



Community engagement at The Willows

Building the Future

Environmental, Social &
Governance Report 2022



Background

We are part of a group of housing associations and investors working on the development of Environmental, Social & Governance (ESG) reporting for the social housing sector. This is being led by Sustainability for Housing Limited.

ESG reporting has a number of themes under each main area. These themes have been aligned with the United Nations Sustainable Development Goals, which define objectives for UN Member States to end poverty, improve health and education, reduce inequality and spur economic growth, while at the same time tackling climate change. The social housing ESG themes are highlighted in bold in the contents on the facing page. Metrics are being developed to measure performance against them. Curo is a first adopter of these metrics which will be developed further in the future to cover more areas. We have taken the decision to report against the core metrics in the framework in 2022, and will develop our reporting scope further over subsequent years.

Sustainability Reporting Standard

- themes

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Introduction



Curo's customers are at the heart of what we do. Our customer engagement strategy means we continuously consult residents on the decisions we make. This keeps our core purpose at the forefront of colleagues' minds: delivering Homes for Good. Our focus on customers is reflected in Curo's status as a not-for-profit organisation. We have no shareholders, and the surplus we make is reinvested in building and improving homes.

Introduction

We exist to create safe and comfortable homes that people on low incomes can afford, giving them the foundations to build successful lives. Rising house prices and private rents are impacting our local communities, meaning key workers and other essential staff are struggling to stay near family, work and school. The work done by housing associations delivers significant social impact; residents using our services experience better health and wellbeing, and better educational, work and financial outcomes.

But there are obstacles to us achieving our goals. Global uncertainty, including the war in Ukraine and the lasting impact of the pandemic, are affecting the UK economy and political landscape. The rising cost of living and the massive increases in energy costs are making life tougher for our customers, many of whom are already struggling financially.

And we know that there are larger tests to come. Record temperatures this summer have brought the climate crisis sharply into focus.

To meet these challenges, it's important that our organisational strategy is built on a strong environmental, social and governance (ESG) framework, which reflects our values and ethics.

While I'm proud of our work so far, outlined in this report, there is more to be done.

The ESG reporting framework is a valuable way to hold us and others in the housing sector to account, as we minimise our negative environmental impact and maximise the benefits of our work for those who need us most.



Victor da Cunha
Chief Executive

Environmental

Curo's largest impact on climate change is from our housing stock. The criteria for measuring environmental impact is the Energy Performance Certificate (EPC) ratings for our properties, with A being the most energy-efficient property and E the least efficient. Our target is to improve all our homes to a minimum of a C rating by 2030.

Content:

- Climate Change
- Procurement
- Resource Management
- Ecology
- Trees for the Future

Climate Change

Curo have EPC certificate coverage for approximately 43% of our housing stock. For the remainder of the stock, the EPC rating has been derived from the Reduced Data Standard Energy Procedure (RdSAP), calculated by using property data.

Our team of property inspectors are currently undergoing accreditation to enable them to undertake EPC data collection at the same time as undertaking stock condition surveys, ensuring that we capture all investment requirements in a single visit.

If there is no current EPC, the RdSAP has been calculated using property data. This year, Curo have invested in dedicated energy modelling software, which has resulted in an improved position on the EPC ratings of our stock.

The new dedicated energy modelling software means that this year there is some disparity in reporting between the years, as we move away from the previous modelling system.

Parity Portfolio software provides the data analysis needed to implement our plan to get our housing stock to net zero. It enables us to analyse and report on energy performance data for our stock, at scale.

We have completed the delivery of our Social Housing Decarbonisation Fund project for the underfloor insulation of 50 properties, using the innovative Q-Bot system. This reduced their fuel consumption by up to 20%.

Working with E.On through the Energy Company Obligation (ECO3) programme, we extracted poorly performing cavity wall insulation and replaced it with modern insulation products in 240 properties. This was fully funded by the ECO3 programme. We have secured partner status with E.On for the upcoming ECO4 programme. We are

now working with them to identify appropriate programmes of energy-efficiency improvements to take forward for the next four years.

At the time of writing, we have just completed the Greener Homes energy-efficiency survey with customers. We are seeking their views on what they would like to see Curo invest in. We want to gauge their level of understanding on how to minimise their energy consumption and we also want to identify where we think there will be demand for electric vehicle charging points across our estates.

Distribution of EPC ratings on properties owned as of March 2022

| | |
|-----|------------|
| 0% | A |
| 14% | B |
| 55% | C |
| 27% | D |
| 5% | E or below |

EPC ratings for new properties built from April 2021 to March 2022

| | |
|-----|---|
| 6% | A |
| 84% | B |
| 10% | C |

Procurement

Social value

Social value is always considered when procuring new contracts. We have successfully recruited apprentices to work on a number of our works contracts, particularly in trade roles such as carpentry, decorating etc. A number of our residents have also been employed to work for Curo through our contractors, for example as resident liaison officers, administrators etc.

We have a successful social value arrangement with our materials provider, Travis Perkins Managed Services. As part of our contract with Travis Perkins, they set aside a pot of money which we work together to allocate to projects which we can show benefit the local community. Here are three ways the grants have been used recently:

- Supplying iPads to a sheltered housing block and training residents how to use them, so that they could virtually connect with family during the pandemic lockdowns.
- Working with a local foodbank to supply slow cookers and recipe books to local families to enable them to eat low-cost, healthy meals.
- Putting on three Jubilee events for sheltered housing residents across the local area.

Environmental impact

Environmental impact and sustainability initiatives are always considered when we procure new contracts for works and services.

These criteria are included in the evaluation of proposals/bids with a weighting that will vary between 3-5% of the total evaluation score. The weighting depends on the nature of the service. Over the next 24 months, we will be reviewing the relative weightings as we develop our sustainable supply policy.

Sustainably sourced building materials

We do not currently have a strategy for sustainably sourced building materials. However, developing a strategy will be a key focus for the next 24 months.

Curo and Travis Perkins funding pot

Travis Perkins Managed Services have contributed £3,000 through the joint Curo and Travis Perkins funding pot, available for local community projects and ideas. An example of how the money is used is below and opposite.

Case study:

Curo supports celebrations

Curo put on three events to celebrate HM The Queen's Jubilee using money from the Curo and Travis Perkins funding pot.

Residents living in Curo sheltered accommodation were treated to live music, delicious food and prizes at the celebrations, which took place across Bath, Timsbury and Keynsham in May and June 2022.



Procurement



Curo Livewell Officer Holly Reed said: "It was so heartwarming to see our residents on the dancefloor. One told me it was the first time he had danced in 40 years. The little things can mean so much."

Curo resident Mehmet Fidahoglu said: "I very much enjoyed the celebration in Bath and was honoured to be invited. It has been wonderful meeting everyone and there was such a good atmosphere."



Ecology

No Mow May and Nothing for Nature

We rolled out No Mow May across some areas of our estates in spring 2021.

In spring/summer 2022, we took this one step further by signing up to the Nothing for Nature scheme, leaving 30 sites to rewild.

A key part of the project has been educating stakeholders about the benefits of the scheme.

The communication campaign we produced included:

- Creating outdoor signs for Estates to put up in all areas where we reduced mowing. These explained the initiative and asked for feedback.
- Emailing all councillors where the project was taking place.
- Filming a 'Hot Topic' video on the initiative.
- Posting information on our website: www.curo-group.co.uk/n4n (which the signs signpost).
- Covering the topic on two Facebook Live events (one with our estates director).
- Taking part in a photo opportunity and press release with the West of England Combined Authority Mayor, who visited one of our sites.

The benefits of Nothing for Nature have included an increased number of wildflowers – with pyramid orchids growing at two sites – bringing more food for pollinators and more habitats for wildlife.

Joe Robson, Curo's Senior Arboriculturalist, appeared in a video to engage the community in Nothing for Nature



What local residents said about Nothing for Nature:

"This morning I was lucky enough to see a beautiful Jersey Tiger Moth here at Newbridge Court."

"I was so delighted to see the areas of unmown grass on Mountain Wood in Bathford, plus your sign to explain what you are doing. It will make such a valuable contribution to wildlife. Just across the road from the sign I spotted this orchid (pictured below). I'm sure there are many more. Well done!"



Trees for the Future

Peasedown Community Orchard

We partnered with Peasedown Community Trust to plant a community orchard of fruit trees in the village of Peasedown St John near Bath. The trees are a variety of apple, plum and other species, and wild nuts have been planted around the outside of the site.

The project also includes a seating area where residents can sit, relax and enjoy the community orchard.

The Estates Team have identified four potential community nurseries for More Trees for B&NES and are working with Paulton Parish Council, other councillors and B&NES employees to collaborate on planting and grant applications. We are also planning to consult on two more community orchards.



Gavin Heathcote, Chairman of the Peasedown Community Trust and Cllr Karen Walker, Peasedown St John, said: "It's been fantastic to work with Curo on the creation of the new Community Orchard in Peasedown St John. The space has become popular with residents and so many often tell us how beautiful it looks.

"Trees are one of the best solutions to our climate emergency. They improve poor air quality, alleviate the risk of flooding, lock up carbon, boost our wellbeing – making us feel healthier and happier – and create habitats for wildlife.

"Thank you, Curo!"

78: the number of standard size trees Estates planted during the last planting season.

30 sites are identified for grants and tree planting during the coming season.

Resource Management

Recycling

We work closely with our housing authority partners to ensure recycling facilities provided are fit for purpose.

We are four years into a five-year bin programme, improving those facilities deemed not fit for purpose. Where problematic blocks are identified, we undertake door knocks, in partnership with the local authorities, to educate our customers.

We have seen a decline in fly-tipping costs year on year, as a result of works undertaken to date.

Waste management

We have historically outsourced our waste management services, but recognise that we need to do more to understand our landfill contributions. We have a main contractor, Travis Perkins, which manages our commercial waste.

We have a waste management group, reviewing how we collect waste and exploring options of insourcing to upcycle where we can.

This work is relatively new and will feed into our longer term waste strategy.

Renewable technology

We initially proposed using air source heat pumps across the whole of our new-build Keyford Meadows site in Frome. This was requested by the Local Planning Authority and provides a greener and more energy-efficient way of heating homes. Unfortunately, there is insufficient capacity in the electrical grid to facilitate this, so we have committed to using gas boilers in the first phase of development. However, we propose switching to air source

heat pumps and solar panels (on affordable homes) in the second phase, when there will be enough capacity in the electrical grid. At Hawthorn Rise, Peasdown St John, we are proposing to use a combination of air source heat pumps and solar panels on all plots. This should meet the Future Homes Standard, to be introduced in 2025. Elsewhere, we are meeting the necessary standards to meet planning requirements.

Electric vehicle charging points

At our new-build sites in Mulberry Park, Bath; Eaton Park, Yatton; and Woodland View, Keynsham, we have provided wiring for future electric vehicle charging points. These are in spaces directly next to the homes. At Century Park, Bristol, there is similar provision, but points are also proposed in a number of visitor parking bays.

Building regulations have recently been updated and require that all new developments which are registered after June 22, where building work starts after June 2023, provide each home with a designated electric vehicle charging point. Where parking spaces aren't provided on-plot (for example, in parking courts), these will also need to have cables in place to allow for future electric vehicle charging points.

Mulberry Park, Keyford Meadows, and Locking Parklands in Weston-super-Mare, were registered before June 22, or work will start on these sites before June 2023, so they do not need to comply with these new regulations. However, we are exploring adding additional charging points in some communal and visitor spaces at these sites. Future sites, such as Underhill Farm, Midsommer Norton, will be developed according to the new regulations.

Resource Management

Ventilation and heating

Gas heating operatives who are completing any breakdowns or safety checks ask the customer about their heating set-up and offer advice to balance cost and comfort.

Information on ventilation is provided on Curo's website as part of our communications to residents on dealing with damp and mould. This includes encouraging the use of extractor fans and trickle vents in windows.

On our website, we've provided a useful animated video with tips on how to prevent condensation and mould in customers' homes:
www.curo-group.co.uk/condensation



Access to good-quality, safe and affordable housing in thriving communities supports local people and reduces inequality. Social tenancies are offered at subsidised rents and on a lifetime basis, providing long-term stability to residents.

Content:

- Affordability and Security
- Building Safety and Quality
- Resident Voice
- Resident Satisfaction
- Resident Support
- Independent Lives
- Work Wise
- Curo Scholarships
- Money Advice Service
- Placemaking

Affordability and Security

The table below sets out our average general needs rent in each local authority where we operate and compares it to the average Local Housing Allowances (LHA) and market rents.

The Government sets the LHA which is used to assess the maximum rent that will be paid by Universal Credit or Housing Benefit to a private landlord (does not apply to Registered Social Landlords). Curo general needs rents are on average 45% below these allowances and are 64% below market rents.

| Local Authority | Average LHA £ per week | Average Market Rent £ per week | Average Curo Rent £ per week | Curo General Needs Rent discount to market rents (%) | Curo General Needs Rent discount to LHA (%) |
|------------------------------|---------------------------|-----------------------------------|---------------------------------|--|---|
| Bath and North East Somerset | 196.85 | 301.38 | 103.01 | 66% | 48% |
| Bristol | 188.47 | 296.77 | 105.26 | 65% | 44% |
| Cotswold | 130.75 | 264.23 | 92.78 | 65% | 29% |
| Mendip | 151.43 | 208.85 | 101.04 | 52% | 33% |
| North Somerset | 142.84 | 199.62 | 103.42 | 48% | 28% |
| South Gloucestershire | 146.54 | 270.46 | 117.39 | 57% | 20% |
| Wiltshire | 154.26 | 203.31 | 115.67 | 43% | 25% |
| Average | 189.58 | 290.34 | 104.35 | 64% | 45% |

Affordability and Security

Curo homes are available in a number of different tenures for customers. The table below sets out the tenure mix of our stock as of 31 March 2022.

| Tenure | Number of homes | % of total homes |
|-------------------|-----------------|------------------|
| Social Rent | 10,683 | 83% |
| Affordable Rent | 917 | 7% |
| Intermediate Rent | 68 | 1% |
| Shared Ownership | 737 | 6% |
| Supported Housing | 190 | 1% |
| Market Rent | 227 | 2% |
| Total | 12,822 | 100% |

During the year we delivered 240 new affordable homes; the tenure mix of these homes is set out below.

| Tenure | Number of homes | % of total homes |
|-------------------|-----------------|------------------|
| Social Rent | 103 | 43% |
| Affordable Rent | 45 | 19% |
| Intermediate Rent | - | - |
| Shared Ownership | 92 | 38% |
| Supported Housing | - | - |
| Market Rent | - | - |
| Total | 240 | 100% |

Building Safety and Quality

Supporting customers in fuel poverty

The increase in the price cap this year means energy bills are rising. This is intensifying the problem of fuel poverty, which many of our customers face.

Condensation is the most common form of damp, usually caused by a lack of heating. Fuel poverty can lead to damp and mould in customers' homes, affecting their safety and comfort.

Curo works with local stakeholders to get fuel vouchers to the customers who need them. We offer a Money Advice service for customers, giving tips on saving money and helping them to access grants and debt-management schemes.

If a customer has had their gas cut off because they can't afford to pay their bills, our gas engineers will refer them directly to our Money Advice service. Our team will go through their finances with them, looking at ways to maximise their income and clear debts.

When customers need it, we offer breathing space on rent arrears, while our Passport to Housing scheme supports customers to move into more affordable homes.

We are working on a project to tackle damp and mould in our homes, minimising their effects on our customers' wellbeing.

We have launched our own support fund for customers in severe financial difficulty. This will ensure they can pay their rent and other bills.

% homes with a gas appliance that have an in-date gas safety certificate

99.8%

% buildings with an in-date and compliant Fire Risk Assessment

94.5%

We measure the quality of our homes using the Decent Homes Standard as set out by the Government.

% Homes meeting Decent Homes Standard

99.8%

Resident Voice

Residents are able to hold management to account through our resident involvement framework – a set of online and offline groups and communities which invite residents to work in partnership with colleagues to improve our services and feed back their views.

This includes our annual **Residents' Conference**, where our Chair, Chief Exec and service leads discuss whatever customers have on their minds, and present our performance data from the previous year. These events are usually face-to-face, although we ran digital and hybrid versions during the pandemic.

We also host a **Board Connect** session twice a year where a group of residents meet with our Board to talk through their perspectives on our services and the experience of being a customer.

The **Resident Oversight Group**, which meets every two months, focuses on company performance and holds management to account by commissioning scrutiny activities on areas they feel need to improve. Last year, this led to reports (containing various recommendations) on our Customer Accounts, Contact Team and Contracted Repairs services. Curo Board members also attend Oversight Group meetings on rotation.

The rest of the involvement framework offers customers the opportunity to have their say on specific issues – for example, repairs, estates services, complaints, disability and much more. Each group is co-ordinated by the relevant director.

Facebook Live

For the past 18 months we have run monthly Facebook Live events, hosted by members of the Executive Team and often supported by service directors. These one-hour sessions allow customers to post whatever questions they would like us to answer, and these are answered live. The sessions are also posted on our Facebook page and are regularly viewed more than 1,500 times. During the past year we received 2,882 comments and organically engaged 69,131 people through our Facebook Lives.

Residents can complain about services and any other issues through our complaints process which is aligned to the Housing Ombudsman Code. A number of customers also sit on our Complaints Review Forum which reviews anonymised complaints to provide feedback on how well we are managing this process. Customers can also contact the Ombudsman who can investigate complaints (if they believe the process has not been managed properly), and these investigations are notified to senior management.



Julie Evans, Executive Director of Property Services, and Paul Harris, Executive Director of Customer Experience, answer customers' questions at one of our Facebook Live sessions

Resident Voice



Our Residents' Festival & Conference gives customers the chance to meet directors and ask questions face to face

The conference is also an opportunity for customers to share their experiences and meet other Curo residents



Resident Satisfaction

Every day, we deliver services across thousands of touchpoints – via the telephone, digital channels or in person. We get customer feedback on all 15 of our services, and send text messages to a random sample of customers within two days of engaging with us, asking for their feedback and a score out of ten. We source more than 40,000 pieces of this feedback each year and it is all reviewed by service teams and shared with our directors at monthly performance meetings.

We also run bespoke satisfaction surveys for our leasehold and shared owner customers, for our Curo Choice (care and support) customers, and through two additional surveys each year – the Institute of Customer Service Business Benchmarking survey, and the STAR survey administered by Housemark. In addition, we run bespoke surveys and feedback sessions with many residents about a range of topics to improve our understanding of our customers' perspectives.

Our transactional service satisfaction scores have increased year on year (in fact, our target is always to 'beat' the previous year's score). Because we have added services each year into the overall 'combined service satisfaction' calculation, it is not easy to show this progression on a like-for-like basis.

Within this combined score, the number of services achieving 90%+ satisfaction have also increased, from 3 in 19/20 to 8 in 21/22.

We also measure customer perception (tracking how residents feel about Curo as an organisation, rather than a specific service or experience). This tends to be significantly affected by factors such as the national economy, employment prospects, poverty and the quality of the customer's home, the last of which is the only factor we have control over.

The feedback we receive from perception surveys is extremely valuable to us and all survey data is analysed by our Insight team and discussed in detail at our monthly Operational Excellence meetings, and at our bi-monthly customer Oversight Group.



We launched a customer feedback website in 2018. Voicebox now has more than 2,100 registered users and residents engage with us regularly, using this platform to give us opinions, suggestions and tell us how we're doing.

In January 2022, we launched our Tenancy Compliance Engagement Group, giving customers a say on how we manage Tenancy Compliance cases. As part of this, the group is looking at improving our victim support offer, including a scheme to provide peer support from customers who have been victims of crime.



Curo In Bloom is one of the competitions which celebrate our communities

Resident Satisfaction

Over the last three years the overall perception score has gone up and then down, thus:

2019/20 **73%**

2020/21 **75%**

2021/22 **67%**

The recent reduction mirrors a general drop in perception scores across all sectors as the pandemic entered its second year.

Customer satisfaction, 2020-21

| Service area | Satisfaction over year | | Target for 2021-22 | Variance (Actual vs Target) |
|---------------------|------------------------|--------------|--------------------|-----------------------------|
| | 2020-21 | 2021-22 | | |
| Tenancy Compliance | 52% | 63% | 52% | 11% |
| Customer Accounts | 92% | 95% | 90% | 5% |
| Shared Ownership | 95% | 96% | 94% | 2% |
| Repairs | 91% | 93% | 91% | 2% |
| Curo Choice | 96% | 96% | 95% | 1% |
| Home Safety | 95% | 97% | 96% | 1% |
| Contact Team | 92% | 92% | 92% | 0% |
| Leaseholder | 51% | 51% | 51% | 0% |
| Tenancy Management | 89% | 91% | 93% | -2% |
| Home Improvement | 94% | 90% | 93% | -3% |
| Lettings | 88% | 83% | 88% | -5% |
| Estates | 61% | 57% | 62% | -5% |
| Specialist Repairs | 77% | 79% | 84% | -5% |
| Customer Resolution | 58% | 52% | 60% | -8% |
| Grand Total | 80.9% | 81.1% | 81% | 0.1% |

Resident Support

We support more than 5,000 vulnerable people across Bath & North East Somerset (B&NES) North Somerset and South Gloucestershire. Descriptions of the services follow, and the table below shows the attributable monetary social value provided by the outcomes they produce, calculated using Social Return on Investment (SROI) methodology.

| Area | Outcome | Frequency (per year) | Value (£ per year) |
|---|---|----------------------|--------------------|
| Residential care | Preventing customers having to access residential care | 1,332 | £7,130,860 |
| Homelessness | Preventing homelessness | 660 | £7,173,038 |
| Hospital stay | Preventing a hospital stay | 1,585 | £1,854,751 |
| Temporary accommodation to secure housing | Enabling move on from temporary accommodation to longer term secure housing | 50 | £340,808 |
| Full-time employment | Achieving full-time employment | 75 | £920,104 |
| Hospital bed days saved | Hospital bed days prevented | 2,112 | £533,449 |
| Mental health hospital bed days saved | Mental health bed days prevented | 1,124 | £352,824 |
| A&E attendance | Preventing A&E attendance | 1,765 | £213,883 |
| Employment & training | Enabling access to employment or training | 320 | £423,232 |
| GP attendance | Preventing need for GP attendance | 3,356 | £95,545 |
| Regular volunteering | Enabling regular volunteering | 164 | £328,541 |
| Self-employment | Achieving self-employment | 5 | £49,249 |
| Part-time employment | Achieving part-time employment | 47 | £49,099 |
| Apprenticeships | Achieving apprenticeship | 8 | £16,000 |
| Fall pick-ups | Fall pick-ups, preventing the need for ambulance attendance | 14 | £2,136 |
| Total | | 12,617 | £19,483,519 |

Independent Lives: Homelessness

Temporary accommodation

We have 166 supported properties where homeless people can live in for up to two years. Customers leave with better physical and mental health, and we help them to develop the skills they need to live independently. Our services support young people, young parents, single adults, families and unaccompanied asylum-seeking children.

Housing First

This service provides a direct route out of homelessness for people sleeping rough. It offers a place to call home and support to achieve independence. Curo has provided 23 properties in partnership with Julian House and Developing Health & Independence.

Residents supported: 303



We can support young people with temporary accommodation

Case study:

Preventing homelessness

Abi's landlord was selling the property she rented, and she'd been given notice to leave. Coupled with other challenges, the stress of facing homelessness caused Abi to have a mental breakdown and she was admitted to hospital. While in hospital her landlord removed key amenities and she became homeless.

Curo Choice provided Abi with a safe place to move into when she was discharged from hospital. Through weekly face-to-face support sessions she was able to make positive changes and moved out of temporary accommodation within six months. Abi now lives in her own flat and is looking forward to returning to work.

Abi says:

"I felt supported by Curo and safe in the accommodation. Thank you for everything."

Independent Lives: Health

Stepdown

Our nine self-contained properties provide customers with a place to recover when they have been discharged from hospital and are not yet able to return home, but have no medical need to remain in hospital.

Wellbeing House

Wellbeing House is a free retreat for people who want to enhance their mental health and wellbeing. Our beautiful and peaceful environment provides a place of sanctuary, where people can get support to stabilise themselves, and prevent their mental health worsening.

Community Connect

Support for people aged over 50, living in North Somerset, to reduce isolation and improve wellbeing.

Gordano & Mendip Social Prescribing

This service provides practical and emotional support for adults, in partnership with local GPs. It connects people to community groups and statutory services to improve health and wellbeing.

People supported: 1,897



Community events can support wellbeing

Case study:

Working with GPs

Jim was new to the area. He started suffering from panic attacks and tremors brought on by acute anxiety and stress. He had stopped working over lockdown and felt isolated. Over several weeks, Jim built up a bond of trust with his link worker, and eventually felt confident enough to meet him for a walk. This was a pivotal moment as he had stopped going out without his partner.

Jim and his link worker explored different activities that could support Jim's recovery, for example, volunteering or joining groups. After talking to his link worker, Jim felt more confident to explore new challenges and even go out alone. He applied for a job in catering, secured an interview and was eventually offered the job.

A nurse practitioner says:

"I was blown away by the superb care given to the patient. The recommendations given to him have helped enormously. I won't hesitate to make another referral based on the patient's feedback. Many thanks."



Mental Health
Foundation



Wellbeing House is endorsed by
the Mental Health Foundation

Independent Lives: Older Persons Services

Livewell

Our Livewell service helps Curo's sheltered accommodation customers to improve their physical and mental health and to navigate the health and voluntary organisations that can allow them to stay independent and remain in their homes.

Independent Living Service (ILS)

Our ILS helps people aged over 50 to stay independent, with advice to boost their income, access health services, as well as help with daily living tasks.

Extra Care

Extra Care housing looks after people who need more support than sheltered housing offers. Our adapted self-contained flats have 24-hour care available onsite, meaning people can continue living at home, promoting independence and reducing isolation and loneliness.

Dementia Challenge

This service supports people who are worried about their memory, helping them and their carers to get a diagnosis and the help they need.

Residents supported: 2,991

Key performance indicators (KPIs):

- Decrease in customers going into residential care
- More dementia diagnoses
- Better physical and mental health for customers
- NHS bed days saved

Case study:

Working with residents

Lil* is 70 years old and has learning difficulties. Lil and her Livewell officer developed such a strong bond of trust that Lil felt comfortable enough to share that she had built up a debt with her electricity provider. Although Lil had been repaying the bill, a bout of ill health stopped her getting to the Post Office and she fell behind on her payments.

The Livewell officer helped Lil to open a new bank account, set up manageable direct debit payments for all bills and make sure that her benefits were paid into the account. This meant if she was unable to get out to the Post Office the payments would still be made.

*Name has been changed

Lil says:

"Thanks for your help with this. I don't have to worry about anything now. I will ask for help again when I need it because you really helped me when I had problems."

Independent Lives: Work Wise

Working Well

This programme supports 15-25 year olds to develop the skills they need for education and employment.

Work Placement Programme

Work Placements enable people to try out a workplace environment.

Apprenticeships

In partnership with Bath and Weston Colleges we offer apprenticeships in Curo and our partner businesses.

Residents supported: 480

KPIs:

- Customers' income is maximised
- Increase in customers supported into education, training and work
- Reduction in customer debt
- Increased access to benefits

After completing a six-month Kickstart placement with Curo, Jack Gale has been offered a job as a kitchen assistant at The Hub



Case study:

Working with residents

Sandy is a Curo resident in our temporary homeless accommodation. Following lockdown, he had been out of employment for some time. He had worked in hospitality, but was keen to change career.

Work Wise supported Sandy to update his CV, explore his transferable skills and prepare for interviews. We found a role as a data quality assistant, which matched the new career path he wanted to follow. With Work Wise's support, he was successful at interview and went on to complete a six-month position through the government's Kickstart scheme. Sandy now has a full-time job in a different department at the same organisation.

Sandy says:

"The scheme has given me good experience of admin work. I've now got a weekday, nine-to-five job with consistent shifts, which has massively improved my life. It's been brilliant."

Curo Scholarships

Curo runs a scholarship programme for residents embarking on a three-year course in any subject. Through the scholarship, the student gets £3,000, paid in three £1,000 instalments, to support their living and educational costs. The scholarship is promoted in local universities, colleges and schools and on social media. After interviewing applicants, one student is recruited each year.



Case study:

"It levelled the playing field"

We supported Eryn Diamond through her Sociology degree at the University of Sheffield. After earning a First Class Honours degree, Eryn now works for the Home Office.

Eryn says: "My mum told me about the Curo scholarship programme. We live in a Curo home and she'd spotted a poster in our block of flats.

"She was keen for me to apply as she knew the difference it would make. It would mean I'd be able to afford all the items that make studying easier, for example a laptop and textbooks – things many students take for granted.

"My university experience was amazing. I fell in love with Sheffield, made loads of friends and enjoyed every aspect of my course – so much so that I'm saving up to do a Masters next year. I threw myself into the whole experience, joining university societies and getting involved in events around the city.

"Curo's scholarship levelled the playing field for me. I come from a single-parent household, where asking for more money is just not an option. When you arrive at uni aged 18, you don't have much experience of managing money. The scholarship was a lifeline, letting me pay for coach tickets home, for example. This meant I could see my family without having to worry about the cost. I budgeted the money so wisely that it only ran out once I had finished uni, so it really did support me until I started my first job.

"I definitely recommend applying for a Curo scholarship if you fit the criteria. It had a huge positive impact on my life. I rarely had to worry about affording what I needed and the money meant I could join in activities with friends who had families who were financially better off.

"My brother, who went to uni three years before me, didn't have this privilege so was constantly almost going into his overdraft. To avoid that, he'd miss out on doing normal things with friends. This meant he had a much less fulfilling time at university than me.

"The Curo scholarship is a fantastic opportunity – thank you."

Money Advice Service

As the cost of living rises, Curo's Money Advice service is becoming even more vital for customers.

Curo's Money Advice service provides support for existing residents and offers a range of advice about money management. Our team can help with managing debt, accessing the correct benefits and applying for grants and charity funding, helping residents to take back control of their finances. The average amount each customer saves through using the service is £5,100.

A customer says of one of our Money Advice colleagues:
"You have been an absolute rock and a huge help to me – I can't thank you enough. You have handled everything so professionally and personally. With all of your hard work, you have made my life so much easier. There are not enough words to say how great you are. You are an asset to Curo and deserve a medal for all the help and advice you give. My life wouldn't be as good financially and emotionally without you."

Passport to Housing is an innovative service offered by Curo to support people bidding for homes through local authority lettings schemes. It helps residents to prepare for a successful tenancy and plan for the expense of moving home.


Advisors work closely with residents to support them through the process of bidding for a home, as well as helping them to claim benefits, reduce their energy bills and apply for grants, ensuring they're 'tenancy ready' at the point when their bid is successful.

The average amount put back in the pockets of residents who successfully complete the Passport to Housing programme is £3,586, and customer satisfaction with our Customer Accounts service is 92%.



Hi, I'm Sarah from the Customer Accounts team here with my colleague, Dawn.

Our Hot Topic videos are another way to share advice with customers



For communities to thrive, they need more than just bricks and mortar. That's why, alongside building much-needed new homes, we work with communities to support initiatives that benefit local people.

Children visited our affordable housing development site at The Willows to learn about construction

Placemaking

As part of our construction works at The Willows, a new development of 57 affordable homes in Lawrence Weston, Bristol, we've helped local school Oasis Academy Bank Leaze to inspire future generations about a career in construction.

More than 60 children visited our site at The Willows to learn about construction in a fun-filled session. Children from nursery and reception classes had the opportunity to see how plant machinery works, including a crane raising timber frames and excavators digging foundations for the new homes. They also learnt about roofs, what they're made of and how they are installed on new-build homes.

But by far the children's favourite activity was trying their hand at bricklaying – every pupil had the chance to help build a brick wall.



Children loved getting the chance to try their hand at building activities

Oasis Academy Bank Leaze teacher, Georgina Fitz-Gerald, says: "This has been such a fantastic activity for the children, and we're grateful to Curo for helping us to inspire future generations of professionals as part of the current term's Early Years Foundation Stage topic, 'when I grow up'."



We created a sensory garden for the school to benefit the children's wellbeing and mental health

Placemaking

This wasn't the first time we partnered with Oasis Academy. Not long after the start of construction works at The Willows, the pupils took part in a drawing and painting competition, with their artwork now proudly displayed on our site hoardings. More recently, we created a sensory garden for the school, to help promote the pupils' wellbeing and mental health.

Curo colleague, Paula Beel, says: "Over the past couple of years, we've all rediscovered how powerful nature can be in helping us to maintain and improve our wellbeing and mental health. We're really pleased that we were able to help the school create this lovely garden for their children to enjoy every day."

Georgina added: "We're over the moon with our new garden and I'm certain it will be enjoyed by the kids for many years to come."

Building new homes also generates investment in the local economy and creates employment for local people. Lawrence

Weston resident James Beck joined our site team in 2021 as labourer and construction traffic marshall for the project.

The 34-year-old father of three and his family have lived in Lawrence Weston all their lives, and their current home is just across the road from the new development site.

James says: "I've always been interested in construction and I started working on sites right after I finished school. I really enjoy this line of work and look forward to learning new skills in my new role.

James' current goals include gaining some further construction qualifications. He says: "My colleagues are very supportive. In the long term, I would like to become a site manager myself and I know that with this job there are opportunities and training available to me."

Homes at The Willows will be ready to welcome the first residents by the end of



Children from nursery and reception classes learnt about how homes are built



Building new homes means we can employ local people in the area

Governance

Curo Group (Albion) Limited and our immediate subsidiary Curo Places limited are both Registered Providers of Social Housing, registered with the Regulator of Social Housing. They're also both charitable community benefit societies (i.e. not for profit).

Content:

- Structure and Governance
- Board and Trustees
- Equality, diversity and inclusion
- Colleague Wellbeing

Structure and Governance

We take good governance seriously, and all appropriate group organisations have adopted the National Housing Federation Code of Governance 2020. Each year, our Board considers and publishes a statement of compliance with that code.

The Regulator of Social Housing has awarded Curo our highest ratings for compliance with its Governance (G) and Viability (V) Standards: G1 and V1. The Governance Standard measures the effectiveness of Curo's governance arrangements and how they help to ensure key risks are appropriately mitigated. The Viability Standard looks at Curo's financial strength and our ability to withstand financial shocks.

Curo's Board sets our Risk Management Framework, including our Risk Management Policy and the Board's appetite for risk. The Board reviews the Strategic Risk Register at

least biannually, and challenges the Executive to effectively manage risks. Risk, including the need to balance competing risks, is embedded into the Board's decision-making.

Board and Trustees: Demographics and Succession Plan

The Board is committed to ensuring equality, diversity and inclusion at Curo – including in its own membership. For the purposes of the information in the table below, we are reporting on the Boards of Curo Group (Albion) Limited, Curo Places Limited and Curo Choice Limited. This is because the Boards of those three entities meet together as one 'Combined Board'.

| Characteristics | Board (as of 31 March 2022) | General population in our local authority areas |
|----------------------------|-----------------------------|---|
| Percentage of women | 44% | 51.4% |
| Percentage of BAME | 22% | 3.15% |
| Percentage with disability | 11% | 23.7% |
| Average age | 58.3 | N/A |
| Average tenure* | 4.6 years | N/A |

*Please note that this includes our Executive Board members, whose term of office are not subject to a maximum period. The average tenure of our Non-Executive Board members is 4.3 years. In the past two years, 40% of our Board and 25% of our Executive Team has turned over.

Board and Trustees

The Board has a robust succession plan to ensure that maximum tenures do not exceed those set out in our Code of Governance. This also ensures that we have appropriate continuity of skills and experience on the Board. The succession plan is regularly (at least annually) considered by the Board. The maximum term of office for our Non-Executive Board members is nine years (two terms of three years, with appointments beyond six years only in exceptional circumstances and subject to annual reapprovals).

The Board is supported by two committees:

Audit and Assurance Committee

The Board's Audit and Assurance Committee scrutinises our risks and controls every quarter: reporting to the Board, and providing feedback and challenge to risk owners regarding their management of risk. The Committee comprises three Board members, and one co-opted member. No current Executives may be members of the Audit and Assurance Committee. There is breadth and depth of financial experience on the Audit and Assurance Committee – for example, two members are chartered accountants, and all members have held (or currently hold) senior executive roles with significant financial responsibilities.

Our external auditors were appointed in 2020.

Remuneration and Nominations Committee

The Board's Remuneration and Nominations Committee considers all appointments to the Board and its Committees, and the remuneration of colleagues (including the Executive), Board members and Committee members. No current Executives may be members of the Remuneration and Nominations Committee.

Conflicts of interest and effectiveness

Curo has a documented conflicts of interest policy (which includes the Board) and Board members' interests are noted at the start of each meeting. If a conflict of interests arises, the Board manages this in accordance with Curo policy. In accordance with our Code of Governance, we publish all Directors' interests on our website.

Our Board considers its own effectiveness at least annually, and we also commission independent reviews of our Board's effectiveness every three years. Our last such review was in 2020. The role of the Chair of the Board and the CEO are held by two different people.

Gender pay gap
14.1%
↻ 16.2%

Disability pay gap
17%
↻ 13.8%

People of colour pay gap
7.7%
↻ 12.7%

Average sick days
per employee
8

CEO:worker pay ratio
10.5 times

Curo pays the Real
Living Wage

↻ 2020-21

Equality, Diversity and Inclusion



We have an equality, diversity and inclusion (EDI) Steering Group with a range of colleagues from our teams, through to our CEO and a Board member. They oversee our EDI Roadmap, aimed at delivering outcomes which support our EDI commitments to become an organisation where colleague diversity more accurately reflects the diversity of the communities we support. They also include a commitment to having a more gender and ethnically diverse senior leader and executive team. We publish vacancies on different diversity-related job boards, have sought insight from community groups to improve the diversity of our applicants and have committed to gender-balanced interview panels. We have reviewed our equality impact assessment (EIA) processes and delivered training to all colleagues.

Our corporate induction programme includes half a day of content on EDI and related topics, ensuring all new colleagues know our approach to tackling modern slavery, domestic abuse and hate crime, as well as the protected characteristics, how inequality is perpetuated and the role of unconscious bias.

In a recent restructure we introduced a new role, culture and engagement coordinator, which will focus on monitoring progress against our EDI roadmap and plans, as well as ensuring our EIAs are consistent and knowledge gained is shared across the business.

Representing our communities

We are a strengths-based organisation and have an ethos of working with partners across all protected characteristics. All recruitment is planned to incorporate positive action, so we can represent the communities we support. Adverts are circulated across partners who work with representatives of the communities who hold all protected characteristics, and this includes those across the full spectrum of disabilities. Our approach means that

we get applications from people who have amazing skills, who might otherwise be deterred from applying because of a fear of stereotyping, and we proudly promote our Disability Confident status. These colleagues want to work for us, and feel valued when they join, confident that they will be supported to develop as professionals.

As a result of our strength-based community development approach we have colleagues visible in roles across our communities and are therefore helping support the community role model of the future. We have previously sought additional support through the Access to Work scheme to successfully appoint a colleague with cerebral palsy. We have recently provided additional support for an unsuccessful disabled candidate to find opportunities into work through our Work Wise and Employability teams.

ORIGINEM (EDI group)

Curo's Originem group meets once a month. It's a safe space for colleagues from black and minority ethnic backgrounds to share their lived experiences.

The group aims to:

- Be a confidential, non-judgemental place in which to be honest and open.
- Give colleagues an opportunity to build connections and network with like-minded groups from within the sector.
- Be a consultative group for ethnic and racial equality strategies and policy development.
- Work with champions in our organisation to improve racial equality as part of EDI in Curo.
- Celebrate diversity and support national campaigns.

Colleague Wellbeing

Supporting mental health

We have a team of Mental Health First Aiders who provide support to colleagues experiencing mental health challenges. They can then guide people in need of further support to relevant agencies.

We provide an employee assistance programme which gives colleagues access to online chat support, and which can then also provide access to counselling services, if needed. We currently have a number of corporate licences for the mindfulness app, Calm. Access is available for 12 weeks to any colleague who requests it and we also provide one-to-one and group mindfulness support via a local company called the Soul Spa.

Mind (Bath) are a trusted supplier for training around a number of mental health-related topics. Curo colleagues are also welcome to stay at our Wellbeing House, if needed, which provides a safe space and support for Bath and North East Somerset residents experiencing mental health challenges. As part of a restructure, our learning and development business partner will now focus on our wellbeing agenda, working with our culture and engagement coordinator to ensure we respond to insights delivered by our engagement surveys. A big focus will be a move away from activity- and initiative-based wellbeing approaches to one that focuses on understanding, relationships and authentic conversations.

Flexible working

We have taken on board feedback from colleagues around how much flexible working opportunities are helping their wellbeing and that, for many, the removal of the daily commute has helped them to achieve a much better work-life balance. For our trades teams this is more difficult, as they are unable to work from home. For them, we have provided wellbeing spaces at points across our operating area where they can stop for a break, get a hot drink and access facilities. In January, we launched a video-based self-study workshop for all managers, aimed at giving them the skills to support their own and their team's wellbeing, along with guidance resources from a variety of organisations. Over the past 18 months, we have given colleagues extra wellbeing leave days to provide a break to rest and recuperate.

Menopause support

Our menopause support group 'Hot and Happy' meets monthly, over coffee, to share experiences and provide feedback to the organisation on changes we can make.

We provide online resources and links to menopause support organisations and last year, during Menopause Awareness Week, Dr Kate Kerr from the Specialist Menopause Clinic in Bath delivered a session on managing symptoms. The Hot and Happy intranet page also has a section for male colleagues on how to support female partners with their experiences.

Colleague Wellbeing



Curo's Colleague Conference is a chance for colleagues from different areas of the organisation to connect with each other



Colleague Wellbeing

Training and development

Colleague development initiatives include:

- An induction programme for all new colleagues and a wide range of personal, professional and leadership training resources.
- Every colleague is enrolled on our Customer Excellence 'CX Academy', and all managers join our Shine development programme.
- External specialists deliver much of our compliance training and colleagues can also access over 1,100 self-study modules.
- We provide coaching and mentoring support and fund external training and qualifications.
- Informal learning opportunities include our Learn Over Lunch events and money management masterclasses.



At this year's Colleague Conference, colleagues worked together to identify Curo's priorities for the next 10 years, as part of our Vision 2032 project

Agile training is in place across the organisation. An Agile project facilitated by our Systems Thinking Coach means we now complete an average of 70 more repair jobs per week than before it was implemented. The project was such a success that we are now extending it to our Empty Homes team to improve the turnaround of homes available to rent.



Curo

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