



ANNUAL REPORT

2023-24



Front cover:
Customers at The Pantry,
Curo's foodbank, which
supports people living in
rural communities.

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REASONS TO BE PROUD

Victor da Cunha, Chief Executive, reflects on the achievements of the past year and where we can do better.

Everyone Feels Proud about the Quality of our Homes is Curo's new Vision. Over the next year, you'll be hearing a lot more about what this means for customers and communities as we make sure that quality homes are at the heart of everything we do.

Reflecting on the past year, I'm proud of how our colleagues have helped customers navigate the continuing cost of living crisis, with our Customer Accounts team using their knowledge of money and benefits to put an extra £1.5m into customers' pockets (*page 6*).

The impact of our Specialist and Supported Housing services can be seen in their social return on investment, which quantifies an organisation's health and economic benefits to society. This was worth almost £40m in 2023-24 (*page 10*).

We remain
dedicated to
listening to
residents



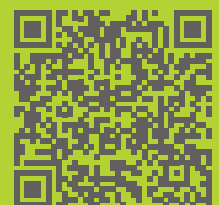
At the same time, our operating conditions remained tough as we navigated a challenging economic landscape. This has contributed to us receiving more complaints than we would like. We're committed to improving how we deal with complaints, in particular reducing the time it takes to resolve them, and you can read more about this on *page 18*. To help us learn from complaints, our dedicated complaints team now reports directly to me.

As part of the regulator's new Consumer Standards, in June we published our first set of Tenant Satisfaction Measures (TSMs) – read these on *page 24*. The TSMs are based on both operational and customer perception data and provide useful comparative information which will help us identify areas that require further review and improvement. For instance, TSM feedback has directly led us to introduce a new model for how we handle complaints.

We're also committed to increasing the diversity of our colleagues, ensuring that they reflect the make-up of the communities we serve. Read more about this on *page 22*.

As we move forward, we remain dedicated to listening to residents so that your homes and services meet your needs. For example, our new Customer Experience Committee will ensure our Board hears directly from residents.

Our new strategy will help us create homes and services that inspire pride in communities we serve. Scan the QR code below to read our Strategic Plan: What Good Looks Like in 2034.



VISION FOR THE FUTURE

Jane Tabor, Chair of Board, looks ahead to address the challenges and opportunities on the horizon.

Change is in the air as we launch our new Strategic Plan: What Good Looks Like in 2034.

The Labour Government, which came to power in June, has said that it wants to make major reforms to the planning system to build 1.5 million homes and kickstart economic growth. The King's Speech in July announced the Planning and Infrastructure Bill, which will aim to remove barriers and make it easier to build housing and create the facilities and services needed to support communities.

We are proud to have just built our 1,000th home



We welcome these plans. As a housing association that is also a housebuilder, we are proud to have just built our 1,000th home. All the profits from our housebuilding subsidiary are reinvested into creating and maintaining homes for social rent. With 1.29 million people waiting to be housed on national council registers and 5,500 people on the register in Bath & North East Somerset alone, housing associations have a key role to play in solving the affordability crisis. We are proud to be playing our part.

While these are tentative reasons to be optimistic, our operating environment remains challenging. We're pleased to have retained our highest possible G1 rating for governance but, like many other housing associations, we were regraded to V2 for our financial viability. This change reflects the increased risk in our sector as a result of caps on social rents, higher planned investment in residents' homes, the challenging housing market, and greater operating headwinds.

Alongside this, the sector is preparing for a raft of new legislation, including the Consumer Standards, Decent Homes 2, Awaab's Law and the Procurement Act. These are important in holding us to account and maintaining our focus on providing quality homes and services for customers.

Last year, when we created our new Vision and Strategy in collaboration with customers, we anticipated this changing environment, which means we are in a good place to respond effectively. As we embark on this journey alongside colleagues and customers, I know that we will all work together to make our Vision come to life so that by 2034, Everyone Feels Proud about the Quality of our Homes.



GREENER FUTURES

We're renewing our focus on the sustainability of your homes and services. Here's a snapshot of some of our projects.

Planting more trees

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



Retrofit project in Compton Dando

We've recently finished our first decarbonisation project at Pensford and Compton Dando thanks to a £250,000 grant from the West of England Combined Authority, matched by Curo. Curo commissioned the Low Carbon Exchange to retrofit 23 rural properties. This project, valued at £1.4m, took place over one year.



You can read more on how we're making Curo greener in our Environmental, Social and Governance (ESG) Report.

Read it online here:
curo-group.co.uk/annualreport
To request a printed copy email
VoiceBox@curo-group.co.uk



MONEY SUPPORT FOR CUSTOMERS

As the cost of living crisis continued, Curo's Customer Accounts team has been working hard to maximise residents' income.

Curo's Customer Accounts team (*pictured below*) has used its financial expertise to put £1.5m into customers' pockets over the past year. The dedicated team increased customers' income by accessing benefits and grants that customers might not otherwise have known about.

It also helps customers with budgeting and debt management, including support with rent arrears.

Research from Policy in Practice in April 2024 indicated that up to £23 billion in benefits goes unclaimed annually in the UK. For example, it's estimated that 1.4 million eligible households do not claim Universal Credit.

The team increase customers' income by accessing benefits and grants that they might not know about



Curo's Money Advice service put £299,178 back in customers' pockets last year, while our account managers secured £127,204 and our Benefits Advice service £67,486.

Debbie Brinsmead-Williams, Curo's Senior Customer & New Money Advisor, says: "The benefits system is complex, but we have in-depth knowledge and can assist customers in making a claim, giving support when it's most needed."

Financial difficulties can have a big impact on mental health. Customer Thomas Ferris says Debbie's support was invaluable when he faced money problems. "She has, in many ways, prevented my health from deteriorating," says Thomas. "Debbie is one of those people you never forget because she genuinely cares about the wellbeing of customers."

In the past financial year, Curo's Passport to Housing service has saved customers in Bath & North East Somerset a total of £783,336 and in South Gloucestershire a total of £269,037.

Passport to Housing is a free and confidential service offered by Curo to help people bidding for homes through B&NES' Homesearch and South Gloucestershire's Homechoice schemes to prepare for a successful Curo tenancy and plan for the expense of moving home.



LISTENING TO RESIDENTS

Last year we launched Community Catch-ups as a new way of keeping in touch with customers, alongside many other ways of listening to feedback.

Community Catch-ups

Community Catch-ups are a fresh way for us to get out into the communities Curo serves to meet residents and hear their views.

The Resident Engagement team officially launched the catch-ups in April 2023, following a successful trial between January and March 2023. Through Community Catch-ups, the team has visited 63 communities and listened to 398 new customers.

As a result of talking to the Resident Engagement team at catch-ups:

- Customers have joined our Board Connect sessions.
- 63 customers signed up to VoiceBox.
- More than 20 customers and their families attended Curo's Big Get Together.
- Several customers nominated their neighbours for the Community of the Year award.
- We received over 30 nominations for our Community Hero award from the communities we visited.
- Customers have shown an interest in our engagement groups and have attended our Estates, Complaints and Tenancy Compliance groups.

From a housing management perspective, Community Catch-ups have helped us identify cases where we could make a difference, including:

- A customer wanting support to downsize, which resulted in a three-bedroom home becoming available for a family.
- A land ownership case involving a new-build property with untidy land next to it.
- A safeguarding case where a customer raised concerns about the welfare of her neighbour and children due to abuse from a partner. We're now supporting the customer.

Below: Resident Engagement Co-ordinators Hannah and Neil





Curo's Big Get Together

Curo's 2023 Big Get Together was held on Saturday 16 September. More than 320 customers helped to come up with ideas for the event, including the venue, date and what would be on offer for customers.

The turnout was impressive, with more than 450 Curo customers and stakeholders joining us at The Hub at Mulberry Park, Bath.

Colleagues from all our services, from Repairs to Recruitment, had stalls at the event. Each team gave customers a snapshot of the services they offer and customers could take time to talk to them and get answers to their questions. Customers also heard directly from senior colleagues, including Chief Executive Victor da Cunha and Chair of Board Jane Tabor.

Communities Grants

This year we've supported 33 community projects through a total of more than **£11,837.81** worth of grant funding.

VoiceBox

- Residents on VoiceBox: **2,555**
- Members' comments in response to VoiceBox surveys: **7,400**

Groups and forums

Our groups and forums are important ways for customers to get involved and hold us to account.

This year we've continued to run a range of groups, completed scrutiny activities and held several customer workshops examining specific services and looking at our strategies.

We've worked with more than 200 customers across these groups. Each group has been involved with Curo in different ways, learning about what we do, how we operate and seeing what happens behind the scenes.

Groups include:

- Board Connect
- Oversight Group
- Complaints Review Forum
- Disability Action Group
- Tenancy Compliance Forum
- Repairs Engagement Group
- Customer Diversity Group
- Sheltered Housing Older Persons Group

We've worked with more than 200 customers across these groups



SPECIALIST AND SUPPORTED HOUSING

Through our proactive work in communities, we estimate the impact of Curo's support services was worth more than the equivalent of £39.8m across our services in 2023-24.

Our teams prevent homelessness, help people understand the triggers that affect their mental health to reduce the instances of crisis, coordinate discharge from hospital, support people to find jobs and much more.

We support principles of self-care and resilience in the communities where we work. We give tailored support to help people cope with the challenges they face, reducing the need for more expensive secondary support.

We assess our social impact through the Social Value Bank, developed by the Charitable Housing Trust, to measure the social, health and economic benefits and outcomes of our services in monetary terms.

Addressing root causes

"We're very proud of our social impact, which shows how our colleagues are working with people to help them retain independence and stay well," says Jack Bailey, Director of Specialist Housing and Support. "By building trust in our communities and providing proactive support that can be tailored to each individual, we can help understand the root causes of social issues and improve outcomes. This reduces costs to the public purse, so that money can be spent where it is most needed and has the biggest impact."

Curo's Stepdown and Wellbeing House services saved a total of 2,708 hospital bed stays, with a social value of £730,406. Stepdown frees up hospital beds by providing accommodation for patients who are medically fit to be discharged from hospital, but who can't yet return to their homes (see *opposite page*).

Our Wellbeing House (*pictured below*) offers respite in beautiful surroundings to people who recognise that their mental health has deteriorated, and who need low to medium support to help them in the short term. Anyone aged over 18 who lives in, or is registered with a GP in, B&NES can stay.

It's a home from home, offering breathing space and connecting residents with community-based support and mindfulness techniques that build principles of self-care and resilience.

Curo's Independent Living Service and Livewell services together delivered almost £29m in social value. These services support customers to live happy and healthy lives in their own homes or in sheltered accommodation.

Meanwhile, our homelessness services across B&NES and North Somerset supported customers with an increasing level of complex needs.

Curo's Work Wise team offer people support to gain employability skills, build confidence and enter into new work experience placements, helping them get into employment. In 2023-24 Work Wise generated £1.8m in social value, providing employability and training support on 1,064 occasions, enabling 177 people to access employment and a further 315 to access volunteering opportunities.



“It’s a step up to a better life”

How our Stepdown service helped Paul Duran at a difficult time.

Curo has six self-contained Stepdown properties throughout Bath & North East Somerset, and one property in North Somerset. All are furnished to a high standard and are fully funded to provide patients with a place to transition from hospital to home, staying for up to 12 weeks. Through our person-centred care, offering practical and emotional support, we help people get out of hospital earlier, freeing up beds for those in greatest need, while being part of a patient’s road to recovery.

“
Stepdown has
given me my
dignity back

Paul Duran stayed at Stepdown accommodation after becoming an inpatient at Bath’s Royal United Hospital (RUH) last year. “I was working as a medical laboratory assistant at the RUH when I developed vascular disease,” he says. “The waiting list for treatment was long, and I developed blood clots in my left leg, which resulted in doctors carrying out a below-knee amputation. There were six people to a ward and I was transferred between different hospitals.

“I ended up in St Martin’s Hospital. I was in a lot of pain. I fell on my stump, and the injury meant that I had to have my leg amputated above the knee. Then I got the news that St Martin’s was closing down. I was the last patient on the ward. Luckily, RUH colleagues were able to find me a space in the nursing accommodation. But it wasn’t suitable for me – there was no wheelchair access in the bathrooms.

The turning point

“Getting a place with Stepdown was a turning point. I’m living in a two-bedroom flat, I have carers visiting twice a day, and I get hot meals. The people are friendly and helpful when I need something. Now I’m waiting to move into one of Curo’s sheltered homes.

“Stepdown has given me my dignity back. I can have friends over and I feel more independent. It’s called Stepdown, but it’s actually a step up to a better life.”



*Above: Stepdown accommodation at St Johns Court, Bath.
Left: Paul Duran*



KEEPING YOU SAFE

Our safety checks are now even more comprehensive as we continue to invest in homes.

Keeping our customers safe is very important to us. That's why we invested just over £12m last year in making your homes as safe as possible, and why we've earmarked more than £13m for more work this year.

Every year we carry out comprehensive safety checks in customers' homes. Last year, we changed the way we carry out these home safety visits, to include checking even more elements in the property.

Our team now checks gas, oil or solid fuel, smoke detection, carbon monoxide detection, radon fans, asbestos reinspection, thermostatic mixer valves, flat entrance fire doors and unvented water cylinders in one visit. This means less disruption for customers, while also making more efficient use of our time and resources.

We invested just over £12m last year in making your homes as safe as possible



One of the challenges we've faced this year is dealing with fire safety faults we've found on some of the new-build properties that we've acquired from other developers. We're continuing to work with the housebuilders to get them to fix any problems that we've identified.

Collecting data

This year the Government has asked us to collect and report data about our performance in delivering building safety as part of the Tenant Satisfaction Measures, and we'll be updating this quarterly, as well as reporting on how we're improving fire safety in our larger buildings (see also page 24).

More than three-quarters (76.2%) of customers have told us that they feel safe in their homes. While this is a good result, this is not something we can be complacent about, and we'll be continuing to work with customers to make sure everyone feels as safe as possible.



Above: the Safety First logo appears on all of our vans



Berkeley House fire training exercise

Crews from several Avon Fire & Rescue stations took part in a fire training exercise at Bath's tallest building, the Curo-owned Berkeley House in Snow Hill, Bath.

More than 20 fire fighters took part in the event, where crews practised their response to a fire in a tall building and tested life-saving equipment at the block.

Colleagues from Curo's fire safety teams were on hand throughout the evening to answer questions and talk to residents about building safety.

Prioritising safety

Curo's Senior Property Safety Manager Tom Battersby says: "Safety is our number one priority and we work closely with Avon Fire & Rescue on training exercises like this one at Berkeley House so that we're all as prepared as possible for a real emergency.

"While we were there we had some useful conversations with residents about building safety and were able to talk about what we're doing as a landlord to keep people safe, and what residents can do too.

"It was great to see local children get involved by having a go at operating a fire hose and giving the estate a good soaking!"

Curo owns three high-rise buildings in the region, with the 10-storey Berkeley House being the tallest. We have a rolling, multi-million pound programme of fire safety investments across all our blocks of flats. This year we completed a major project at Berkeley House to renew all the fire doors across the building and ensure other fire-stopping measures are in place to prevent smoke and fire from spreading.

It was great to see local children getting involved

“ ”



REPAIRS

We've taken action to improve the time it takes for us to carry out repairs and reduce the backlog of jobs.

In the last year we've completed 37,537 repairs jobs – that's an average of 721 per week. We've improved the way that jobs are assigned to teams, making sure colleagues with the right skill sets are sent to jobs, allowing them to be more productive.

This means that we've made huge in-roads into the backlog of repair jobs which had built up over the last few years because of the pandemic lockdowns, then unprecedented demand for the service. We're now ahead of target for smaller, routine repairs, with average waiting times now down to less than three weeks.

While more complex jobs are still taking longer than we'd like, we've taken steps to improve. We've employed more surveyors, we're continuing to work closely with our trusted contractors to address the delays, and we're making good progress.

Where a repair is an emergency, we aim to visit within 24 hours and we met this target for 100% of emergencies.

Damp and mould

Dealing with damp, mould and condensation in homes remains a high priority. We take every damp and mould case seriously, and to support our efforts we've engaged a new specialist contractor to service and repair all our more complex home ventilation systems – which can help improve, or even solve, damp, mould and condensation issues. We've seen improvements in many of these homes, which is great for customers.

We've reduced the number of damp and mould cases that still need to be dealt with, but we know there is work to do. We've published our damp and mould policy on our website, and we remain committed to tackling these issues over the next 12 months. We've been working on creating a new damp and mould task force, which became operational in September 2024.

“
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IMPROVING YOUR HOMES

We want all our customers to feel happy in their homes. That's why investing in your homes remains one of our top priorities.

Last year we spent more than £8.3m improving and maintaining our customers' homes. This included upgrading and replacing more than 1,500 kitchens, bathrooms, roofs, windows, doors, heating systems and electrical wiring.

It's part of our long-term investment plan, which will see £142m spent over the next ten years, making customers' homes not only look better, but also feel warmer and more comfortable, and be more affordable to run.

It's part of our investment plan, which will see £142m spent over the next ten years

To make sure we're investing in, and improving, our properties at the right time, we collect data through home condition and energy efficiency surveys which produce energy performance certificates (EPCs). Wherever possible, we now carry out both these surveys at the same time, which means less disruption for customers. We now have up-to-date home condition surveys for 86% of our homes so we can prioritise doing the work where it's most needed.

We've also received funding from the Social Housing Decarbonisation Fund (SHDF) to help us make 77 of our least energy-efficient homes more sustainable by installing solar panels, improving insulation and upgrading heating systems.

Right: a bathroom and kitchen, which have been upgraded through the investment plan. Opposite page: a Curo tradeperson



Upgrades in numbers

225 bathrooms & WCs costing

£955,410

100 kitchens costing

£1,282,496

129 electric heating systems costing

£652,261

LOOKING AFTER YOUR ESTATES

We've been working to improve outside spaces, while boosting biodiversity across our estates.

We understand that the area around your home is important – that's why we are continuing to invest in improving our outside spaces.

This year we've put in place a new team dedicated to repairing paths, walls and fences, tackling issues such as fixing cracks and replacing damaged sections in paths, repairing fencing posts and panels, and sorting out damaged brickwork and pointing in existing walls. Larger, more complex jobs continue to be managed by our contractors.

We're already seeing the benefits of creating this team. The team's work has helped reduce the number of outstanding repairs.

This winter we planted almost 1,000 trees across our estates, as part of our commitment to sustainability and providing attractive green spaces



Encouraging biodiversity and supporting green initiatives is an important part of our work.

Supporting pollinators

Last summer we were recognised in the 2023 Bee Bold Awards: a unique competition that showcases West of England groups taking positive steps to support pollinators. We received the Bee Bold Space for Nature award for our work with local communities to provide more wildflowers and food for pollinators.

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

Below: we're investing in improving outside spaces



*Right: members of
Curo's Grounds Team*



This winter we planted almost 1,000 trees across our estates, as part of our commitment to sustainability, and to providing attractive green spaces for our customers and local communities.

Working in collaboration with our colleagues, stakeholders, volunteers and tree contractors, the Estates team has overseen the planting of 125 stand-alone trees, more than 70m of mixed hedgerow (including 400 different species of trees), and the creation of two mini forests made up of more than 300 small trees. This included planting mini forests and hedgerows at two sites in Bath, in partnership with More Trees for B&NES. We now have more than 8,500 stand-alone trees across our land.

Encouraging biodiversity and supporting green initiatives is an important part of our work



In February we were awarded £40,000 to buy and install new play equipment at Whiteway Green as part of a funding initiative to support local communities. Unfortunately, just as the work was nearing completion, the new play equipment was damaged in an arson attack which has delayed the reopening.

Anti-social behaviour in numbers

New cases

3,131

Average number of days to close a case

116

Victim support calls made

7,998

Actions carried out by colleagues to tackle anti-social behaviour

13,634

Acceptable behaviour contracts issued

103

DEALING WITH COMPLAINTS

We've put measures in place to bring down the number of complaints and the time we take to resolve them.

When someone complains to Curo, we take it seriously. It means a customer is feeling frustrated, upset, unsafe or inconvenienced, and often that we have made a mistake or failed to deliver to the standard they and we expect. We have continued to manage complaints in line with our policy and the Housing Ombudsman's Code of Conduct throughout this year. But the operating context of high complaint volumes and increasing complexity means we have sometimes fallen short in some areas.

The time it takes to resolve complaints increased over the past year. We saw a rise in more complex complaints and more customers refusing to allow us into their homes to carry out work that would resolve a complaint. These delays have led to a rise in escalations to stage 2 of the regulator's complaints procedure.

Cause of complaints

Service delay was the main cause of complaints. Repairs that were to be carried out during the pandemic lockdown periods had to be rescheduled. We also had difficulties recruiting tradespeople, meaning that our open orders rose to just over 4,000 jobs by the start of the financial year.

Residents also experienced delays due to challenges faced by our Specialist Works team, which deals with more complex issues such as damp, mould and leaks. High staff turnover, difficulty recruiting people with the right skills and poor contractor performance caused issues, alongside ongoing increases in the price of materials and other costs.

However, by the end of the financial year, we had reduced open repairs to 2,000 jobs, recruited a full team of surveyors and started to appoint a new roster of specialist contractors to ensure value for money for our customers.

As well as these measures, we also:

- Increased the size of the complaints team
- Gave colleagues more training on dealing with complaints
- Listened to customer feedback and changed how we manage complaints
- Focused on complaints at Board and Executive Team meetings
- Created a centralised support hub for property services teams, where most of our complaints originate
- Discussed complaints performance at colleague briefings.

Right: a colleague from our Customer Resolution team



Complaints in numbers

Number of complaints received

1,454

2022-23
1,505

Complaints resolved at Stage 1

78%

2022-23
74%

Average time to reach a resolution (days)

55

2022-23
38



Customer compliments

It's always nice to hear when we've done well. Here's a small selection of the 425 compliments we received across the organisation in 2023-24.

"After issues with the stairs in my flat, Multi-Trades Kurrin and Aaron were instrumental in completing the repairs. I want to compliment them both on their reliability, friendliness and work ethic. They both put such effort into finishing the repairs to a great standard and were a lovely, polite team."

"Wellbeing Worker Marion was so professional and caring – nothing was too much trouble. Her support has made such a difference to me. She helped me claim Attendance Allowance, making my income so much higher. I am so grateful."

"If Customer Accounts Manager Wayne hadn't been in my corner, I'm truly sure I wouldn't be sitting here writing this. I've been touched by the way he's helped me again and again. He shows so much compassion."

"Thank you so much to Property Services Team Leader Claire for getting the issues with my fire alarm resolved. I really can't thank you enough for the peace of mind it gives me."

““””

“It’s not just a flat – it’s a home”

Julie Green moved into her new-build social rent home in Hygge Park, Keynsham, changing her life forever.

“Moving into my new home was like winning the lottery,” says Julie. “It’s a ground-floor flat on a new-build estate with a nice community of neighbours. I’ve got a lovely open-plan kitchen and living room. Plus, it’s economical to run – I haven’t had any nasty shocks with the bills, which has been especially important in the cost of living crisis. To me, it’s not just a flat – it’s a home. When I go out, I can’t wait to come back.

“I was homeless before I moved in, living in my car and sofa-surfing. It took years of being on the waiting list for housing to get to this stage. I’d been talking to agencies, my GP, the local authority. During the process, everyone at Curo treated me with respect, even when I was at my lowest point. They were incredible – they never made me feel ‘less than’.

“Now that I have a stable place to call home, I’ve been able to continue with my studies – I’m studying for an English Language and Literature degree. In the future, I’d like to give back by helping people who’ve been in the same position as me.

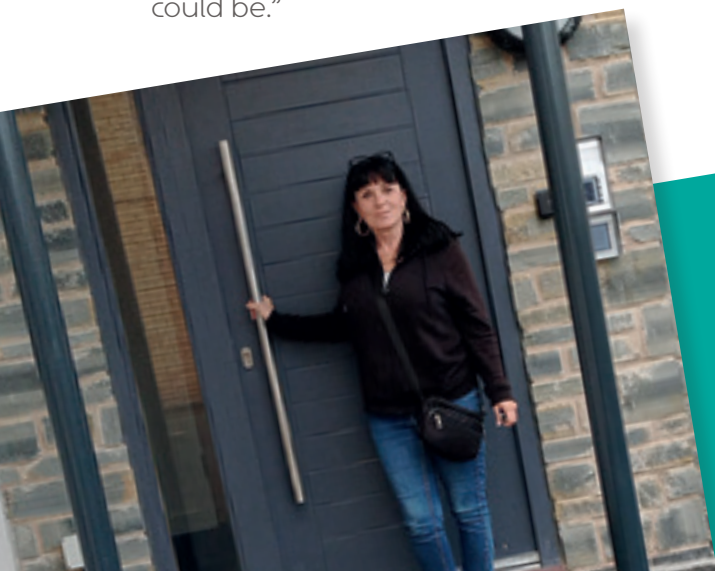
“Because I have these firm foundations in place, I’m becoming the person I knew I always could be.”

Housebuilding in numbers

- During 2023/24, we built 88 new affordable homes.
- We also acquired 155 social homes through Section 106 agreements. Of these, 54 were secured from our own housebuilding business and a further 101 from other developers.

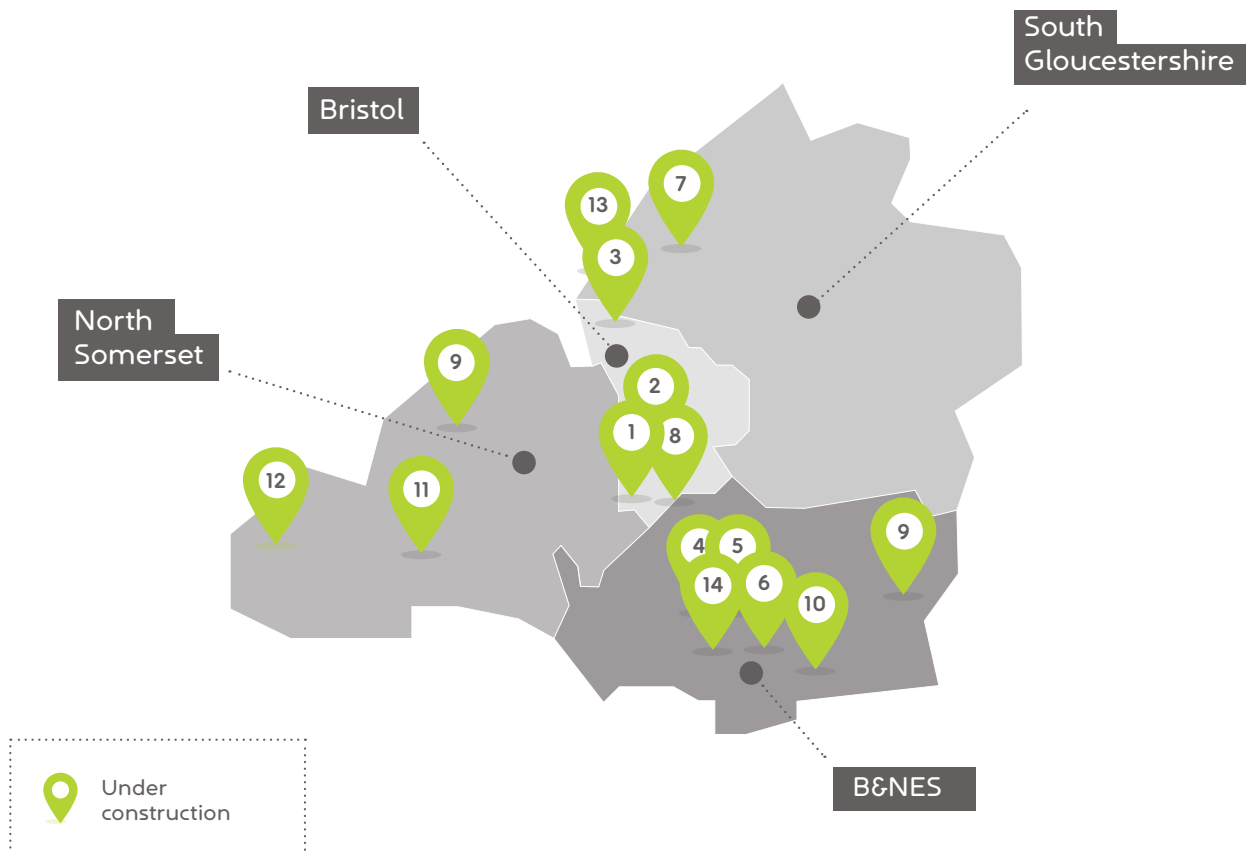
Cross-sector partnerships and funding

- Curo and our delivery partners Alliance Homes and Magna Housing received £15,734,077 in funding from Homes England to support the construction of new affordable homes. We work with our delivery partners to increase the amount of affordable homes we can build across the South West, and the speed at which we can deliver them. Curo’s share of the fund was £6.71m, which will be used to part-fund our affordable house-building programme.
- Our house-building business also gave us £6.25m worth of Gift Aid, which was invested in improving the quality of our existing homes.



Left: Julie Green
outside her
new home in
Hygge Park

Our operating areas and developments



1 Imperial Park, Bristol
70 homes
100% affordable housing

2 Broadplain, Bristol
47 homes
100% affordable housing

3 The Willows, Lawrence Weston
82 homes
100% affordable housing

4 Wedmore Road, Saltford
4 homes
100% affordable housing

5 Camerton Close, Saltford
4 homes
100% affordable housing

6 Kelston View, Bath
4 homes
100% affordable housing

7 Bradley Stoke Way, South Glos
50 homes
100% affordable housing

8 Walnut Buildings, Radstock
32 homes
100% affordable housing

9 Mulberry Park, Bath
681 homes
30% affordable housing

10 Keyford Meadows, Frome
198 homes
30% affordable housing

11 Eaton Park, Yatton
154 homes
35% affordable housing

12 Locking Parklands, Weston-super-Mare
124 homes
33% affordable housing

13 Century Park, Lawrence Weston
128 homes
36% affordable housing

14 Greenlands Road, Peasedown St John
51 homes
30% affordable housing

FEEL AT HOME

Everyone is welcome at Curo, regardless of age, disability, race, sex, religion or belief.

Curo's approach to equality, diversity and inclusion (EDI) is a major part of our plans to build a workplace that better reflects the diverse make-up of the communities we serve.

For more on our approach to EDI, either scan the QR code or visit:
curo-group.co.uk/edi



Taking the SHARP Pledge

SHARP, otherwise known as the Social Housing Anti-Racism pledge, is working towards zero tolerance regarding racism in the sector. Curo have signed up to this pledge.

If you'd like to find out more about our Customer Diversity Group email voicebox@curo-group.co.uk



Why we're HouseProud

The HouseProud Pledge is a social housing LGBTQ+ pledge that asks us to demonstrate our commitment to LGBTQ+ resident equality and support. We've signed this pledge and are committed to listening closely to residents and undertaking a training programme with our colleagues.

We are committed to developing an inclusive culture, allowing colleagues to bring their whole self to work and customers to feel safe and feel heard.

If you'd like to find out more about our LGBTQ+ Resident Engagement Group email pride@curo-group.co.uk



HouseProud



COLLEAGUE VOICES



We asked colleagues across the organisation: what are you most looking forward to about our new Vision, Everyone Feels proud about the Quality of our Homes?



Tom Box, Resident Engagement Manager, says: “I’ve worked at Curo for 21 years and feel genuinely excited to help deliver this Vision. It will mean that more colleagues will be out and about in the communities we serve. This will help us listen to customers who may be isolated or unable to travel, who we often hear from less.”



Sophie Robinson, Livewell Team Leader, says: “It’s great to see a focus on proactive rather than reactive repairs. If my team aren’t chasing repairs, we’ll have more time to dedicate to helping customers with other issues, such as the cost of living. We’ll also be able to concentrate on helping to build stronger communities – another major priority.”



Danny Nieves, Multi-Trade, says: “I’m looking forward to Curo and our customers sharing a sense of pride – we all want homes to be as good as they can be. This Vision will raise the working standards of everyone, leading to a higher sense of customer satisfaction.”



Rosy Sargent, Contract Administrator, says: “We all play a part in achieving the Vision. On a personal level, it’s more enjoyable to be on a call with a customer who loves their home. If fewer customers call in with issues, we can focus on those who need more in-depth support.”



Carol Ridding, Customer Accounts Manager, says: “When customers see Curo is working hard to make everyone feel proud about the quality of our homes, it will be a win-win situation. It will help my team by building more trust with customers, meaning they engage with us and we can help with money issues.”



Serafina Tomsett, Development Manager, says: “I’m excited to ensure that the quality of the homes we build under our affordable homes programme makes everyone feel proud. It’s so rewarding to see how happy our customers are when we hand over the keys to their new front door.”

THE YEAR IN NUMBERS

New Government requirements mean that housing associations now collect and report on a number of operational measures which allows comparison of performance between social housing providers that are regulated. These are called Tenant Satisfaction Measures (TSMs).

These were developed by the Regulator of Social Housing, following consultation with residents and housing associations. The TSMs provide annual performance information on the following areas:

- Keeping properties in good repair
- Maintaining building safety
- Effective handling of complaints
- Respectful and helpful engagement
- Responsible neighbourhood management

There are two types of measure – ‘operational’ data, which focuses mainly on safety and compliance; and ‘perception’ data, which comes directly from surveying our customers.

Perception Measures		Low Cost Rental Accommodation	Low Cost Home Ownership
TP01	Overall satisfaction with Curo	68%	55%
TP02	Satisfaction with repairs service over the last 12 months	70.4%	N/A
TP03	Satisfaction with time taken to complete most recent repair	65.4%	N/A
TP04	Satisfaction that the home is well maintained	69.4%	N/A
TP05	Satisfaction that the home is safe	76.2%	76.4%
TP06	Satisfaction that the landlord listens to tenant views and acts upon them	59%	43.2%
TP07	Satisfaction that the landlord keeps tenants informed about things that matter to them	69%	59.6%
TP08	Agreement that the landlord treats tenants fairly and with respect	77.6%	62.4%
TP09	Satisfaction with the landlord's approach to handling complaints	32.9%	29%
TP10	Satisfaction that the landlord keeps communal areas clean and well maintained	57.9%	42.9%
TP11	Satisfaction that the landlord makes a positive contribution to neighbourhoods	59%	42.3%
TP12	Satisfaction with the landlord's approach to handling anti-social behaviour	56.6%	31.5%

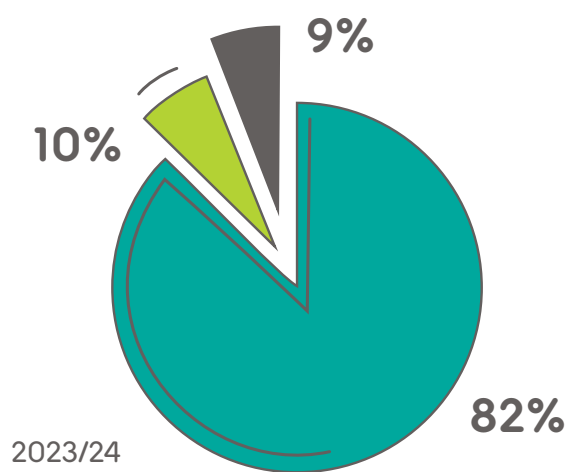
*The TSMs perception survey was carried out on our behalf by a specialist independent agency.

Operational Measures	Low Cost Rental Accommodation	Low Cost Home Ownership
Complaints relative to the size of the landlord - Stage 1	91.9 (per 1,000 homes)	45.6 (per 1,000 homes)
Complaints relative to the size of the landlord - Stage 2	18.1 (per 1,000 homes)	12.9 (per 1,000 homes)
Complaints responded to within Complaint handling timescales – Stage 1	83.1%	87.2%
Complaints responded to within Complaint handling timescales – Stage 2	16.4%	36.4%
Anti-social behaviour cases relative to the size of the landlord	83.2 (per 1,000 homes)	
Anti-social behaviour cases relative to the size of the landlord – hate crime only	1.8 (per 1,000 homes)	
Homes that do not meet the Decent Homes Standard %	0.2%	N/A
Repairs completed within target timescale – emergency repairs	99.6%	N/A
Repairs completed within target timescale – non-emergency repairs	66.8%	N/A
Proportion of homes for which all required gas safety checks have been carried out	98.3%	-
Proportion of homes for which all required fire risk assessments have been carried out	99.1%	-
Proportion of homes for which all required asbestos management surveys or re-inspections have been carried out	96.4%	-
Proportion of homes for which all required legionella risk assessments have been carried out	95.4%	-
Proportion of homes for which all required communal passenger lift safety checks have been carried out	99.2%	-

The TSMs will help provide useful comparative information, which we and our residents can use in a number of ways, including helping us identify areas that require further review and improvement.

	Actual	23/24 target
Affordable Rent and Shared Ownership homes built	243	289
Amount lost through properties being empty	£894,969	N/A
Average call wait time	5 mins 42 secs	N/A
Average cost of a repair	£134.44	N/A
Calls answered by the contact team	112,503	N/A
Customer Commitments Delivered	65%	90%
Customers satisfied with our support services	98.5%	96%
Homes built for market sale	112	109
Homes that had a home safety visit during the year	100%	100%
Number of people benefitting from our support services	7,030	N/A
Percentage of queries resolved first time (maturity)	76.3%	85%
Repair appointments kept	93.8%	92%
Repair requests received	47,168	N/A
Satisfaction with customer contact	88%	90%
Satisfaction with Empty Homes	79.8%	83%
Total unpaid rent (arrears)	£2,324,171.52	N/A
Upgrades made to homes (e.g kitchens, bathrooms, heating and refurbishments)	2,035	2,075
Average days to complete a routine responsive repair	25.8	28

HOW WE SPEND YOUR POUNDS



Increasing materials costs and demand drives further investment in our existing homes and, while this reduces the income available for investing in new homes, we continue to deliver developments through additional borrowing investment in line with our financial plan.

■ Maintaining existing homes and services

■ Bank charges and interest on loans

■ Reinvested in brand new homes



Read our Environmental, Social & Governance Report to find out more – you can view or download at:
curo-group.co.uk/annualreport

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

We're available on Live Chat, Facebook, X, LinkedIn, WhatsApp, email & more
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If you would like this information in an alternative format please get in touch.

