

Activities and achievements:

- Improving our Section 20 consultation process, including adding meetings prior to works being carried out so customers have more choice and can inform the process.
- Increased transparency in service charge estimates and reconciliation.
- Improving customer satisfaction and committing to resolving matters more efficiently (as this is a main driver of dissatisfaction).

Key recommendations and outcomes:

You said: Allocate a property advisor to each area as a specific point of contact.

✓ **We did:** There are now four property advisor positions, each with around 600 properties to oversee. This is based on number of leaseholders rather than geography.

You said: Be clear about what insurance does and doesn't cover.

✓ **We did:** Our Homeownership team shared this information with the group, as well as answering questions about the benefits of a group policy.

You said: Share a detailed breakdown of service charge cost changes (both negative and positive).

✓ **We did:** We have discussed this with our Service Charge team and these can be obtained upon request.

You said: Create a dedicated space/group where homeowners can share their experiences directly with colleagues.

✓ **We did:** You can give your feedback via the Homeowner Engagement Group (2 sessions each for leaseholders and shared home owners per year). The Homeownership Forum (which we're overhauling this year) will also be a dedicated space to voice opinions on our policies and procedures.

What's next?

- Designing a new schedule for the Homeownership Forum, with the addition of a bi-annual Shared Ownership Forum so we can recognise the different needs of leaseholders and shared owners.
- Improving our website to give you more opportunity to self-serve.
- Evaluating our Asset Management plan and thinking about how we prepare customers for larger maintenance projects like roof replacements.
- Reviewing forthcoming legislation and how this will affect homeowners.



Estates Partnership Board

Our Estates Partnership Board takes an active interest in our open spaces and services. They advise us on what works well and what could be improved, as well as being a critical part of the review process for grant funding for our estates.

Activities and achievements:

- Approving more than 30 community grants and going on joint visits with the Resident Engagement team to see how the money is spent in communities.
- Discussing environmental issues and supporting initiatives like No Mow May, Nothing for Nature and More Trees For B&NES, including the planting of 3000 new trees across our estates.
- Providing feedback on the final versions of our Open Space and Adverse Weather policies.
- Reviewing the performance of contractors to provide assurances to customers.
- Developing partnerships with The Woodland Trust.
- Co-creating the Shared Spaces Standard with our Estates Services Director, Carl McMurtr.
- Consulting on the recommendations raised through the Estates Scrutiny and continuing to check progress on outstanding actions.

Key recommendations and outcomes:

You said: Review the communal electricity costs and find cost reductions for the long term.

✓ **We did:** We reviewed several options for a new communal electricity supplier. We have locked in a deal granting us a 40% reduction in energy costs going forward.

You said: Review the 'No Mow May' policy across Curo neighbourhoods.

✓ **We did:** We agreed to strike a balance across our estates in 2025, providing more areas for No Mow May alongside some grass areas that will be maintained throughout the year.

You said: Provide a better platform for discussing community grants.

✓ **We did:** We created a WhatsApp group for our engaged customers to use as a focal point for these discussions, as well as grant information and recommendations, outside of their usual meetings.

You said: Ensure contractors complete minimum visits for all areas.

✓ **We did:** We have re-mapped all reported areas of dissatisfaction to ensure contractors don't miss any areas in our communities in future.

What's next?

- Monitoring and reviewing the Estates Scrutiny actions.
- Considering how to run a mystery shop initiative on the Estates Services team.
- Continuing to review community grant applications.
- Judging entries for Curo in Bloom 2025-2026.
- Reviewing the Tree Management Policy.



Getting involved locally

We work closely with residents to build on their brilliant skills and talents, as well as supporting them to identify and report community concerns. When customers set up their own resident groups, we provide the resources, support and training they need to recruit members and become self-sufficient, led by the communities they serve.

Activities and achievements in our communities:

- Residents' associations and local groups have helped us understand the improvements our customers would most like to see across their estates and shared areas.
- We planted almost 1,000 trees across our communities, with 9,500 trees now recorded within our communal estate. This includes 120 large specimen trees, 650 small trees as part of woodland/tiny forest planting and more than 200m of mixed hedgerow (covering a vast array of UK natives).
- We maintained strong relationships with local councillors, the police, local authority teams and other stakeholders across our larger estates.

- We saw a steady increase in tree and wildflower planting, litter picking and rubbish clearances as more customers looked to improve their neighbourhoods.
- We supported large scale community events in Peasedown St John, OddDown, Keynsham, Weston and Radstock, with 5,000+ people in attendance.
- We installed several defibrillators and bleed kits to make our communities safer.
- We supported new community-based groups and classes through our grant scheme- covering gardening, community meals, self-defence, singing and art.
- We partnered with [More Trees B&NES](#) to further our tree planting and outdoor activities, distributing plants grown at More Trees nursery sites.
- We partnered with [Bath Community Kitchen](#) for regular community meals, and with [Genesis Trust](#) and [Time Bank Plus](#) for a range of practical, therapeutic and person-centred projects for our customers and their communities.



1. Customers at Curo's Big Get Together
2. Nursery visit to Mulberry Park
3. Tree planting with More Trees B&NES

Community Catch-ups

Our Community Catch-ups are a great way for residents to connect with each other, Curo colleagues and community stakeholders, both digitally and face-to-face.

Since April 2024 we've been expanding the remit of Community Catch-ups. In 2024-2025, we visited 76 different communities and engaged with more than 900 new customers. This is a huge step forward because before the Community Catch-ups, these customers were previously 'unheard' and unlikely to engage with us. The sessions have led some customers to become involved in other parts of our resident engagement framework.

As a result of our Community Catch-ups, we saw:

- 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 residents helped us organise other improvements too:

- The Labbotts: 12 Curo colleagues and our contractors volunteered to transform the garden area into a useable space for customers.
- Rosewell Court: We ran a series of drop-

in surgeries with our Estates and Tenancy Compliance teams, B&NES councillors and the police. The sessions improved communication within the community and built a base of customers for an ongoing resident group.

- The Old Tannery: A successful community grant meant commissioning a local artist to add a mural to the outdoor space and giving residents gardening tools to help them create and maintain the green areas.
- 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.

Read more about our Community Catch-ups.

What's next?

- Encouraging more communities to form resident groups and involving them in strategic engagement activities.
- Piloting drop-in Community Catch-up surgeries at the five key estates.
- Improving data reporting alongside IT, including finding efficient ways to record interactions and support teams.
- Revisiting communities from 2024-2025 to feedback on issues in a 'you said, we did' format.
- Trialling 'roadshow style' Community Catch-up events featuring colleagues and stakeholders, in larger communities such as Keynsham, Weston and Midsomer Norton.

Community grants

You can apply for money for your neighbourhood or community through our Curo Communities Grant and the Curo Community Pot which is funded by Travis Perkins Managed Services.

This year we've supported 31 community projects through more than £12,500 of grant funding.

Some of the projects supported over the year include:

Some of the projects we've supported over the year include:	
Keynsham Defibrillator & Bleed Kit	£250
Odd Down - Community Fun Day	£500
Autumn Brook – Community day	£500
Radstock - Family Fun Day	£234
Welton Vale - Picnic Bench & Planters	£257
First Steps Bath	£500
St Margarets Community Room	£262
Twerton Infant School – Sandpit play area	£500
Soundwell Estate	£250
Hinton Gardeners- Gardening Club	£150
Time Bank Plus	£500
Vulcan House – Gardening Group	£250
Saltford Parish Council	£199
Writhlington Residents - Gardening Group	£220
Hillcrest Community Room	£250
Foxhill Makers	£250
Singing Mamas Bath	£242
Bath Community Kitchen	£500



1. More Trees B&NES - being presented with a cheque
2. Bath Community Kitchen
3. Hinton Gardens - communal garden space
4. Nursery visit to Mulberry Park



Curo's Big Get Together



On 14 September 2024 we held Curo's Big Get Together-our exciting annual event where colleagues join customers to listen, learn and share ideas.

[Watch a snapshot of last year's Big Get Together.](#)

In 2024, more than 300 customers contributed ideas for the day. They told us they wanted a relaxed, sociable and family-friendly event, which also provided them with the opportunity to talk to teams from across Curo, share their ideas with us and hold us to account.

We had a record turnout, with well over 700 customers joining us, alongside local stakeholders and partner agencies at [The Hub at Mulberry Park, Bath](#).

Colleagues from all our services had stalls at the event. Each team gave customers a snapshot of what they offer, as well as providing useful information and the chance to ask questions.

Customers heard directly from Paul Roles, Customer Oversight Group member; Jane Tabor, Chair of Board; and Victor da Cunha, Chief Executive. They talked about:

- Our new 10-year Strategy and Vision.
- The challenges facing Curo.
- Improvements made in the last 12 months.
- How teams are learning from our customers.
- Our performance over the past year.



Paul Roles, member of our Customer Oversight Group, gives a presentation

[Watch Jane Tabor, Chair of the Board give her thoughts.](#)

[Watch Chief Executive Victor da Cunha discuss our 10-year Strategy.](#)



A panel answered customers' questions at a Q&A session



Colleagues hand out programmes

Curo's
BiG
Get Together

Curo's Big Get Together



Victor Da Cunha, Chief Executive Officer; Paul Harris, Chief Customer Officer; Jane Smith, Chief People Officer; and Julie Evans, Chief Property Officer, also took part in Q&A sessions.

Watch Director of Asset Management and Procurement, Matt Steele, host an interactive customer consultation on our Asset Management service.

Our teams were joined by colleagues from Share and Repair, the Mulberry Park Residents' Association, Bath Leasehold Management and Curo's Charity of the Year, Young Lives vs Cancer, who all gave information on their services. Overall, there were 20+ stalls for attendees to enjoy.

Activities and achievements:

- More than 200 customer interactions/queries were recorded.
- More than 50 new customers registered on VoiceBox at the event.
- More than 20 new customers told us they were interested in getting more involved.
- The Resident Engagement team signposted more than 70 customers to the relevant teams in the event space.
- We had eight requests for Community Catch-ups, which have been added to our list of locations for 2025-2026.
- The Estates Services stall helped with more than 60 customer queries, on topics such as car parking, grass maintenance, communal cleaning, trees, bin rooms and signage.
- The Asset Management team helped with more than 50 customer queries, on topics such as internal decorating, kitchen upgrades, windows and energy efficiency.



Neil Rogers, Resident Engagement Co-ordinator, chats to a resident



Members of our Customer Accounts team, from left: Emily Witt, Emma Newman and Sarah Rogers

To encourage more families to join us this year, we also offered fun activities such as bouncy castles and obstacle courses, donkey rides, face painting, and a petting zone with rabbits, donkeys and goats. There were games on the service stalls too, inspiring young people to find out more about what we do.

Feedback from the day showed that 91% of customers were satisfied with the event.

We also want to thank the team at The Hub, for providing their wonderful event space and café, as well as a tasty BBQ including veggie and vegan options, plus hot and cold drinks.

Curo's Big Get Together



And finally, a massive thank you to all the contractors who helped make the event special for our customers:

- Archers Marquees
- Jolly Jumpers
- Kelly's Donkeys
- Spirolux
- DLB Services

To catch up on the day, view [content](#) from the event on our website.

"The event wouldn't have been possible without the hard work of our colleagues or the participation of our customers. Thank you to everyone involved."

"The stamp collecting was great-we visited stalls we didn't necessarily need to and learnt a bit at each one. All the Curo colleagues were very engaging and knowledgeable about their services."

"This is the second year my daughter and I have attended. We enjoyed both times. The donkey rides were nice. The food was lovely. Everyone was so kind and helpful! Thank you."

"Such a brilliant event-it gets better every year. My family and I had a lovely day: good food, plenty to do and topped off by the sunshine."

"The event was well organised and the staff very friendly and knowledgeable. We were impressed with our time at the event."

"Absolutely brilliant. My grandchildren had so much fun, they didn't want to leave."

"I thought the layout and organisation was very good. Very family friendly-we all enjoyed it."

Children enjoying family activities



What customers are telling us

Every year in February and March, we ask our customers to review the opportunities provided by the Resident Engagement team. We collect feedback and opinions from our customers with a view to:

- Improving the engagement options for all our customers.
- Providing topics and content which our customers are interested in.
- Identifying how satisfied engaged customers are with their options.
- Reviewing both the positive and negative perceptions of customers.

88%

Of engaged customers are satisfied or very satisfied that Curo gives them the opportunity to make their views known

89%

Of customers found their chosen Resident Engagement activity easy to join

85%

Of customers are satisfied or very satisfied with the Resident Engagement activity they attended



The most frequently used words to describe the engagement framework were:

- Good (level of options).
- Constant updates (knowing what's going on).
- Bringing (people together) .
- Chances (lots of them) .
- Experiences and solutions (chances to share).

More than **300 customers** who shared their thoughts on resident engagement are customers with no previous experience of the framework, classed as 'non-engaged' customers. We'll be reviewing all of these comments and looking at how we can improve our offer in 2025-2026 and beyond.



What's next?

Using customer feedback we're aiming to deliver the following during 2025-2026:

Curo's Big Get Together (September 2025)
[Learn more about our next annual event.](#)

More opportunities to get involved locally

Alongside our current options we hope to launch customer groups which work more closely with our communities, through resident associations and local resident groups.

Even more Community Catch-up sessions

This year we are planning to visit at least one community every week and we'll be encouraging local stakeholders and teams from Curo to join us out in communities.

[Find out more about Community Catch-ups.](#)

Introducing mystery shopping as a new engagement channel

This concept will help us identify strengths and weaknesses in our services, and inform plans for future improvements. It will be monitored by the Oversight Group.

Ready to get started?

It's easy to get involved in a way that suits you.

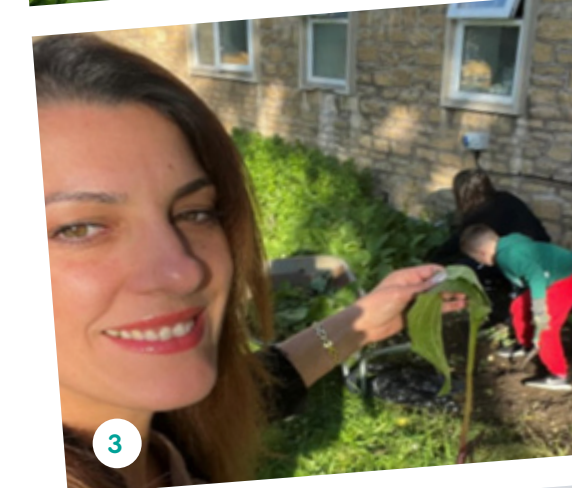
- Email voicebox@curo-group.co.uk
- Fill in the form [online](#)
- Or give us a call on 01225 366000 and ask for the Resident Engagement team



1



2



3



4

1. Vic our CEO at the CBGT24 event
2. Hannah & Neil at a Community Catch Up
3. Gardening Group at Vulcan House
4. Autumn Brook Community Day

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

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

T: 01225 366000

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

