

A Year of Progress

ANNUAL REPORT

2025-26

curo

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Foreword from Chair of the Board, Jane Tabor



Curo has continued to build on the foundations of its 10-year strategy, making progress for customers and communities, says Chair of the Board Jane Tabor.

Over the past year, Curo has continued to deliver our 10-year strategy in a complex and changing environment. We have made progress across our homes and services, while continuing to strengthen the way we listen to and work with customers. I'm proud of how colleagues have responded to the challenges we face and remained focused on delivering for our residents.

One of the highlights of the reporting year was the Regulator of Social Housing's inspection of Curo. The inspection looked closely at our organisation and the services we provide to customers, and resulted in a C1 rating for Consumer Standards and G1 for Governance – the highest possible ratings in these areas. We achieved a V2 rating for financial viability, which is compliant with the regulator's requirements and reflects our ambitious construction and development programme.

I'm particularly pleased that the regulator recognised the work we're doing to keep customers safe, maintain and improve our homes, deliver an effective repairs service and learn from complaints. It also recognised the meaningful opportunities we give customers to influence and scrutinise our services, and the strength of our governance, risk management and decision-making.

This recognition is something to be proud of, but it doesn't mean we can stand still. We know there is still more to do, and we continue to operate in a challenging environment. The cost of delivering services and investing in our existing homes remains high, while demand for new affordable housing continues to grow. Changes to regulation are bringing greater expectations of social landlords and increasing the demands on us. While measures such as Awaab's Law bring additional requirements for landlords, we welcome the stronger protections they provide for customers and the greater focus they place on the safety and quality of people's homes.

Throughout this report, you'll see examples of how we're responding to these challenges and continuing to make progress. You'll also see where we know we need to improve further. Listening to customers remains central to our approach. We want customers not only to have opportunities to share their views, but to see their feedback reflected in the services we provide and the decisions we make.

Since the end of the reporting year, we have also begun discussions about a potential partnership with housing association Abri. While this falls outside the formal period covered by this report, it is an important development for Curo and one that we believe it is right to acknowledge here. There is more to do before we know what the future holds, but our focus throughout these discussions will remain on securing the best possible outcomes for our customers, colleagues and communities.

I want to sincerely thank those customers and colleagues, as well as our board members and partners, for their contribution over the past year. I also want to thank Victor da Cunha, who departed Curo for a new role earlier this year, after 15 years of leadership and commitment to the organisation as our CEO.
I want to recognise the significant contribution that he made to Curo and to our communities, and we wish him all the very best. I'd also like to thank David McQuade for the excellent stewardship he has provided as Interim Chief Executive during this period of change.

There is much to be proud of in what we have achieved together, and we will continue to build on this progress as we look to the future.

Jane Tabor. Chair of the Board

Homes for good



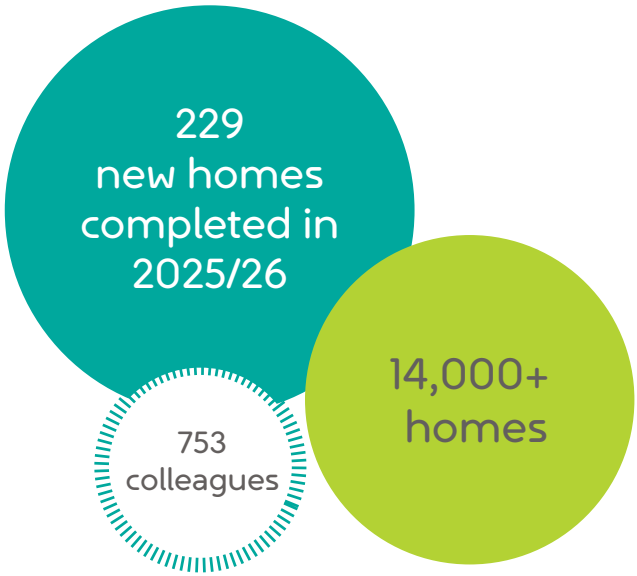
Curo is a housing association with a social purpose.

We own and manage more than 14,000 homes, providing homes and services for around 28,000 customers across Bath and North East Somerset, Bristol, North Somerset, South Gloucestershire, Somerset and Wiltshire.

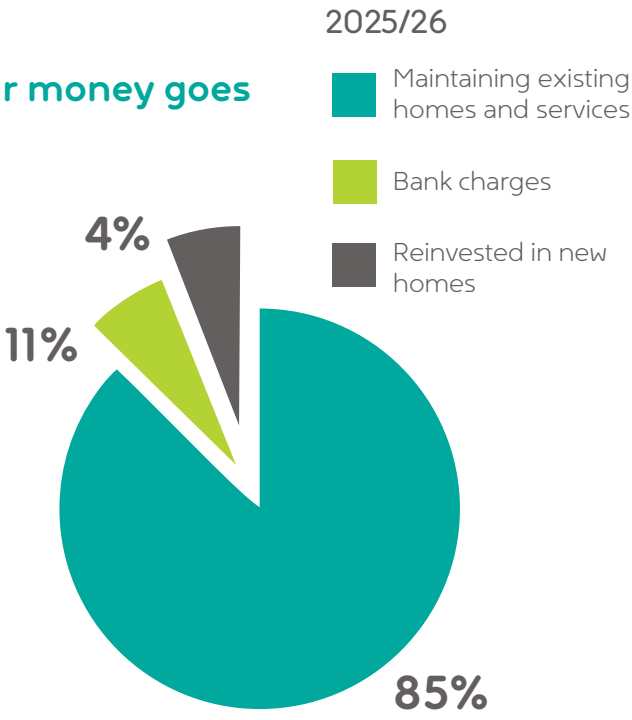
We build new homes, invest in existing homes and neighbourhoods, and provide specialist and supportive housing for people who need extra help to live independently.

We're a profit-for-purpose organisation. We don't have paid shareholders, so the surpluses from our commercial housebuilding business can be reinvested in our social purpose.

Curo at a glance



Where our money goes



Making progress

Our vision is that by 2034, everyone feels proud about the quality of our homes.



Our strategy sets out the priorities that will help us achieve this. 2025/26 was the second year of delivering our strategy, building on the foundations established in Year One.



What does progress look like?

Progress isn't only about what we've delivered. It's about the difference it makes.

Across this report, we'll share the work happening across Curo, the experiences of our customers and communities, and the evidence of the difference we're making. We've brought together performance measures, customer stories and key figures to show where we're making progress and where we still need to improve.

The year in numbers at the end of each section brings together some of the key figures from across that priority.

Quality Homes

We believe that every Curo customer should have a home that is safe, well maintained, energy efficient and comfortable.

That's what we mean by quality homes, and it's what we're working towards every day.

During 2025/26, we continued to invest in our existing homes and improve the services that keep them in good condition. We changed the way we deliver repairs, strengthened our approach to building safety and invested in improving the quality and energy efficiency of our homes.

We're also looking beyond the front door, working with partners and communities to make the places around our homes greener and better for people and wildlife.



More repairs delivered by Curo colleagues

You told us you'd prefer Curo colleagues to carry out repairs rather than contractors. We listened.

1,952

repairs completed by Curo colleagues that would previously have been carried out by contractors

During 2025/26, we brought more repairs and maintenance work into Curo, with 1,952 jobs completed by Curo colleagues that would previously have been carried out by contractors.

We've also built our in-house teams to take on larger and more complex work. This includes roofing, where our teams now manage roof repairs, major works and, in some cases, replacement roofs.

Our Larger Works Team takes on jobs that might previously have been packaged together and sent to a contractor – for example, when a home needs several different types of work or a larger piece of plastering. The team can stay in a customer's home for several days to complete the work, giving us greater control over the job from start to finish.



Why we're doing it

Bringing more work into Curo gives us greater visibility of the work from start to finish. This makes it easier to keep customers updated, answer questions and respond when something changes, while helping us make better-informed decisions about the work needed. It also means we can avoid the cost of contracting out this work.

"Becca from Contract Repairs was brilliant. She kept me informed throughout every step of the process, even when things didn't go to plan. She coordinated the various professionals so that everyone knew what was expected of them. Really impressed with this level of service."
Curo customer, Trustpilot

"I'd like to thank Barrie from Curo. He came out to fix my kitchen tap and was incredibly friendly and helpful. The whole process was very quick and simple and I really appreciate it."
Curo customer, Trustpilot

Changing the way we deliver repairs



Finding better ways to assess repairs

Video surveyor visits are helping us assess some repairs without always needing to visit a customer's home.

Customers can show a surveyor the problem by video, helping us look at what is needed and decide on the next step. This can save travel time for our teams and help surveyors complete more work, more quickly.

With demand for repairs remaining high, finding ways to use our teams' time effectively is important. Video visits are one of the ways we're changing how we work while keeping customer experience in mind.



A home from home

When customers need to leave their home temporarily while work is carried out, we want to make the experience as straightforward and comfortable as possible.

The average number of properties available for temporary moves increased from nine in 2024/25 to 19 in 2025/26. Having more Curo properties available means more customers can stay in a home from home, rather than needing to relocate to hotels, Airbnbs or other temporary accommodation.



Looking ahead: Technical Triage

We're also developing other new ways to assess repairs before a visit takes place, helping us get more repairs right first time and avoid unnecessary visits.

Dedicated, qualified colleagues are available to support our Customer Contact Team when customers report gas and electrical issues. They can help diagnose the problem before a visit is arranged, making sure the right information is captured and the appropriate response is identified from the outset.

Keeping homes safe

Keeping customers safe in their homes is one of our most important responsibilities. During 2025/26, we continued to strengthen our approach to building safety.

We achieved a score of 100% across all five building safety Tenant Satisfaction Measures (TSMs). These management measures look at whether essential safety checks are carried out on time, covering gas, fire, asbestos, water and lift safety.

100%

of our building safety checks carried out on time

Reducing fire risks

We regularly assess the fire safety of your homes and communal areas to identify potential risks and make sure they are addressed.

The number of fire safety issues identified through our assessments has fallen by 50% over the past two years. This reflects the work we've done to reduce risks and take a more proactive approach to preventing them in the first place.

For example, we've increased our communication with customers about the risks of charging mobility scooters in communal areas, and created more dedicated storage spaces for prams and buggies, reducing the risk of them being left in communal areas.

Sharing information to keep customers safe

We've improved the way we share information with Avon Fire & Rescue Service about customers who may be vulnerable in an emergency. This means firefighters can have a better understanding of who may need additional support if they need to attend an incident at a Curo building.

Training for a real emergency



In October 2025, Avon Fire & Rescue Service used an empty Curo home in Twerton for a realistic training exercise, helping firefighters practise responding to an emergency in a residential setting.

Firefighters worked through the property using synthetic smoke and breathing equipment, and practised rescuing people from the building. Rescue dummies representing adults and children were used during the exercise, including a scenario where someone needed to be rescued from an upstairs window using a ladder.

With only 45 of more than 14,000 Curo homes empty at the time, this was a rare opportunity for firefighters to train in a real Curo property. No damage was caused to the property during the exercise.

Safety is our number one priority and we work closely with Avon Fire & Rescue on training exercises like this one, to help make sure that our customers, and the community, can be as safe as possible in the event of a real emergency.

Tom Battersby, Director of Property Safety and Compliance

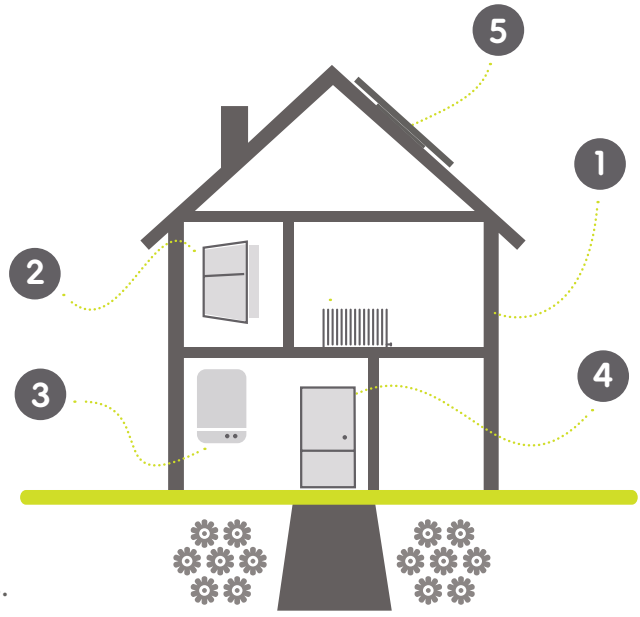
Making homes warmer and more energy efficient

Much of Curo's housing stock was built many years ago; improving the fabric of our homes is an important part of keeping them in good condition for the future.

We're investing in energy efficiency to help make homes warmer and more affordable to heat, while working towards the government's requirement for all social homes to achieve an Energy Performance Certificate (EPC) rating of C or above by 2030.

74.4% of Curo homes currently meet EPC C

During 2025/26, 171 homes received energy-efficiency upgrades, including improvements to windows, doors and insulation, better ventilation and solar panels. In total, we invested £3.7 million in these retrofit projects during the year.



1. Better insulation – helps keep homes warmer
2. Improved windows and doors – reduce heat loss
3. Improved heating systems and boilers – provide more efficient heating
4. Better ventilation – helps create healthier, more comfortable homes
5. Solar panels – provide renewable energy for homes

Turning energy savings into more investment



Our retrofit work is also helping us generate additional funding that can be reinvested in improving homes.

Through our work with HACT and PNZ Carbon, we generate verified Retrofit Credits from the carbon savings achieved through our energy-efficiency improvements. Income from the scheme is then reinvested in our retrofit programme so we can improve more homes.

The programme measures more than carbon savings. It also captures the wider social value created when people live in homes that are more comfortable and more affordable to heat.

Retrofit improvments → Carbon savings → Retrofit credits → Income → More investment in homes

£100,000
generated each year for reinvestment

£1.25m
social value created through the programme

Older homes, different challenges

Improving energy efficiency isn't always straightforward, particularly in older and listed buildings. During the year, we worked with local partners in Bath to explore ways to overcome the barriers to low-carbon retrofit in listed Georgian properties in the historic heart of the city.

Giving nature more of a helping hand

Sometimes, doing less can do more for nature.

During 2025/26, we continued our 'Do Nothing for Nature' approach, leaving around **22,000m²** of meadow grass uncut for as long as possible to encourage biodiversity.

Leaving areas of grass to grow allows more wildflowers to flourish. These provide an important food source for bees, butterflies and other pollinators. It also creates better conditions for wildlife and means less use of vehicles and machinery to cut the grass.

We targeted areas that have performed well in previous years and continued to increase key pollinator plants through overseeding. We still cut and maintain informal footpaths where appropriate, so people can continue to use and enjoy these spaces.

We also encouraged customers with their own lawns to give their mowers a break during May and, where they had space, consider leaving an area uncut for longer.

Growing greener spaces together

For the last few years, we've worked with local charity More Trees BANES to improve our green spaces, creating places for wildlife to find food and shelter as well as spaces for communities to enjoy.

In February, Curo and More Trees volunteers planted **more than 600 saplings** at Whiteway Green in Bath. The young trees were grown by More Trees volunteers from seeds they forage locally, before being cared for in their nurseries around Bath and Keynsham until they are ready to plant.

The new trees have filled gaps between existing areas of trees and shrubs, helping to create wildlife corridors so animals can move more easily between habitats and find food and shelter.



Why leave the grass to grow?



More wildflowers



More food for pollinators



More biodiversity



Less use of vehicles and machinery

"There's a huge amount of potential here. There are pockets of vegetation, but they are sparse in places, so wildlife struggles to move around and find new habitats and food sources."

Improving shared spaces

A cleaner, safer place for residents

A communal bin store serving 24 flats in Bishopsworth has been transformed following a major upgrade to tackle problems with waste, fly-tipping and pests.

The old facility had become difficult and unpleasant for residents to use, with poor lighting and security, a leaking roof and broken guttering. There were no recycling facilities, and food waste and overgrown areas had contributed to a rat problem.

We replaced the old bin store with a new, fit-for-purpose facility, including a new concrete base and modular bin units. The layout was redesigned so the entrance now opens directly into the car park, improving visibility and helping to deter fly-tipping. The area was also fully fenced to create a clear boundary.

Alongside the physical improvements, we tackled the pest problem by clearing the overgrown areas where rats were nesting and introducing pest-control measures. New food-waste and recycling facilities were also introduced, with Bristol Waste supporting dedicated food-waste collections.

Residents were given kitchen food-waste caddies and visited at home to explain the new arrangements, answer questions and help them get used to the new system.

Investing in better recycling facilities

During 2025/26, we invested **£75,000** in three new Mini Recycling Centres in Twerton in Bath, at Brunel House, Cadby House and Rodney House.

The new facilities give residents more convenient places to sort and recycle their household waste, helping to reduce the amount of waste sent for disposal.

We worked with Bath & North East Somerset Council to introduce the new facilities, visiting residents at their homes to explain how they work and providing each household with a reusable recycling bag for their kitchen. This helps customers separate recyclable materials at source before taking them to the recycling centre.



Where does the recycling go?

Recyclable materials are sorted and sold on by the council to be recycled, reused or repurposed where possible. Waste that can't easily be recycled is used as a fuel source to generate electricity, with ash and other by-products used to make items such as benches and tables.

Quality Homes
The year in numbers

35,965 repairs completed

99.78% of emergency repairs completed within the required timescale

100% of building safety checks completed on time

171 homes received energy-efficiency upgrades

£3.7m invested in retrofit

74.4% of Curo homes meet EPC C

550,000m² of grass maintained

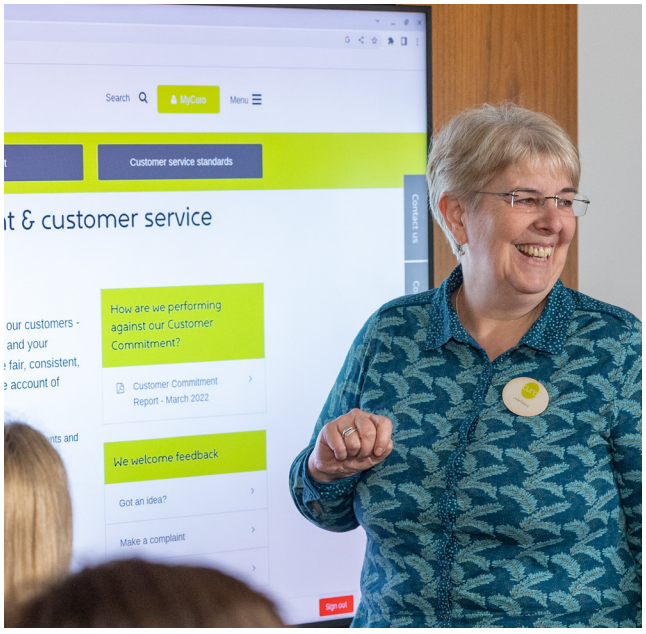
9,500 trees looked after

Purposeful culture

At Curo, we know that great services start with great people. Throughout 2025/26, we continued to invest in our colleagues, strengthen leadership, create opportunities and build a culture where people feel safe, valued and able to do their best.

This year, our commitment to colleagues was recognised through Investors in People Gold accreditation and Silver accreditation for wellbeing. We also used colleague feedback to shape our plans, launched a new leadership development programme and introduced a fairer, more consistent approach to recruitment.

Our focus on health and safety helped reduce incidents while encouraging more colleagues to report risks and near misses. And beyond their day jobs, colleagues continued to give their time, money and energy to support our communities.





A great place to work

Investors in People

In November, we asked colleagues what it was like to work for Curo, with 64% completing our survey and 60 taking part in one-to-one interviews.

The feedback helped shape our plans for 2026/27 and contributed to us retaining Investors in People Gold accreditation and achieving Silver accreditation for wellbeing.

87% of colleagues said Curo is a great place to work, while 98% agreed Curo has a positive impact on society.

87% of colleagues said Curo is a great place to work

98% agreed Curo has a positive impact on society.

INVESTORS IN PEOPLE | Gold

INVESTORS IN PEOPLE® We invest in wellbeing Silver

Developing our leaders

We launched a new leadership development programme to strengthen our leadership capability and help us deliver more for customers.

Twenty leaders took part, with the programme combining feedback, coaching, workshops, masterclasses and self-directed learning. It helped leaders build greater self-awareness, confidence and skills to bring people together and lead them to success.

The programme also explored how to lead effectively through significant organisational change. What we learned is now shaping a refreshed programme for 2026, which will extend leadership development to more managers across Curo.

Building the right teams

Good recruitment shapes the people who look after our customers every day, whether in repairs, the contact centre or housing management. In May 2025, we introduced Teamtailor, giving us a stronger foundation for a fairer and more consistent recruitment process.

We've made several changes to improve the experience for candidates and give managers greater ownership of recruitment decisions.

Skills first

We've strengthened our commitment to making fairer hiring decisions, focusing on merit and skills during the recruitment process.

A consistent approach

Candidates applying for similar roles now face the same core questions and criteria, giving everyone a consistent opportunity to demonstrate what they can do.

Managers in the driving seat

Managers have greater ownership throughout the recruitment process, using their understanding of the role and its day-to-day demands to make informed hiring decisions.

Quicker, more thorough checks

We use digital tools to carry out background checks. These are more thorough and quicker, helping new colleagues get started sooner while reducing the time spent on administration.

We've also introduced more inclusive job adverts and job descriptions.

Together, these changes are helping us create a fairer, more open recruitment experience and build strong teams with the skills and experience to deliver for our customers.colleagues continued to give their time, money and energy to support our communities.

Looking out for each other

Putting safety first

We made good progress on colleague safety during 2025/26, with fewer incidents overall and more colleagues helping to spot and report risks before harm happens.

We also made practical changes to help colleagues work more safely. New insulated tools and equipment, together with the LSBUD line-search app, are supporting safer digging, particularly for our paths, walls and fencing teams.

A new lead testing specialist and clearer processes, supported by toolbox talks, are helping colleagues and customers living and working in homes where lead-based paint may be present.

Following colleague feedback, we also updated our asbestos information so it is clearer and easier to use. This helps colleagues make better-informed decisions before starting or continuing work in our homes.

All incidents and near misses continue to be reviewed through our Keep Safe group. This helps us understand what happened, share learning and take action to prevent similar issues in future.

313 → 277

Total reported health and safety incidents and near misses

+78%

Near-miss reporting compared with 2023/24

35 → 9

Reports of violence and aggression towards colleagues

75%

Use of lone-working devices

"Our focus remains on building a positive safety culture where colleagues feel confident to report concerns, near misses and hazards early, to prevent future accidents, and continually improve our safety processes."
Martin Whitlock, Health and Safety Manager

Making a difference



Giving back

Our colleagues continued to make a difference beyond their day-to-day roles, raising money for charity and supporting customers who might otherwise have been without a gift or festive celebration.

Gifts for Good

For Christmas 2025, colleagues coordinated, bought, wrapped and delivered personal gifts to **300 customers** in our supported housing services who otherwise might not have received a gift.

Gifts for Good is a colleague-led initiative that brings colleagues, customers and specialist services together to make sure customers receive a gift during festive season.

Thanks to generous contributions from contractors Taylor Lewis and Travis Perkins, the team also funded **18 festive parties** across Curo's supported and specialist housing schemes, with food, games and visits from Santa.

A further **40 food parcels** filled with festive treats were created and distributed to customers in general needs homes who needed a little extra support over the holiday season.

Charity of the Year

Colleagues **raised £15,000** for our 2025 Charity of the Year, Suicide Prevention UK, through fundraising activities during the year.



> Gifts for Good creates a real connection between colleagues, our customers and specialist services.
>
> **Becky Allen, Neighbourhoods and Communities Manager**

Purposeful Culture
Year in Numbers

87% of colleagues who responded to our Investors in People survey said Curo is a great place to work

98% of colleagues who responded to our Investors in People survey agreed Curo has a positive impact on society

20 leaders took part in our leadership development programme

£15k raised for Suicide Prevention UK, our Charity of the Year

300 customers received personal Gifts for Good presents

18 festive parties funded across supported and specialist housing

40 food parcels distributed to customers

TRUSTED CUSTOMER SERVICE

Listening, responding and making a difference

We believe that excellent customer service starts with listening. Customers should be able to get help when they need it, in ways that work for them, and know their voice is heard.

During 2025/26, we made it easier for customers to contact us, strengthened the support we provide when people are facing difficult circumstances, and continued to involve customers in shaping our services. We used complaints, feedback and customer insight to understand where services need to improve and help us make those improvements.



Turning customer insight into action

Giving customers a say

There are lots of ways for customers to get involved with Curo, from sharing their views at local Community Catch Ups to taking part in scrutiny groups, joining our customer community website VoiceBox or getting involved in community events.

During 2025/26, **4,508 resident interactions** took place through formal engagement activities and community events. We engaged with **915 households** through **82 Community Catch Ups**, while VoiceBox membership grew by 215 customers to **2,950**.

More than 120 customers took part in formal resident groups, giving them opportunities to look closely at how our services work, challenge us and help shape improvements.

We have a range of customer groups including:

Board Connect · Oversight Group · Scrutiny Activity Groups · Customer Diversity Group · Disability Action Group · Complaints Review Forum · Tenancy Compliance Forum · Estates Partnerships Board · Repairs Engagement Group · Homeowners Engagement Group

There are lots of ways to get involved, whether you want to look closely at a service, share your experience or help shape future improvements.

If you'd like to get involved in one of our resident community groups, or set up a new group, we'd love to hear from you.
Find out more about getting involved on our website at
www.curo-group.co.uk/residents/get-involved

You said, we changed

Customers involved in our Asset Management scrutiny group suggested having a female surveyor available for EPC and Home Condition Surveys, to help customers who might feel uncomfortable allowing someone into their home.
We adopted the suggestion.



Creating stronger communities



Building trust at Trinity Road

When we first met residents at Trinity Road in Combe Down, the conversation was challenging. Residents came to the first community meeting with a number of concerns and little trust in Curo.

We kept coming back and listened to what residents were telling us. At subsequent meetings, they could see that the issues they had raised were being addressed such as blocked drainage, uneven paths and steps, peeling paint, and a request for a new sign for the community room.

We also brought in colleagues from across Curo, including the account manager and estate advisor, to help find solutions and support the community.

As the relationship developed, residents began to think about what they could do together. A Community Grant helped them paint their benches, creating a more welcoming shared space and bringing people together. We then supported the group to establish a Residents' Association.

The association is now up and running. Residents organise coach trips and baking classes, are raising money for Macmillan Cancer Support and are helping other communities explore setting up their own residents' associations.

A place to be proud of

When Curo's Resident Engagement team met Malgorzata and her family at Selworthy House, they had an idea: to bring the families living in the block together, improve their shared spaces and help everyone feel more proud of their neighbourhood.

We discussed their ideas through our Community Grant programme and awarded the residents £500 to get started. Their plans included restoring community benches, adding flowers and improving one of the garden areas, as well as creating a small vegetable patch for children.

Residents worked together to improve the space, with colleagues keeping in touch and members of the Estates Partnership Board visiting to see how things were progressing.

The project has continued to grow, with residents securing further funding and adding more to the space, including solar lighting. Community events have also helped bring people together.

> We would like to say a heartfelt thank you for awarding us the £500 community grant. Thanks to your generous support, we will be able to transform our garden into a space that is more welcoming, colourful and enjoyable for all our residents.
> **Residents of Selworthy House**



Getting through when you need us

Faster answers when you need us

When customers contact us, we know that they want someone who will listen and help. During 2025/26, we made changes to our Customer Contact Team that helped us respond more quickly.

6m 58s
Average call answer time
Down from 11m 42s in 2024/25

12.11%
Calls abandoned before being answered
Down from 16.04% in 2024/25

The average time customers waited for their call to be answered fell from 11 minutes 42 seconds in 2024/25 to 6 minutes 58 seconds in 2025/26.

Fewer customers hung up before we could answer their call; we call this the abandonment rate. The abandonment rate fell from 16.04% to 12.11% during the year

Choice in how you contact us

Customers have different needs and preferences when it comes to contacting us, so during 2025/26 we reviewed the 10 different channels available to customers.

We decided to keep them all. While some channels are used more than others, we recognised that removing any of them could make it harder for some customers to access our services.

We also have an Equality Impact Assessment in place to help us consider how changes to our services and contact options could affect different customers.

10 contact channels reviewed

10 channels retained

Ways to contact us

- Telephone
- Email
- Post
- LiveChat
- WhatsApp
- SMS
- Social media
- MyCuro
- Visit us
- SignVideo

Adapting our approach

We made a particular effort during 2025/26 to understand what individual customers need from us and make sure those needs are captured.

Our colleagues are empowered to make reasonable adjustments based on individual customer needs, helping us adapt the way we communicate and deliver our services.

During the year, 6,464 customer adjustments were recorded and reviewed, helping colleagues understand customers' needs and provide the right support.

6,464
customer adjustments recorded and reviewed

Making information accessible

We also provide different ways for customers to access information and communicate with us.

During 2025/26, we arranged translations of more than 50 letters and other documents into 11 different languages, making letters and other information available in different languages. We also made key information available through BSL, Easy Read and audio, and provided face-to-face interpreting where needed. We also provide Reachdeck on our website to help customers read and understand online content.

Deaf customers can use SignVideo to communicate with us, and we can arrange face-to-face sign language where this is the best way to support someone.

- **Translated information**
- **Easy Read**
- **ReachDeck**
- **SignVideo**
- **Face-to-face interpreting**

Putting it into practice

When a customer became distressed while trying to understand the complaints process, a colleague recognised that he needed some additional support.

She moved with him to a quieter area, took the time to explain what was happening and wrote down key information so he could refer back to it. She encouraged him to ask questions and contacted the complaints manager when he was no longer able to continue the conversation.

The customer later praised the colleague for showing genuine care and taking the time to make a complicated process easier to understand.

A new approach to complaints

Complaints are an important way for us to understand when something hasn't worked for a customer. During 2025/26, we changed how we handle complaints, putting greater responsibility and accountability with the teams delivering our services.

On 14 May 2025, we introduced a new complaints handling model, moving from a centralised complaints function to a devolved approach. Managers in the relevant service areas now take direct ownership of resolving complaints, supported by the Complaints and Improvements Team, which provides guidance, oversight and specialist support.

The new approach means complaints are closer to the services they relate to, helping managers use their knowledge of the service and make decisions more quickly. We have also strengthened the way we identify and assess new complaints, making sure they reach the right service and that any support or adjustment needs are identified.

The difference we're seeing

60.8%
customer satisfaction with complaint handling
up from 54.8% in 2024/25

43.7 days
average time to resolve complaints under the new model

New-model complaints were resolved in an average of 43.7 days, compared with an overall 2025/26 average of 105.3 days. The overall figure was still affected by long-running legacy cases.

Clearing the backlog

When the new complaints model was introduced in May 2025, there were more than 430 complaints that had been raised under the previous process and were still unresolved.

A dedicated focus on these older cases helped us work through the backlog while we introduced the new approach. By the end of 2025/26, just five remained open.

430+ legacy complaints >>> **5** remaining open by year end

Better insight, better improvement

We've also invested in understanding what sits behind complaints.

A dedicated Complaint Data Analyst role and new data and insight tools are helping us identify recurring themes, understand root causes and track actions arising from complaints.

This gives us a stronger basis for making improvements across our services, not just resolving individual complaints.

Turning feedback into improvements

Listening to what customers tell us

Complaints don't just help us resolve individual problems. By looking at the themes behind complaints, we can understand where customers are experiencing difficulties and use that insight to improve our services.

During 2025/26, we strengthened the way we analyse complaints, helping us identify recurring issues and work with service teams to agree and track improvements.

You said, we did

Surveyor visits

You said:
Customers weren't always clear about what to expect or what would happen next.

We changed:
Customers now automatically receive the surveyor's report after an inspection, explaining what needs to happen next.

Repairs communication

You said:
Communication gaps were a significant source of repairs complaints.

We changed:
We're introducing more regular updates during repairs and clearer communication after visits.

Contractor performance

You said:
Complaint insight identified an underperforming contractor and localised quality issues.

We changed:
From October 2025, the contractor was required to obtain customer sign-off when project works were completed.

Putting things right

One customer raised a stage two complaint about ongoing fire safety issues in the communal area. The complaint had been accidentally closed at stage one under our previous process, and the customer later had to contact us again to find out what was happening.

Claire Lane, POD Team Leader, took ownership of the complaint and worked with the customer to put things right.

> The customer was happy that the contact was just from one person, and I didn't have to assign actions to other teams or wait for approval for things.
> **Claire Lane, POD Team Leader**

> Claire Lane has dealt with my complaint in the most professional manner that I have experienced in a long time. The world might function better with more people like her putting things right.
> **Customer feedback, May 2025**

Making money work

Money worries can affect a customer's ability to keep on top of their bills and, in some cases, put their tenancy at risk. Our Customer Accounts teams work with customers to understand their circumstances and find practical ways forward.

This includes helping customers maximise their income, reduce outgoings and debt, access grants and other financial support, and understand their housing options.

In 2025/26, our teams supported customers through a wide range of financial challenges, with 95% of customers telling us they were satisfied with the service they received.

Support that makes a difference

1,054 customers
supported through the Curo Support Fund, providing **£179,190** of help with essential costs and emergencies

153 customers
supported through our Zero Evictions into Homelessness work, with **£163,000** of financial benefit secured.

95.13%
of customers who received Support Fund help towards rent arrears have maintained a clear account.

Boosting household finances

162 customers
supported through Passport to Housing in Bath & North East Somerset — **£370,859 better off**

48 customers
supported through the South Gloucestershire service — **£247,953 better off**

66 customers
supported through Money & Benefits Advice — **£268,408 better off**

A fresh start

When financial difficulties began to affect one customer's family and ability to keep up with their rent, we worked with them to understand what was happening and find a way forward.



"What made the biggest difference was that Curo listened."

As a self-employed outdoor tradesperson, extreme rainfall had made it increasingly difficult for the customer to work consistently. Rent arrears grew, and the pressure began to affect their family and health

We helped the family start a benefits claim and supported them to secure a council grant which cleared more than £2,000 of rent arrears, providing some much-needed breathing space.

When circumstances changed and their Universal Credit entitlement reduced, we stayed in regular contact. They with Our colleagues helped explore exemptions from the Universal Credit rules, provided practical guidance and signposted the customer to specialist support for wider debt and health issues.

After 12 months, the customer decided that moving into paid employment would give their family greater financial stability. We helped identify job opportunities and supported them with the application process. After an unsuccessful first application, the team helped them present their skills and experience more effectively. They applied again, secured an interview and were offered a job.

Before starting work, we helped the customer access another grant so they could begin employment in a stronger financial position.

"Since starting work earlier this year, my rent is paid up to date, and I now have security for my family. The stress of debt has lifted, and I feel able to provide for the people who depend on me."

When problems persist, we take action

Serious anti-social behaviour can have a significant impact on customers, neighbours and local businesses. When problems persist, we work with partners and use the tools available to us to protect communities and tackle behaviour that breaches tenancy conditions.



Tackling persistent anti-social behaviour

Some tenancy issues take time to resolve, particularly when they involve serious and persistent anti-social behaviour and require action through the courts.

At Abbey Green in Bath, Curo worked with Avon & Somerset Police and local partners to address long-running problems associated with a property, including drug-related activity, violence and disruption affecting residents and local businesses.

During 2025, the case progressed through a series of legal and enforcement measures. A three-month closure order was secured in July, following earlier interventions including injunctions. The legal process continued through the courts, ultimately resulting in a possession order and the eviction of the tenant.

> "Supporting communities is at the heart of everything we do at Curo, and we're pleased that we were able to work with Avon & Somerset Police to resolve this issue."
> **Andrew Snee, Director of Housing and Support**

A safe place to rebuild

Customer navigator Debbie, shares how she supported a customer who had experienced domestic abuse to find a safe and secure home for her and her family.

I received a support referral form from a single parent who had been the victim of domestic abuse.

"I called the customer and could tell in that conversation she was broken. She didn't give me much information at the beginning and told me she had given up. She hadn't informed the police about the latest incidents because she wasn't sure if they could help, and she hadn't gone to the GP for support around her mental health."

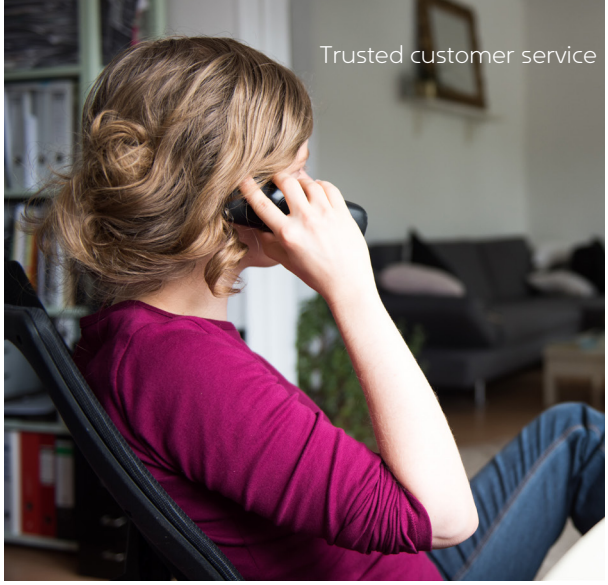
"I spent time actively listening to her and gave gentle encouragement, building trust and rapport."

Later, the customer told me she had reported the latest incidents to the police and gone to her GP for help.

"The perfect home came up for this family – where they could feel safe and secure and start to rebuild their lives.
"They've told me that moving to this house has changed their lives, and the mother is now pursuing her dream career."

"Being able to help people like this is why I do this job. It can be heartbreaking to hear about some of the situations our customers are in, but when we can make a real difference to their lives it's amazing."

Debbie,
Customer Navigator – Tenancy Management and Community Safety



Voicing the impact of hate and discrimination

In October 2025, Curo joined forces with Stand Against Racism & Inequality (SARI), Bath & North East Somerset Council and Avon and Somerset Police for a round-table event giving people who had experienced hate and discrimination the opportunity to be heard.

The Voices of Victims of Hate and Discrimination event brought people with lived experience together with representatives from the organisations responsible for delivering services and responding to hate. Participants shared their experiences, explored what had worked and what had not, and identified ways services and systems could become fairer, more inclusive and more accessible.

The event was designed to go beyond listening, creating space for agencies to hear directly from people affected and use those experiences to improve how they respond.

Andrew Snee, Director of Housing and Support, said:

"People's experiences should shape the services we provide. Creating the space for people to tell us what is working, what isn't and what needs to change is an important part of making sure our services are inclusive and responsive. Working with SARI and our partners gives us an opportunity to listen, learn and turn those experiences into meaningful improvements."

Specialist support, lasting change

Specialist housing services provide more than a safe place to stay. They give people the stability, practical support and connections they need to improve their wellbeing, build independence and move towards a more secure future.



Young People's Services

We support young people facing housing instability to build the skills, confidence and stability they need for independent living. Support includes planning realistic move-on options, developing life skills and connecting people with opportunities in the wider community.

Temporary Accommodation

Our temporary accommodation services provide a safe and supportive place to stay while people work towards longer-term housing. Teams help people with practical and wellbeing needs, connect them with other services and support them to find the right next step.

What difference does this make?

10/10

Customers completing exit questionnaires rated the support they received 10/10 for:

- managing their mental and emotional health
- support to move on independently
- support to have a healthier lifestyle

Wellbeing House

Wellbeing House offers a safe, welcoming space for people who need support with their mental health and wellbeing. Alongside one-to-one support and referrals, people can take part in activities, meet others and connect with specialist and community organisations.

Working with others to make a difference

Our teams work with a wide range of partners to give people access to support and opportunities beyond housing. This year, partnerships included Bath Community Kitchen, Foyer Federation, local health and wellbeing services, Bath & North East Somerset Council and community organisations.

We also responded to what people told us. At our Temporary Accommodation properties, residents said shared lounges felt "cold and clinical". The spaces were refreshed to make them more welcoming, and residents now use them to socialise and spend time together.

Finding a way forward

At 19, one young woman came to the Foyer facing housing instability, a limited support network and challenges with her mental health. She had been moving between informal living arrangements and found it difficult to engage with support.

Our team helped her access counselling and other specialist support, as well as practical help with applying for financial support. We also worked with her to explore realistic options for moving on, including private renting.

She is now accessing mental health support, attending viewings and speaking with letting agents, while developing a clearer understanding of the housing options available to her.

Keeping independence at the heart of support

After a fall that resulted in a neck fracture, a woman in her seventies became homeless when she was discharged from hospital. She was determined to remain independent and was worried that she would be expected to move into residential care.

While staying at Dartmouth Avenue, our team supported her to attend hospital appointments, helped her reconnect with her local community and included her in activities and gatherings with other residents.

We also took time to understand what she wanted for her future. Working with Housing Options, we helped her explore different housing options and understand what supported living could look like while still giving her control over the support she received.
She moved into a supported living property where she could access support when she needed it, while maintaining her independence and lifestyle.

She was very happy with her move and grateful for the support she received.



Trusted Customer Service
The year in numbers

2,950 VoiceBox members

915 households engaged through Community Catch Ups

60.8% satisfaction with how complaints were handled

10/10 rating from supported housing customers for support with mental and emotional health

10/10 rating for support to move on independently

£12,700 Community Grant funding awarded to 31 local projects

Collaboration and Growth

We can't tackle the housing challenges facing our region on our own. We work with councils, residents, development partners and community organisations to build more affordable homes, improve neighbourhoods and find new ways to create value for our customers and communities.

During 2025/26, that included bringing people together to tackle the housing crisis in Bath and North East Somerset, progressing the regeneration of Tintagel Close in Keynsham and completing more than 100 affordable homes in Bristol.



Supporting Bristol's demand for affordable housing

We've progressed a number of successful projects with Bristol City Council this year, delivering more than 100 in-demand affordable properties. Along the way, we helped to celebrate the life of a remarkable community champion.

Our £20-million Imperial Park development of 70 flats and houses filled one of the last plots of land at the former Imperial Tobacco Factory site south of the city. A short walk away, in Filwood, our Broad Plain development of 47 flats and houses also completed in 2025/26. Both developments boast excellent environmental credentials, with features including air source heat pumps, solar PV systems and EV charging fitted throughout.

A blue plaque stands at the entrance of the Broad Plain development and the recently dedicated Bert Abrams Close. The site was previously the home of Broad Plain Boys' Club, of which Bert was a leading light. He was a passionate advocate for young people and served the club in various roles for more than 50 years - a dedication recognised with an MBE in the Queen's Birthday Honours List of 1976. We're delighted to help celebrate Bert's amazing story and would like to thank Bristol Civic Society and Filwood Chase History Society for helping to make it happen.

Curo has more than 100 further affordable brownfield Bristol properties in the pipeline, including the Holly House regeneration project in Lawrence Weston.









Imperial Park & Broad Plain breakdown

Development partners:
Vistry and EG Carter

Combined investment:
£32.15 million

New homes built:
- 34 affordable rent
- 23 social rent
- 60 shared ownership

A new chapter for Tintagel Close

After years of planning and working with residents, 2025/26 marked a major milestone in the regeneration of Tintagel Close in Keynsham.

We first began working with residents in 2018 to explore whether the existing 1970s maisonettes could be refurbished. Following further surveys and changes to fire, building safety and energy-efficiency requirements, we concluded that redevelopment would provide a better long-term solution.

Planning permission for the new scheme was secured in March 2025, and demolition of the 44 existing maisonettes began in January 2026.

Working with development partner E G Carter and local residents, we're creating a new neighbourhood of 45 affordable homes, with homes for social rent and shared ownership. Every new home is designed to achieve an EPC A rating, making them warmer and more energy efficient.

The redevelopment will also improve the wider neighbourhood, with new landscaping, accessible open space, play facilities and better connections to the surrounding area.

£16m

investment in the regeneration

45

new affordable homes

100%

affordable homes, for social rent or shared ownership









Working together on the housing crisis

Building on our shared commitment to affordable housing

The housing crisis is one that no organisation can tackle alone. During 2025/26, Curo continued to work with Bath & North East Somerset Council and other local partners, building on the first Housing Summit in 2024 and supporting the launch of the Housing Assembly.

The 2025 Housing Summit brought together more than 150 people from across the housing sector, local government and the community to focus on the challenges facing people in Bath and North East Somerset.

The scale of the challenge is stark. In some parts of Bath, average house prices are around 18 times the average salary, while private renters can spend around 40% of average gross earnings on housing.



Turning collaboration into action

The summit resulted in a new Housing Accord, bringing local political parties together around a shared commitment to increase the supply of affordable homes and take a longer-term approach to tackling the housing crisis.

The Housing Assembly also launched during the year, giving people affected by the housing crisis a stronger voice in discussions about the future of housing locally.

Curo is part of this wider conversation because providing more affordable homes requires collaboration across organisations, communities and the region.

Putting people's experiences at the centre

The summit included local young people who shared their experiences of being priced out of housing. Their stories brought a personal perspective to the challenges behind the statistics and helped keep the focus on the people who need affordable housing most.



Year in numbers

1,300 people moved into an affordable home

100 people moved into a market-rented home

49 people bought through shared ownership

140 new affordable homes delivered

100 affordable homes delivered by Places

81 open market private sales

SOLID FOUNDATIONS

Good services need strong foundations. We've been strengthening the systems, information, technology and ways of working that support Curo every day.

From improving how we manage change to making better use of our data and investing in the technology our colleagues rely on, we're building the foundations we need to deliver our plans and improve services for customers.

What we strengthened

How we work

Better governance and oversight of change.

How we use information

More connected data and better reporting to support decision-making.

The technology behind our services

Investment in the infrastructure and equipment our colleagues rely on every day.



Upgrading the technology behind our services

We invested in the technology and infrastructure that keep Curo's services running.

We upgraded our server and network infrastructure, which powers business-critical systems including our housing management system, repairs scheduling and operatives' mobile systems. The upgrade provides a stable, high-performing foundation to support these systems reliably for the next five years and beyond.

We also replaced colleagues' laptops, giving people newer, more reliable equipment to support their day-to-day work.

Together, these improvements strengthen the technology our colleagues rely on to manage homes, deliver repairs and support our customers.

£56,000

generated from old IT equipment

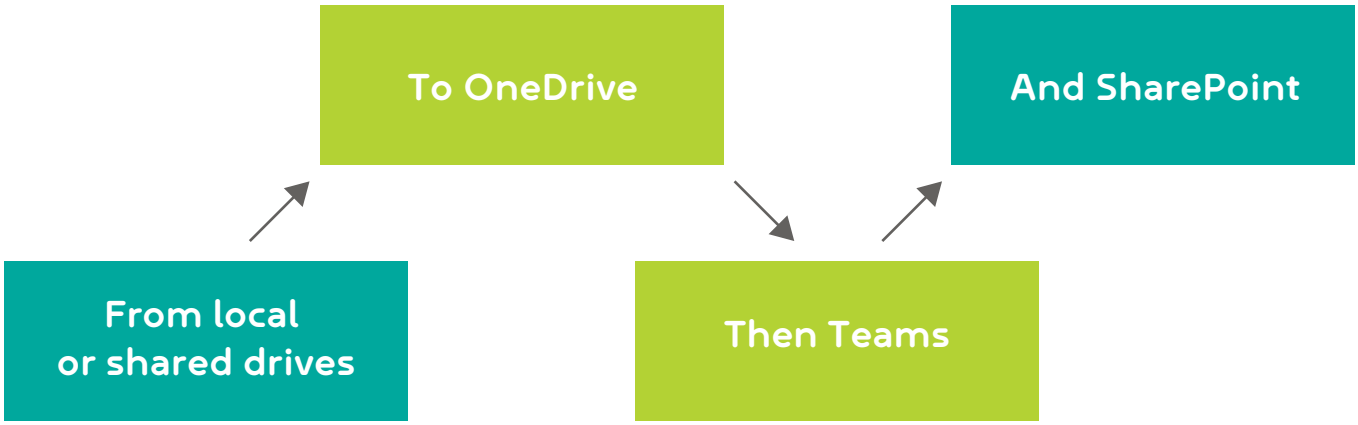
We recycled more than a tonne of old IT equipment, including the servers replaced as part of our technology upgrade. The recycling company bought the equipment from us for **£56,000**, which can be reinvested in future technology plans.

Supporting colleagues to build digital confidence

We built on our Digital Adoption Programme to help colleagues make better use of the technology available to them and develop new ways of working.

Our first focus was helping colleagues move away from storing personal files on local drives and start using tools such as OneDrive and Teams. We supported this through workshops, Digital Friends, drop-in sessions, surveys and practical guidance, helping colleagues build their confidence and improve everyday ways of working.

Between July and October 2025, we delivered 80 sessions, with 82% of colleagues taking part.



The next phase of the programme helped teams use SharePoint to collaborate, store and manage information more consistently. Workshops, updated guidance and a network of SharePoint Champions are helping teams make the change from shared drives.

The programme is helping colleagues work more confidently with digital tools, making it easier to find and share information, collaborate across services and make the most of each other's expertise.

82%
Of colleagues took part

80
Sessions delivered

Strengthening how we manage change

Making better use of our data

Good decisions depend on having the right information. This year, we've made significant progress in bringing our data together and making it easier for colleagues to use.

We've connected information from different systems into a single warehouse, adding six new data sources, and created more than 12 new reports and dashboards to help colleagues understand performance and spot trends.

This gives colleagues a clearer view of what's happening across Curo, from customer feedback and complaints to repairs, contract management, tenancy turnover, Awaab's Law compliance and risk.

Better access to reliable information means we can spot trends, understand performance and make more informed decisions about where action is needed.

A more consistent approach to change

We've strengthened the way we plan, govern and manage change across Curo.

Our Programme Management Office (PMO) is now embedded, bringing greater structure, consistency and visibility to our programme of work. The Programme Board provides stronger oversight, helping us coordinate activity, challenge plans and make better decisions about how we use our resources.

This means we have a clearer view of the changes taking place across Curo and how they connect to our strategic priorities. It also helps us identify where work needs to be prioritised, paused or adjusted as circumstances change.

Together, these improvements are helping us manage change more consistently and focus our efforts on the things that you told us matter most.

Solid foundations the year in numbers

6 new data sources connected

12+ new reports and dashboards created

80 Digital Adoption sessions delivered

82% of colleagues took part in a Digital Adoption session

£56,000 generated from recycling old IT equipment

1+ tonne of old IT equipment recycled

How we're performing

The government requires housing associations to collect and report on a number of Tenant Satisfaction Measures (also known as TSMs).

This data allows comparison of performance between regulated social housing providers. There are two types of measure – 'operational', which focus mainly on safety and compliance; and 'perception', which come directly from customer surveys.

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

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



Tenancy Satisfaction Measures (TSMs)

2025/26 - PERCEPTION

Perception Measures		Low Cost Rental Accommodation		Low Cost Home Ownership	
		Actual	Target	Actual	Target
TP01	Overall Satisfaction with Curo	70.2%	72.0%	48.4%	52%
TP02	Satisfaction with the overall repairs service in the last 12 months	75.9%	75.0%	N/A	N/A
TP03	Satisfaction with time taken to complete most recent repair	70.1%	69.6%	N/A	N/A
TP04	Satisfaction that the home is well maintained	73.0%	73.5%	N/A	N/A
TP05	Satisfaction that the home is safe	76.4%	78.5%	69.4%	77.1%
TP06	Satisfaction that the landlord listens to tenant views and acts upon them	60.8%	62.0%	36.3%	36.0%
TP07	Satisfaction that the landlord keeps tenants informed about things that matter to them	73.6%	73.0%	56.9%	65.0%
TP08	Agreement that the landlord treats tenants fairly and with respect	80.4%	78.5%	56.9%	66.0%
TP09	Satisfaction with the landlord's approach to handling complaints	32.2%	36.0%	21.6%	23.0%
TP10	Satisfaction that the landlord keeps communal areas clean and well maintained	64.5%	57.5%	40.3%	43.0%
TP11	Satisfaction that the landlord makes a positive contribution to neighbourhoods	66.0%	62.0%	42.7%	44.0%
TP12	Satisfaction with the landlord's approach to handling anti-social behaviour	52.8%	57.0%	30.0%	35.0%

On target Off target Near miss

Tenancy Satisfaction Measures (TSMs)

2025/26 - **OPERATIONAL**

Operational Measures		Low Cost Rental Accommodation		Low Cost Home Ownership	
		Actual	Target	Actual	Target
CH01	Stage 1 complaints made per 1000 properties	96	87	37.9	53
CH01	Stage 2 complaints made per 1000 properties	23.2	14	11.9	7
CH02	Percentage of stage 1 complaints respond - ed to within HO timescales	92.4%	88%	100%	88.5%
CH02	Percentage of stage 2 complaints respond - ed to within HO timescales	91.2%	83.7%	90.9%	60%
NM01	Anti-social behaviour cases opened per 1000 properties	101.6	117	101.6	117
NM01	Anti-social behaviour cases opened per 1000 properties - hate crime only	2.7%	3.6	2.7%	3.6
RP01	Homes that do not meet the Decent Homes Standard %	0.7%	1%	N/A	N/A
RP02	Repairs completed within target timescale - **Emergency Repairs**	99.9%	99%	N/A	N/A
RP02	Repairs completed within target timescale - **Non-Emergency Repairs**	72.5%	92%	N/A	N/A
BS01	Proportion of homes for which all required **gas safety checks** have been carried out	100%	100%	100%	100%
BS02	Proportion of homes for which all required **fire risk assessments** have been carried out	100%	100%	100%	100%
BS03	Proportion of homes for which all required **asbestos management surveys or re-in - spections** have been carried out	100%	100%	100%	100%
BS04	Proportion of homes for which all required **legionella risk assessments** have been carried out	100%	100%	100%	100%
BS05	Proportion of homes for which all required **communal passenger lift safety checks** have been carried out	100%	100%	100%	100%

On target Off target Near miss