



Curo's Customer Commitment

Market Rent tenants

Our commitment to you, as
a Curo Market Rent tenant



Our ambition is to provide a great customer experience to all of our customers - an experience based upon our contractual obligations to you and your contractual rights. We'll do this by providing services that are fair, consistent, transparent, valued by customers and flexible enough to take account of individual requirements.

Available to view or download on our website:
curo-group.co.uk/customercommitment

Here's our commitment to you, as a Curo tenant:

What we will do:

- ✓ We will provide you with a safe, clean and home free from disrepair.
- ✓ We will be clear about what we will and won't do as a landlord, undertaking our landlord obligations as set out in this booklet.
- ✓ We will offer a range of ways to contact us and you can choose the one that is right for you.
- ✓ We will tell you what you need to pay, explain what you're paying for and give notice of any changes to those charges.
- ✓ We will only ask for necessary personal information and only use it in a lawful, fair and transparent way. We'll inform you about how we use and manage personal information.
- ✓ We will listen to your views, providing a range of ways for those views to be given, and use them to improve your customer experience.
- ✓ We will let you know in advance if we need to access your home, except in some emergencies.

We ask you to:

- ✓ Adhere to your obligations as set out in your agreement with us.
- ✓ Pay your rent and other charges on time.
- ✓ Give us the information we need about you and your household when requested.
- ✓ Look after your home, garden and shared areas, not cause damage, and inform us of any repairs we are responsible for as soon as possible.
- ✓ Give us access to your home when we need to carry out checks or work to keep it safe and in good condition.
- ✓ Respect your neighbours and your neighbourhood, not use your home for anything illegal and take responsibility for the behaviour of your family members, visitors and other members of the household eg: lodgers.
- ✓ Live in your home and not move out without telling us.
- ✓ Give us one month's notice when you want to move out in accordance with your tenancy agreement and leave your home in good repair and clear of all items.

A closer look at...

Communication

- We will provide digital ways for you to easily communicate with us if you prefer to do things online.
- We will acknowledge and where possible respond to all communication from you, however it's received, within three working days.
- We will make reasonable adjustment for customers with specific communication requirements, and offer you choice in how we communicate with you.
- We will provide easy methods for you to provide feedback on our services.
- We will report back to you four times a year on how we are performing against the key themes in our customer commitment.

Your tenancy

We will provide you with a fixed term agreement that is in plain English, explain terms and answer any questions you may have.

- We will always act in accordance with our agreements, policies and processes and their intent. We will consult on proposed major changes.
- You need consent from us to make alterations to your property.

- When making decisions we will always consider your personal circumstances whenever possible.
- We will always explain our decisions clearly.
- In an emergency affecting your home, we will act quickly to ensure the least possible disruption to you and your household.

Letting a new home

- You will be able to move into your new home on the date agreed.
- When you move into your new home you can expect it to be safe, healthy and clean.
- We will take a deposit of five weeks rent and hold it in a secure third party scheme for the duration of your tenancy.
- You may be subject to some fees.
- We will take full inventory and condition inspection at the start and end of the tenancy.

Paying the rent

- We will tell you what you need to pay and you will need to pay this by Direct Debit.
- Our letters and contact will be polite and respectful.

A closer look at... (cont...)

- It is important that you contact us as soon as you start to experience problems with debt so that we can support you as best as we can.

Estates and shared areas

- We will work with our customers to provide services that will keep shared areas clean.
- We will provide maintenance services to keep your shared spaces and grounds clean and safe.
- The contractors who carry out this work commit to our Estates Standard. To download our booklet curo-group.co.uk/estatesstandard

Day-to-day repairs

- We will be clear to you about your repair obligations.
- We will create and make available self-help guides to help you fix the most common repairs yourself.
- We will attend emergencies on the same day; this may be a make safe visit.
- We will publish our response times for repairs, aiming to keep to all of our published timescales. Where this is not possible we'll contact you.
- You will be given a job number and in future will be able to track the repair progress.

- You will be able to know in advance the approximate time for the repair to be completed, and receive a confirmation text from the colleague before they arrive.

Planned maintenance

- We will maintain your home and shared areas through works planned in advance.

Health & safety

- We will carry out regular health and safety checks in and around your home and in shared areas to keep you and your household safe.
- We will carry out an annual home safety check which includes servicing any gas appliances.
- We will carry out an electrical installation safety inspection in your home every five years.



If you smell gas

Call the National Gas Emergency Service on **0800 111 999**

Remember: If there's a danger to life always call 999

Our response timescales

Emergency repairs (P1)

These are repairs which present an immediate and serious threat to your safety or that of your home. Types of repair may include:

Large structural collapse	✓
Fire	✓
Major flooding	✓
Exposed bare electrical cables	✓
Total loss of power	✓
Total loss of water	✓
Blocked main drain	✓

We'll attend all P1 Emergency repairs on the same day that they are reported, whether during normal working hours or out of hours.

Priority Repairs (P2)

These are repairs which are likely to affect your wellbeing or which could cause a further problem in your home if left unattended for longer than a day or two. Types of repair may include:

Total failure of heating	✓
Total failure of hot water	✓
Toilet not flushing (where there is only one toilet)	✓
Rainwater leak from roof	✓
Partial loss of power	✓
Loose handrail	✓

We'll attend all P2 Priority repairs before the end of the next working day after you have made a report. These will be attended during normal working hours.

Our response timescales (cont...)

Routine Repairs (P3)

These are repairs which present no immediate and serious threat to your safety or that of your home and which are not likely to affect your longer-term wellbeing. Most repairs which you report will probably fall into this category.

We'll attend all P3 Priority repairs at a mutually convenient appointment which will be agreed with you when you report it to us. Timescales will depend on capacity and the complexity of works, with maximum response times of 28 days.

Jobs with a 60-day target completion

These jobs typically include larger outsourced responsive repairs or minor works that fall outside the skillset of our internal trade teams, but do not require a surveyor to scope. These are works where the nature of the job is understood from the outset, allowing us to issue it directly to an external contractor for delivery.

The 60-day target allows sufficient time for contractor scheduling, material lead times, and completion, while maintaining a strong focus on providing a timely service for our customers.

Complex Repairs (P4)

These are repairs which normally would not be resolved in one visit and require a technical surveyor to assess the situation to decide the best course of action. We will not give you an appointment initially when you call, but the surveyor will call you by the end of the next working day to complete a remote technical inspection by phone or video call. We will then agree an appointment date for the work to be carried out.

These types of repair may include:

- Walls
- Flooring
- Paths
- Fencing

We aim to complete works within a maximum of 60 days.

Our response timescales (cont...)

Damp and Mould

We will address all issues of damp and mould within the timescales laid out in *Awaab's Law*.

- Severe mould will be investigated and your home made safe **within 24 hours**.
- Other significant damp and mould will be:
 - Investigated within **10 working days**
 - Followed by a written update within **3 working days** of the investigation finishing
 - Your home will be made safe within **5 working days** of the investigation finishing.
- If the work needed is complicated, we will begin work within **12 weeks**.

When dealing with cases of mould we'll always consider both the condition of your property and the needs of the people living there, so that the most urgent cases – especially where people are vulnerable – are dealt with first.

You can read more about how we deal with damp and mould in our *[Tackling Damp, Mould and Condensation policy](#)*

Who's responsible for your home?

This table shows who's responsible for the main areas of your home, building, estate and Shared areas. Customers will be charged for any work done as a result of damage by them that is beyond usual fair wear and tear.

Who's responsible for your home?

You - Tenant
Us - Curo

Item	Issue	You	Us	Exceptions
Bathroom	Shower unit - we installed	✓		
	Toilet pan/cistern	✓		
	Toilet seat	✓		
	Washbasin	✓		
	Plugs and chains on bath and basin	✓		
Decoration (inc painting, external rendering and plasterwork)	Inside your home	✓		Plasterwork is our responsibility. Minor cracking due to shrinkage is normal and can be expected. We will not decorate your home during your tenancy.
	Outside your home and in shared areas	✓		
Doors	Any door, inside or outside your home (including frames, hinges, locks and handles)		✓	If damaged by you we will charge you for the replacement cost
	Doorbell	✓		Unless it is part of a door entry system to a building

Who's responsible for your home? (cont...)

Item	Issue	You	Us	Exceptions
Doors (cont...)	Lost or additional keys	✓		
	Door adjustments		✓	
	Door entry systems		✓	
Drainage	Blocked drains		✓	Unless blockage caused by you, in which case cost of repair will be charged to you
	Rainwater pipes and guttering		✓	
Electrical	Electrical appliances - you installed	✓		
	Electrical appliances - we installed		✓	
	Electrical wiring (including switches, sockets, consumer unit/fuse box)		✓	
	Plugs and fuses	✓		
	Extractor fans		✓	
Flooring	Floor boards		✓	
	Floor coverings (including tiles, vinyl and carpets)		✓	
Garden and outside areas	Garden maintenance and upkeep	✓		Unless shared garden, maintained by Curo through service charges
	Garden sheds		✓	Unless installed by you.
	Outside taps		✓	Unless installed by you.

Who's responsible for your home? (cont...)

Item	Issue	You	Us	Exceptions
	Clothes lines		✓	
	Pathways, drive-ways and steps		✓	
	Gates		✓	
	Fencing that forms a boundary with a public area		✓	
	Fencing between properties		✓	
	Trees in private gardens	✓		Unless there are health and safety issues. Trees will be inspected when properties vacated and work done if required.
	Outside walls		✓	
	Garages and outhouses		✓	Only if supplied by Curo
	Curo-owned shared play areas		✓	
Health and safety	Carbon monoxide detectors		✓	You are responsible for testing the alarm
	Fire and smoke alarms		✓	
	Gas and electrical safety tests		✓	
Heating	Central heating (boiler and radiators)		✓	You're responsible for repressurising your boiler and bleeding your radiators
	Storage heaters		✓	

Who's responsible for your home? (cont...)

Item	Issue	You	Us	Exceptions
Kitchen	Fireplaces/fitted fires		✓	
	Meter cupboard and doors		✓	
	Kitchen units and worktops		✓	If damaged we will charge you for the cost
	Sink bowl		✓	
	White goods (eg fridges, washing machines, cookers)		✓	
Lighting	Lighting in shared areas		✓	
	Security lighting (outside your home)		✓	Unless supplied or installed by you
	Light bulbs and fluorescent tubes	✓		
	Light bulbs in sealed units		✓	
Plumbing	Boilers		✓	
	Hot water supply and storage tank		✓	
	Taps		✓	
	Blocked toilet	✓		We may do this for you but you would incur an additional charge
	Blocked sink	✓		We may do this for you but you would incur an additional charge

Who's responsible for your home? (cont...)

Item	Issue	You	Us	Exceptions
Structure	Foundations		✓	
	Roof, chimney, walls and fascias		✓	
	Garden walls		✓	
	Pipes and wiring		✓	
	Lifts and stairs		✓	
	Ceilings		✓	
	Bannisters and skirting boards		✓	Unless damaged by you, in which case we will charge for the work
Windows	Window sills, frames, catches, locks and sashes		✓	
	Glass		✓	Unless damaged by you, in which case we will charge for the work
	Blinds		✓	Unless supplied or installed by you
Miscellaneous	Communal TV aerials		✓	
	Pest control	✓		We will deal with pests that are in shared areas
	Plumbing in cookers and white goods		✓	If supplied by us
	Mirrors, towel rails and toilet roll holders		✓	Unless supplied or installed by you
	Solar panels		✓	

Who's responsible for your home? (cont...)

Item	Issue	You	Us	Exceptions
	Soft furnishings, including carpets		✓	
	Building insurance		✓	
	Contents insurance	✓		
	Utility suppliers	✓		



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NEED
HELP?

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

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

T: 01225 366000

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