

Curo Annual Complaints Performance and Service Improvement Report 2024-25

Executive summary

This report provides an assessment of our complaints handling performance in 2024/25, outlining key trends, challenges, and the steps taken to improve service delivery. It highlights our progress in reducing resolution times, addressing root causes of complaints, and implementing strategic changes to enhance customer experience.

Despite high complaint volumes and increasing complexity, we remain committed to learning from customer feedback and using it to drive meaningful service improvements.

The top causes of complaints in 2024/25 were:

1. Service Delays – Customers reported missed or rescheduled appointments without communication, long wait times for major repairs, and delays in answering calls.
2. Quality Issues – Recurring repairs, unresolved damp and mould in properties, and dissatisfaction with home upgrade work.
3. Communication – Concerns about clarity, accuracy, and tone of communication, particularly around home safety checks, rent charges, and property purchases.

Communication remains a common factor in all complaint types, prompting a business-wide review to improve both internal and external communication practices. Communication has also been addressed by our Scrutiny group.

We have made a number of changes throughout the year to improve our service which are detailed in this report and after a successful pilot of a new approach for managing complaints, we are motivated to continue delivering improvements through the full implementation and rollout of this approach due to start early in 2025/26.

This report demonstrates our commitment to improving complaint handling and service quality. While we have made measurable progress, particularly in Stage 1 resolution times, compliance with Tenant Satisfaction Measures and operational improvements, further work is needed to reduce overall resolution times and enhance customer satisfaction.

Our focus for 2025/26 will be on embedding our new complaints model, driving service accountability, learning from data insights, and refining our repairs process.

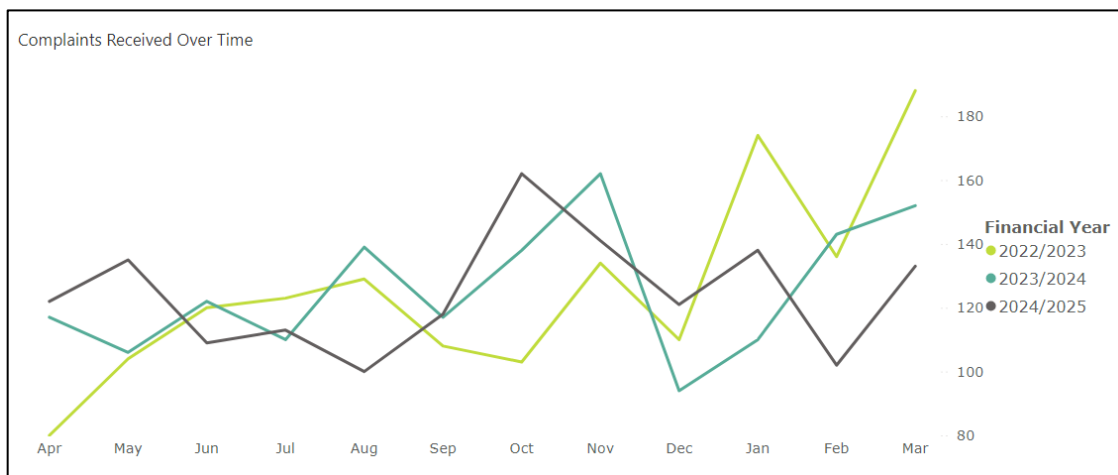
1. Summary of complaints handling performance

The below summary details our performance across the various measures we track throughout each year.

Total number of complaints received



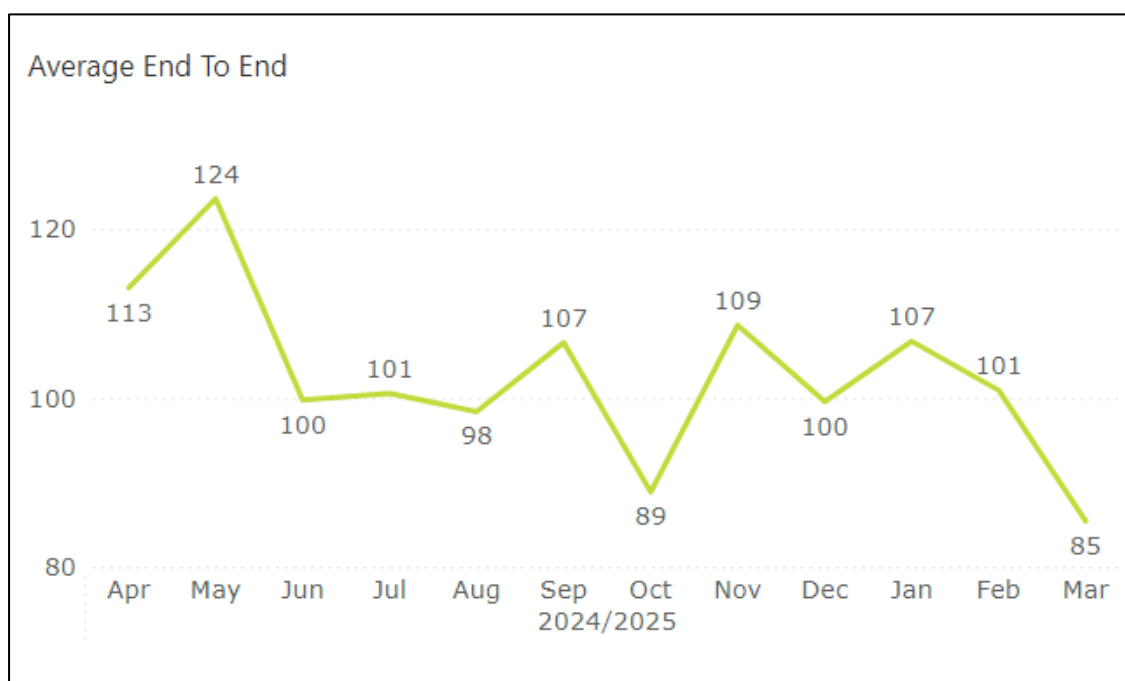
In 2024/25, we received a total of 1,494 complaints, closely aligning with the 1,510 received in 2023/24 and 1,509 in 2022/23. While it is reassuring that complaint volumes have remained stable, especially given the government's extensive campaigns encouraging customers to raise concerns with their landlords, we remain focused on improving our services. By making informed decisions, we aim to enhance the customer experience and drive a meaningful reduction in complaints.



The month-on-month fluctuations in complaint volumes throughout the year mirror trends from previous years, with the most notable decreases occurring in August and February. It is common to see higher volumes during the winter

months when colder weather leads to damp and mould, boiler-related issues and increased rainfall results in more reports of leaks.

Average End-to-End Time (days)



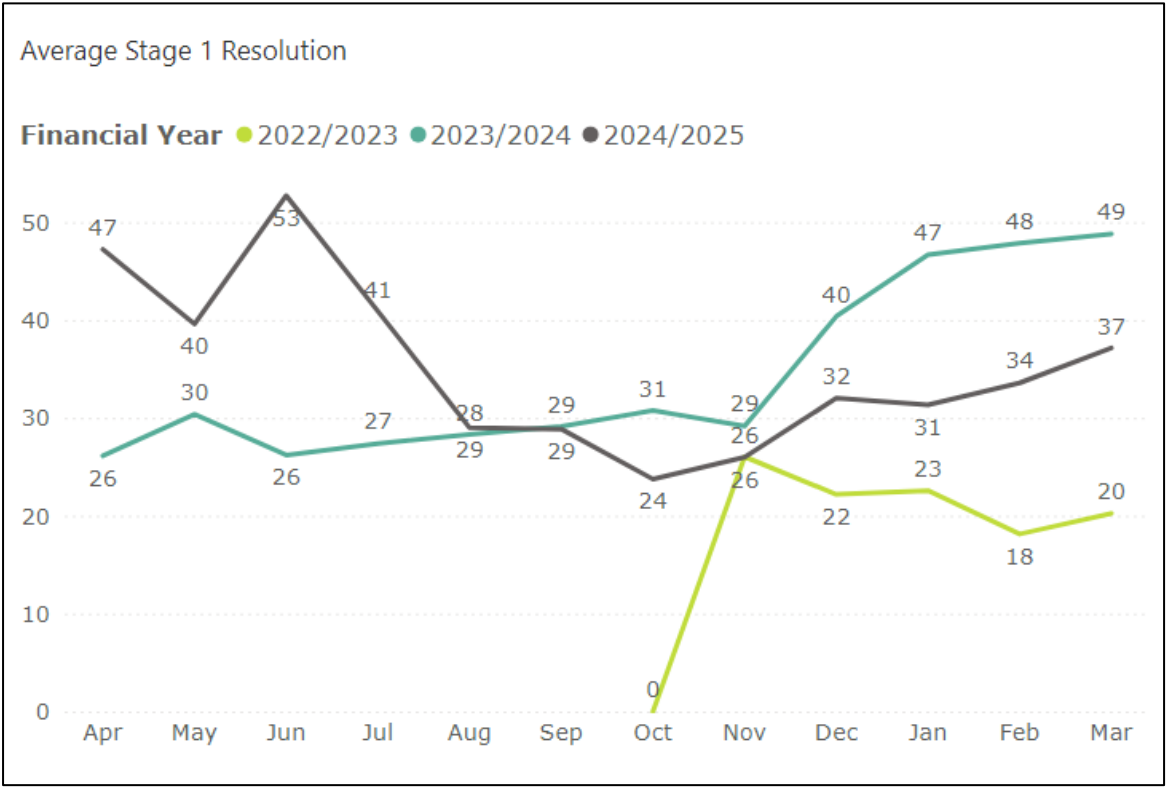
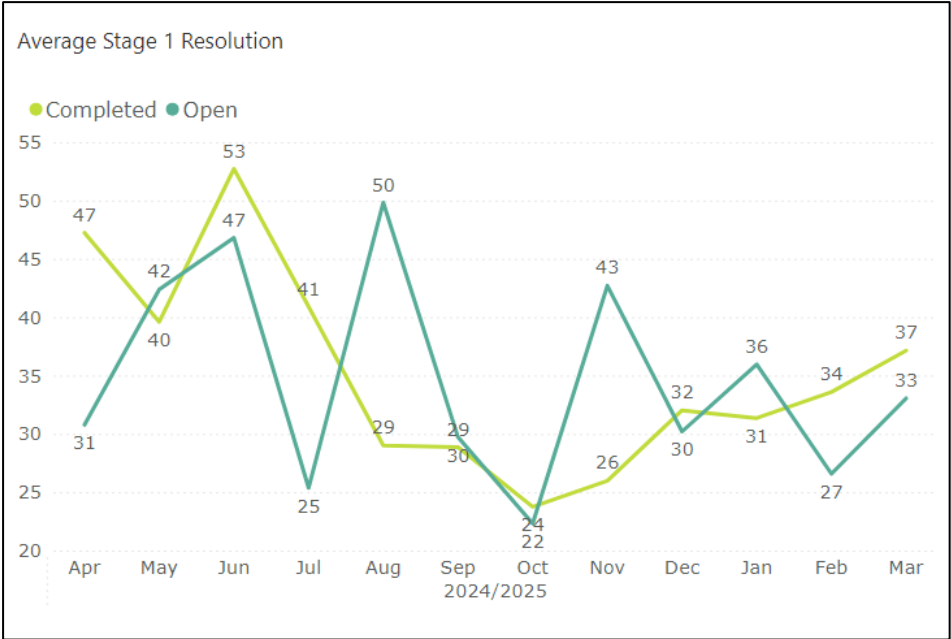
After an initial reduction at the start of the year, our average end-to-end complaint resolution time has remained relatively stable, fluctuating just above or below 100 days each month. This is in line with last year's performance, where we averaged 105 days. While we have been working towards a target of resolving complaints within 60 days, an improvement that would significantly enhance the customer experience, achieving this will require further service improvements in the coming year.

Although we have made strong progress in meeting the response times set by the Housing Ombudsman Complaint Handling Code, we have encountered challenges in delivering resolutions within a reasonable timeframe and to the satisfaction of our customers. These factors have contributed to our overall resolution time. To address this, we plan to shift accountability from the central complaints team to operational managers responsible for delivering resolutions. This change will bring decision-makers closer to customers, ensuring a clearer understanding of their needs and expectations while increasing the likelihood of achieving a satisfactory resolution more efficiently.

Average Resolution Time Stage 1:

This year has seen an improvement in Stage 1 resolution times, starting at 47 days and decreasing to 37 days for closed complaints by year-end. Resolution times for open complaints have been more variable, with significant spikes in June, August, and November. However, recent months have shown encouraging progress, with resolution times dropping to 30 days in December and 27 days in February.

Early resolution has remained a key focus throughout the year, supported by increased resource allocation in this area. It is encouraging to see these efforts translating into tangible improvements.

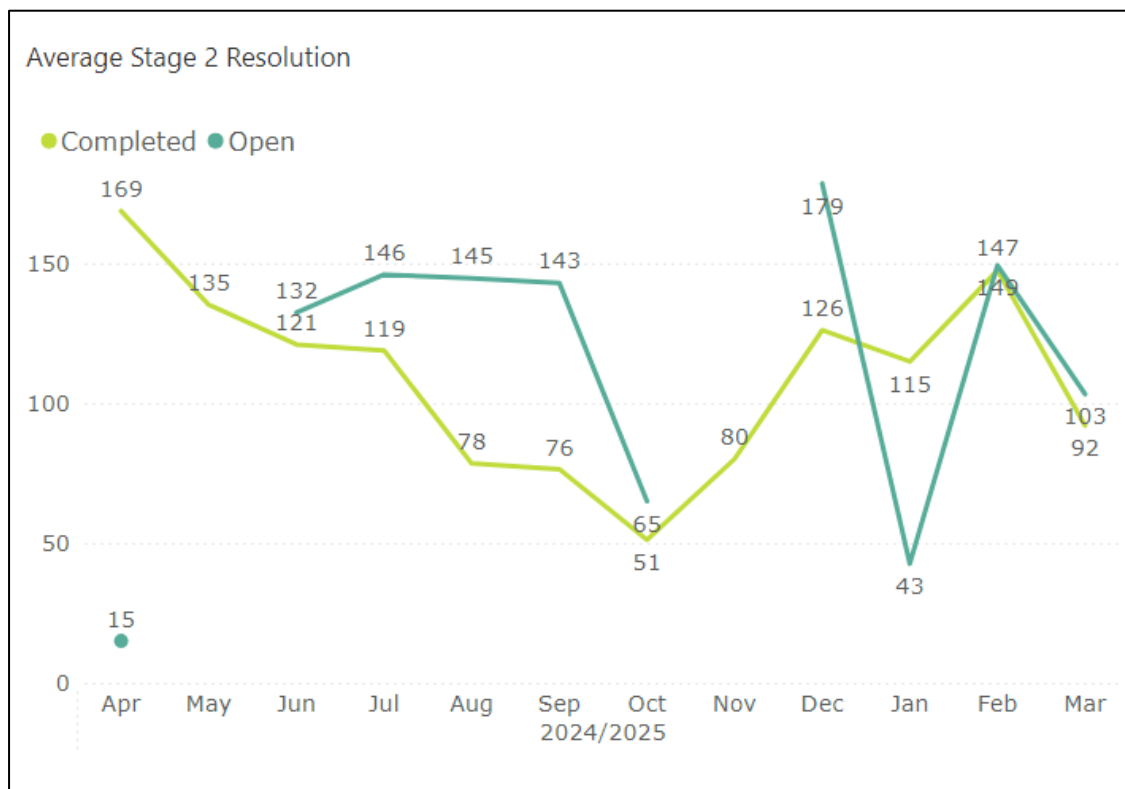


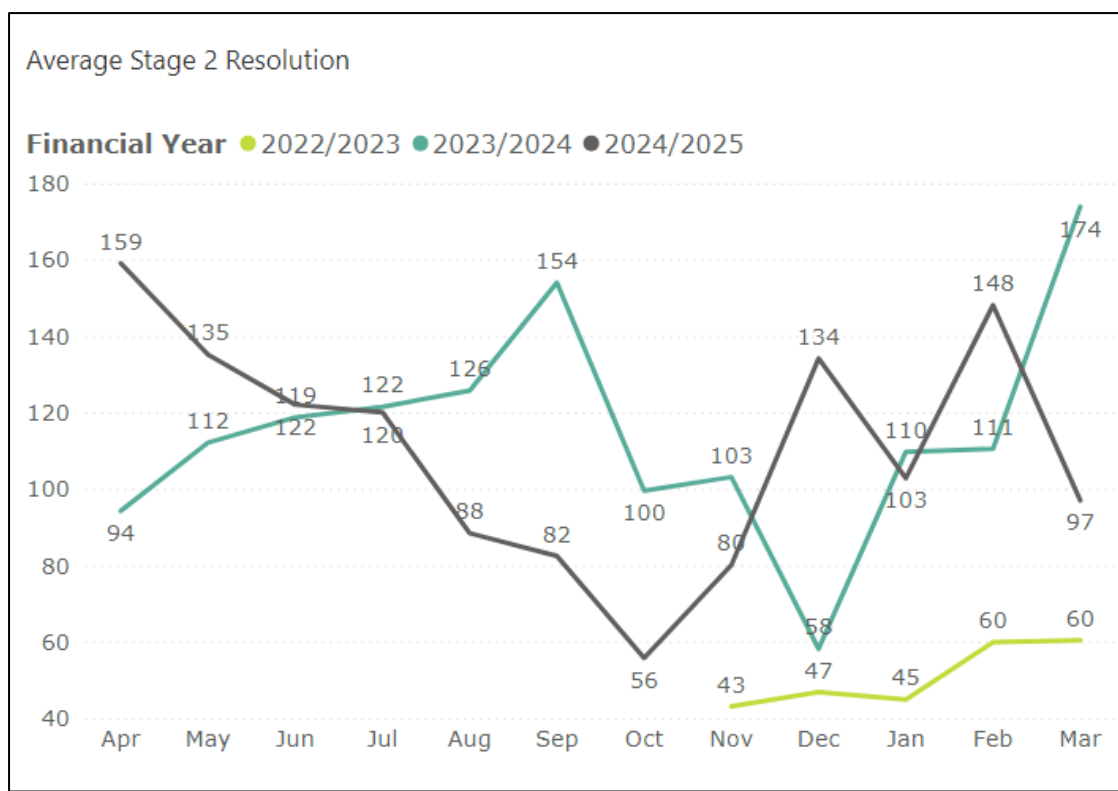
The year-on-year trend presents a slightly different picture, showing a reduction in Stage 1 resolution times following a peak in June. While resolution times have risen again since the summer, performance in the latter half of the year has been notably stronger compared to the same period in 2023/24. There is still progress to be made, but given the overall volume of complaints, this improvement is a positive step forward.

Average Resolution Time Stage 2

We have seen some progress in this area over the year, reducing the average resolution time for closed complaints from 169 days in April to 51 days in October. However, this trend has not been maintained, with resolution times gradually increasing each month, reaching 149 days by February.

The stronger performance during the summer months aligns with a lower volume of complaints and fewer escalations from Stage 1. Additionally, key team changes in June 2024 played a role, including new management that refocused efforts on clearing complaint backlogs, meeting the Tenant Satisfaction Measures set by the Regulator of Social Housing, and providing clear leadership to enhance productivity. To further support this, we also transferred two full-time colleagues from the Customer Contact team to the Customer Resolution team, helping to manage workloads and improve complaint resolution.





This year has delivered mixed results compared to 2023/24, with notable improvements over the summer but a clear spike in complaints from December onward. In January 2025, we received 64 complaints related to damp and mould, accounting for 50% of all complaints that month. We expect damp and mould to remain a key issue requiring focus in 2025/26, especially with the implementation of Awaab's Law later this year.

Despite these challenges, we have worked hard to clear the backlog of Stage 2 investigations and maintain progress throughout the year. While this has been demanding, the wider business has come together to support during periods of high volumes of escalations. This collaborative effort has enabled us to meet expected resolution timeframes, establish clear action plans with both colleagues and customers, and keep customers fully informed, ultimately improving their experience throughout the complaint process.

Summary: performance against core metrics

This table sets out performance last year compared to 2023/24.

Measure	2023-24	2024-25	Variance
Number of complaints received	1510	1494	-16
Average time to reach a resolution (days)*	55	75.6	+20.6
Average time to resolve a complaint (days)*	105	102.7	-2.3

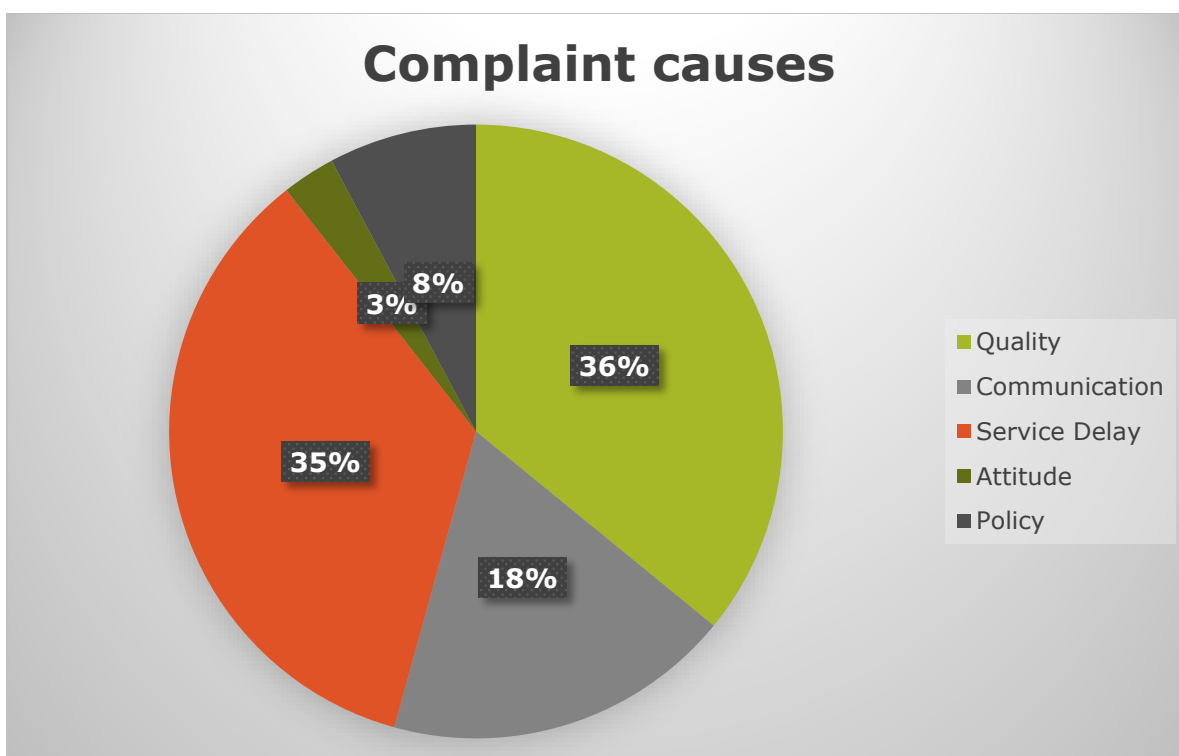
Percentage of cases resolved at first stage	78.08%	77.4%	-0.68%
Percentage of cases resolved at stage 2	21.92%	22.6%	+0.68%
Percentage of customers satisfied with Customer Resolution Service	70.3%	54.8%	-15.5%

* Average number of days to reach an agreed resolution is the time spent investigating the issue and agreeing with the customer what a suitable solution will be. Average time to resolve a complaint is the full time a complaint is open, right up until the issue is fully resolved.

TSM results

Measure	2023-24	2024-25	Variance
CH01 – Number of Stage 1 Complaints per 1000 Homes (LCRA Only)	91.9	95.76	+3.86
CH01 – Number of Stage 2 Complaints per 1000 Homes (LCRA Only)	18.1	15.74	-2.36
CH02 – Stage 1 Complaints Responded to within Complaint Handling Code Timescale (LCRA)	83.1%	85.84%	+2.74%
CH02 – Stage 2 Complaints Responded to within Complaint Handling Code Timescale (LCRA)	16.4%	74.51%	+58.11%

2. Causes of complaints



In 2024/25, the top causes of complaints were almost evenly split between service delay and quality. While service delay has historically been the primary driver, this year saw a slight decrease in delay-related complaints and a rise in quality concerns, bringing both factors into equal focus. Throughout the year, we have closely monitored complaints to identify the specific issues contributing to these broader categories.

The main factors contributing to service delays include missed or rescheduled appointments without proper communication, extended wait times for larger repairs such as paths, walls, and fences, dissatisfaction with the wait time for routine appointments, and delays in the delivery of ground maintenance across our estates.

Complaints related to quality are primarily driven by recurring repair issues, leaving customers feeling that the work was not completed properly the first time, as well as dissatisfaction with the quality of upgrade works carried out in their homes.

Communication is the third most common cause of complaints, accounting for 18% of those received last year. Key issues raised include concerns about the timing and tone of communications related to Home Safety checks, incorrect information provided by colleagues, clarity around rent charges, and dissatisfaction with the information given to customers when purchasing a property from Curo.

Although we record communication-related complaints separately, we often find that communication is a recurring theme across all complaint types. Recognising this, our Customer Oversight Group launched a scrutiny review to examine communication across the business, both internally between teams and externally with customers. The review, which concluded in July, led to several agreed actions and improvements aimed at enhancing our overall approach to communication.

Some of the key improvements made include:

- Our Director of Customer Contact temporarily moved across to lead the Property Services POD team bringing expertise in customer service and expectations and factors driving complaints. This has strengthened relationships and communication across teams with the aim of reducing 'waste' contact into the business.
- A review of the training schedule for colleagues which has resulted in the introduction of a Training and Recruitment lead for the Property Services Hub to mirror the level of training provided to other teams across the business.
- Increased shadowing opportunities for colleagues to better understand the work that other teams do.
- Provision created for colleagues to call in urgent repairs identified when they are in customers' homes as opposed to emailing them, to ensure they get the appropriate level of attention and turnaround time.

- Introduction of mandatory case conferences with the teams involved in Housing Ombudsman determinations to discuss lessons learned and agree on actions to remedy the complaint but also on a wider scale to prevent a recurrence of the same issue elsewhere.

3. Housing Ombudsman cases

If residents are not satisfied with the way we have responded to their complaint, they can ask the Housing Ombudsman to review their case. We make sure that all of our customers are aware of their right to do this throughout the complaint process.

The Ombudsman has gained greater powers with the passing of the Social Housing (Regulation) Act. The Complaints Handling Code is now statutory, and the Ombudsman can order landlords to evaluate a particular policy or procedure should they find consistent failings.

We comply with the Ombudsman's Complaints Handling Code and our self-assessment of compliance (as required by that Code) is published on our website having been approved by our Board last summer. We also continue to update our policy and procedures in line with the Ombudsman's published guidance for best practice.

We confirm that this year the Ombudsman has not issued any Complaint Handling Failure Orders (which is when a Housing Association fails to follow their orders within the given deadline) or issued any Spotlight reports (or other relevant reports or publications) about us.

We have seen a dramatic increase in the number of cases investigated by the Ombudsman, reflecting the increased number of complaints being raised across the sector. So far this year, 39 cases from our residents have progressed to formal investigation. Last year, this number was 17 and the year before it was 5.

Many these cases concern repairs, particularly for damp and mould. This trend was not unexpected due to the increased awareness and concern among residents about damp and mould, which was also the subject of a Spotlight report by the Housing Ombudsman, the recommendations from which have been built into our service model.

We have seen a greater focus from the Ombudsman on our responsibility to have an accurate record of residents' specific needs and disabilities so we can make reasonable adjustments based on this information. Capturing this information is now part of our Customer Contact Team's standard scripts and is considered as part of quality monitoring.

In addition to the cases which have progressed to investigation, we have received 26 'nudges' from the Ombudsman this year. A 'nudge' is where the resident has contacted the Ombudsman without having a complaint raised or while their complaint is still in our internal processes. This is an increase from

the 8 we received last year and suggests that more of our residents are aware of the role of the Ombudsman and how they can contact them.

We have also made our first two self-referrals to the Housing Ombudsman to request they mediate a resident's complaint. In both cases, we were unable to agree a compensation figure as per our policy that the resident considered satisfactory and have contacted the Housing Ombudsman to determine what is an appropriate settlement.

Last year, we received 2 determinations of severe maladministration and 7 determinations of maladministration from the Ombudsman. We have received 22 determinations so far this year, with 1 determination of severe maladministration and 13 determinations of maladministration.

This year, we received a determination of severe maladministration for our handling of a resident's reports of a roof leak and maladministration for our handling of the associated complaint. This was the first time we had received a determination from the Ombudsman regarding an open complaint, with the Ombudsman stating that the matter had reasonably exhausted our internal procedures.

We have also completed our first paragraph 54.f review, following a determination of maladministration for our handling of a resident's reports about structural safety concerns. This new paragraph was introduced in April and gives the Housing Ombudsman the power to order landlords to conduct a review of a particular policy or practice that they feel may give rise to further complaints and affect other residents. As part of our review, we reviewed all similar reports since 2021 and have created a new procedure for responding to new reports.

The below table details all the new cases with the Ombudsman (hereafter abbreviated to HO for brevity) are currently being investigated or have been determined:

	Reason for complaint	Housing Ombudsman determination
1.	Damp and mould	Maladministration for considered issue. We did not dispute the HO's findings and have complied with all their orders.
2.	Antisocial behaviour, staff conduct, damage to property and complaint handling.	Service failure for each point excluding staff conduct. We did not dispute the HO's findings and issued a letter of apology with offer of compensation. The HO has accepted the resident's request for a review of the determination.
3.	Damp and mould	Maladministration for damp and mould and maladministration for complaint handling. We have requested a review of the HO's findings.
4.	Roof repairs, damp and mould, subsidence, repairs to	Maladministration for roof leak, damp and mould and complaint handling.

	communal stairs, communication and rent increases.	We did not dispute the HO's findings and have complied with all their orders.
5.	Suspected subsidence and structural issues	Maladministration for considered issue and maladministration for complaint handling. We have not disputed the HO's findings and are in the process of complying with their orders.
6.	Roof leak	Maladministration for roof leak and complaint handling. We did not dispute the HO's findings and have complied with all their orders.
7.	NOSP, antisocial behaviour, staff conduct and safeguarding.	Maladministration for compliance issues and service failure for handling of staff complaint and response to request for hard copy of tenancy agreement. We did not dispute the HO's findings and issued a letter of apology with offer of compensation. The HO has accepted the residents request for a review of the determination.
8.	Request for reasonable adjustments and adaptations, fire alarm inspections, service charges, repairs, damp and mould.	Maladministration for adaptations and repairs to path, service failure for works agreed prior to resident moving in and requests for personal information. While we were in the process of reviewing the HO's findings, the HO accepted the resident's request for a review of the determination.
9.	Lack of heating and hot water, and request for adaptations to property	Reasonable redress
10.	Antisocial behaviour and request for management transfer	Maladministration for considered issue and service failure for complaint handling. We did not dispute the HO's findings and have complied with all their orders.
11.	Hate crime, graffiti and property safety concerns.	Maladministration for considered issue and maladministration for complaint handling. We did not dispute the HO's findings and have complied with all their orders.
12.	Delay in management transfer	Maladministration for considered issue and reasonable redress for complaint handling. We requested a review of the HO's findings. They revised their determination to no maladministration for the considered issue.

We had a case where the complaint was multifaceted and involved many departments, the case conference allowed us to all get together and pull out the key information to see what went wrong and what changes we needed to make. This led to directors seeing the need for a procedure change in relation to securing properties after an incident and updating our policy on graffiti to enforce that we will remove or paint over offensive graffiti within 24 hours.

4. Complaints Review Forum & Scrutiny

We continue to meet with residents for our quarterly Complaints Review Forum, where customers review anonymised complaints, provide feedback and each customer gives Curo a pass or fail, based on how we handled the complaint. The group have undertaken 3 reviews this year and gave an overall pass rate of 83.3%, down from 90% the previous year.

We take on the feedback provided by the group and update them at each meeting on the progress of actions taken as a result.

5. Service improvement

We draw on a wide range of internal and external sources to drive learning and service improvements. These include ongoing internal reporting and monitoring, direct customer feedback from complaints, satisfaction surveys, and resident engagement platforms. We also share best practices with other housing associations and stay informed through industry-wide communications from organisations such as the Housing Ombudsman, the National Housing Federation, and the Regulator of Social Housing.

In addition to the improvements already mentioned, we have implemented several service enhancements this year based on insights from these sources, including:

Structural repairs

Following a Housing Ombudsman determination, we completed a review of all reports of structural repairs received since January 2021. This was conducted as a direct consequence of the distress caused to a resident and their disabled children after having been left without answers regarding the structural safety of their home. The purpose of this was to identify other residents who may have been similarly affected and ensure they were not being left uncertain of whether or not their home was safe. We also introduced a new process for managing reports of this nature and produced a comprehensive guide for colleagues in the relevant team. This guide emphasizes the necessity of clear and consistent communication with the customer at every stage, from initial report to closure of the repair once the customer is satisfied. The responsible team now have a physical and digital copy of this guide, and it has been embedded into our new starter pack to ensure consistency when new colleagues join. These changes were shared with the resident for transparency.

Internal jargon/terminology

We are in the process of removing the word 'decant' from our vocabulary and communications with residents. The decision to do so was influenced by the same case as item 2, in which the resident was moved into temporary accommodation for the duration of works to the property.

Empty Homes Standard

We have updated our Empty Homes standard to include checks that rooms meet Space Standards prior to let, the absence of which was identified by our Chief Property Officer when reviewing a complex complaint raised by a very vulnerable resident.

Proactive Housing Ombudsman referrals

We made our first self-referral to the Housing Ombudsman for the same case as item 4, after we were unable to agree on compensation. This decision was made due to the resident's vulnerabilities with the intention of preventing the further inconvenience of them having to pursue the matter themselves.

Enhancement of compensation process

In September 2024, an internal audit of the compensation process was conducted. This involved a random review of compensation payments made between 1 April and 31 August 2024, resulting in a compliance rating of 78%. The audit found a high level of compliance regarding the completion and retention of payment request documentation. Areas for improvement were primarily focused on ensuring consistency in applying the written compensation procedure. All recommendations were classified as either low or medium priority and included the following:

- Review the delegated authority for different colleagues approving compensation payments across the business.
- Ensure that approvals from senior colleagues are provided in writing.
- Update quality assurance measures to confirm that colleagues are seeking the correct level of authorisation.
- Clarify Curo's position on the reimbursement of private works and include this in the compensation policy and procedure.
- Re-brief colleagues on the principles of the 'time and impact' matrix used to calculate compensation, which considers the duration of an issue, its impact on the customer, and their individual circumstances.
- Formalise Curo's approach to payments related to mishandling complaints.
- Confirm Curo's position on 'wasted' appointments (e.g. instances where no work is completed due to lack of materials or time constraints).
- Identify data sources to determine the root causes of compensation payments.

We have now implemented all of these recommendations by updating our procedures, briefing colleagues on the changes, and ensuring they feel confident applying them. The Performance & Insight team have developed a 'root cause' data source linked to complaints. This analysis is connected to compensation payment types to better understand which service failures result in the highest expenditure.

Individual case review

Our Development Director also recently conducted a Stage 2 complaint investigation for a disabled customer facing severe damp and mould issues in their home. Following this, a learning report was prepared to share key insights

and outline clear actions based on the findings. The report's recommendations include:

- Introducing complaints champions to support managers throughout the complaint process with back-office assistance
- Establishing a customer triage system for complaints involving customers with additional needs, challenging behaviour, language barriers, or complex technical issues to ensure all parties involved in resolution align on the best course of action
- Using the triage system to ensure independent reports are commissioned and prioritised in decision-making over internal colleague opinions
- Improving disability awareness for colleagues by introducing a dedicated Disability Awareness course
- Strengthening collaboration between Curo's insurers and colleagues managing complaints to improve oversight, streamline information sharing, and ensure a consistent approach.

Other senior managers across the business are beginning to complete their own case reviews to understand the customer's journey and identify lessons to be learned from their experience.

6. The future

Complaints Pilot – New model update and transition plan

Consultation Process:

The consultation process for the new pilot model has now started. Meetings have been held with all colleagues impacted by these changes, to discuss the transition, provide input, and raise any questions or concerns. Feedback from these sessions is actively being reviewed and considered to shape the most effective way of working, ensuring the final approach is well-informed and positions us to launch a model that has the best possible chance of success.

Initial feedback suggests broad support for the proposed model, with some requests for adjustments. These primarily relate to team structure and role titles. The consultation process will continue to refine these aspects, incorporating colleague feedback to create a model that is effective in improving our management of complaints.

Preparing for Launch:

The pilot team has now shifted its focus from directly managing complaints to preparing for the rollout of the new model. This involves developing key frameworks, including policies, procedures, equality impact assessments (EIAs) and a communications strategy.

Additionally, the team is working closely with various departments to brief them on the new model and ensure a shared understanding of how complaints will be handled during the pilot phase. These preparations are critical to ensuring a smooth transition and effective implementation.

Audit by KPMG:

To strengthen the integrity of the new model, the pilot team is working with KPMG to conduct an independent audit of the model, processes, and roll out plan. KPMG's findings are expected to be shared with the Audit and Assurance Committee in June, however any findings will be shared with the pilot team prior to the implementation.

Transition plan:

The new complaints management model is designed to shift accountability for complaint resolution to operational teams while maintaining a structured approach to oversight and administration. The transition to this model will be phased to ensure a smooth handover and minimise service disruption. This approach is necessary because shifting accountability for complaints resolution to operational managers represents a significant cultural and procedural change. By gradually embedding the new structure, we can ensure that teams are supported with the right training, systems, and processes.

Subject to the conclusion of the consultation, the transition will begin by recruiting an Head of Complaints and Improvement, who will oversee both the existing and new models. Following this the remaining roles in the new model will swiftly be filled, to establish the foundation of the new team. The transition is proposed to proceed in stages, allowing operational managers to take on complaint resolution gradually team by team, with continuous support throughout.

The transition plan includes the tracking of critical identified measures to track the progress, success and adoption. By the next Customer Experience Committee meeting, we anticipate we will be in the process of the phased roll out and so will be able to update on the progress and any early impacts.

Complaints Pilot – Analytical Research Project (Property Maintenance)

A different approach to complaints analysis has been developed, to maximise the actionability of the insight generated. The Complaints Data Analyst is being aligned, for a month at a time, with a different area of the business and is being set the challenge to explore the data and processes, to find the best way to reduce complaints for that service by at least 10%.

The first area to be examined in this way was the Property Maintenance Team. Here are the key conclusions of this piece of work:

- Repairs where a card was left because the customer was not home, or where the work could not be completed because there was not enough time, were three times more likely to result in a complaint than amongst all repairs.
- Reinforcing the above point, repairs that require more than one appointment are much more likely to result in a complaint.
- The longer it takes to complete a repair, the higher the likelihood of a complaint – especially when it takes over 15 days.
- Repairs to rainwater goods, roofs, walls (structural) and heaters tend to lead to more complaints relative to the number of that type of repair we do.

- When you just look at what the customer was complaining about, 28% relate to appointments, 13% to communication issues.

Actions to address these points have been agreed with the Director of Property Maintenance, most of which will be progressed through the Repairs Review. This Review will (amongst other things) consider the underlying reasons for multiple appointments, whether our repair completion timescales are correct, and the way we tackle leaks. Some changes will also be made to reports, so information about the background to the repair is clearer, to aid better decision-making. Fixes to automated communications prior to a repair being carried out have already been completed.

The next Analytical Research Project will consider the impact different decisions about investment in our homes can have on the volume of complaints.

Our Self-assessment of compliance with the Housing Ombudsman Complaints Handling Code is appended, together with a response to this report from the Curo Group Board.