



ANNUAL REPORT

2022-23

curo

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Front cover:
A family enjoy last year's
annual residents' event, Curo's
BIG Get Together, at The Hub,
Mulberry Park, Bath.

LOOKING TO THE FUTURE



Our new vision will set our course for the next ten years, says Victor da Cunha, Curo's Chief Executive

In 30 years of working in social housing, the past year has, without doubt, been one of the toughest. Regulations were tightened, supply chains were stretched, commodity prices soared and the recruitment and retention of skilled colleagues became much harder in our new post-Covid employment world.

We saw a huge rise in customer service demand and complaints, particularly in terms of repairs. We also saw many more reports of damp and mould cases. This was intensified as a result of the tragic and avoidable death of Awaab Ishak, the two-year-old who died because of prolonged exposure to mould in another housing association's property.

Rent – our main source of income – was capped by the Government well below the real rate of inflation. While this was helpful for residents, many of whom are severely affected by the cost of living crisis, the capping of rents made it even harder for us to address these operational pressures.

We took swift action as soon as the cap was announced and within months had completed a restructure, so we could reallocate money to our repairs service, fire safety and decarbonisation. Sadly, this meant letting go of a number of valued colleagues, while also reducing some of our longer term plans to build new affordable homes.

As a result of these changes, we have a new Property Services Hub which will improve communication between teams, reduce duplication and costs and speed up the time taken to complete repairs.

We also have additional qualified surveyors to help diagnose and address damp and mould cases speedily, as well as much more specialist equipment. We're determined to continue improving how we tackle these cases.

In addition, our Customer Accounts team supported many more customers with rising costs, through our Money Advice service, helping them access additional income and reduce money-related pressures.

Despite this tougher operating context, we continued to build much-needed new homes for local people, both for sale and social rent, and started work on developments at Locking Parklands in Weston-super-Mare and in Keyford Meadows, Frome.

While these were the necessary operational priorities this year, we didn't lose sight of the changing future landscape and also carried out considerable consultation with customers and colleagues on our new ten-year strategy. The consultation was warmly received and we had lots of strong engagement which led us to create of a new ten-year vision for Curo.

Our vision is that by 2034: 'Everyone feels proud about the quality of our homes.' This will be our new north star, helping us focus our investment and improvement decisions, financial plans, culture and, of course, our performance targets over the years ahead.

In April 2024, we'll be launching our new strategy formally, providing a roadmap for how we'll achieve this vision with customers, colleagues and strategic partners. It's an exciting vision and one which we feel incredibly motivated to deliver.

A CHANGING LANDSCAPE

Jane Tabor reflects on her first year as Chair of Board at Curo.

Welcome to our Annual Report. I'd like to take this chance to thank Curo colleagues and customers for your warm welcome and generous support during my first year as Chair of Board at Curo. What a year it has been. The tumultuous economic and social climate has really emphasised the importance of our work in providing safe, comfortable and affordable homes for people across the South West.

We've faced unprecedented demand on our services and witnessed both a changing housing sector and wider world. The cost of living crisis and the aftermath of the Covid pandemic have brought significant challenges. High-profile cases have shown the need to continue to address fire safety and damp and mould issues in our homes. Meanwhile, changes to housing regulation and the ongoing impact of both the war in Ukraine and Brexit have further added to the complexities we face.

I'm incredibly grateful for the opportunities I've had to meet Curo residents, through Board Connect sessions and by visiting our communities. While Curo does much excellent work, there are also areas where we need to improve.

The impact of Covid has changed demand, workload and our response as a team. Some customers have expressed frustration with repair times and our consideration of their individual needs. There have also been difficulties in communication and problem resolution. Concerns about the condition of our homes have been raised, too.

I'm pleased that our leadership team have listened and taken action. Restructuring and service reviews are underway to ensure we provide the level of service and quality homes we aspire to, and we'll continue to consult with our customers at every stage through these reviews to develop our future plans.

Despite the challenges, there have been many highlights to the year. We're proud that our support services (see p18-19) received customer satisfaction scores of 98%. The help this team gives to our most vulnerable and disadvantaged customers is truly remarkable.

Curo Enterprise have not only developed high-quality homes but also delivered a strong surplus, all of which will be invested in our social purpose of providing quality services and homes for social rent.

During the year our Customer Accounts team continued to provide vital support for customers struggling with the cost of living crisis through a number of services. These include 'collecting with care' to help customers maintain tenancies, and putting £1.1m back into customers' pockets through the Money Advice service.

While the past year has been challenging, it's also been a valuable learning experience. We're committed to building upon our areas of good work and addressing areas for improvement as we work with our customers to navigate the changing landscape and provide high-quality homes and services.



COST OF LIVING SUPPORT

Our Money Advice service has helped maximise the income of our customers during tough financial times.

Curo's Money Advice service has put more than £1.1m into customers' pockets over the past year.

An experienced and friendly team of advisors work in-house at Curo. They use their in-depth knowledge of budgeting, debt management, benefits and grants to help customers manage their finances and access money they wouldn't otherwise get.

Sarah Rogers, Customer Accounts Manager at Curo (pictured, bottom right), says, "Our Money Advice service has been a real lifeline for customers during the current cost of living crisis, which has seen many of them struggling with soaring food and energy prices. The service is life-changing for many people."

Transforming finances

The Money Advice service helped to transform the finances of customer Brigid Nolan. "It's a godsend that the service has managed my finances," she says. "I've never felt so supported in my life. It makes me feel really good that Curo colleagues cared enough to help me."

The complex benefits maze makes it difficult for many customers to know what they're entitled to. Money Advice colleagues identify the benefits customers should apply for and support them every step of the way in claiming. In total, they've helped customers claim £68,276, or £734 per customer supported in the past year.

Financial knowledge

Money Advice colleagues also use their financial knowledge to help customers reduce their debt, expenditure and rent arrears, while increasing their income and accessing charity and grant payments. This has made customers a total of £291,192 better off, or an average of £4,282 per customer supported. In total, the Money Advice service accessed £103,186 in backdated benefits and charity and grant payments in the past year.

Curo's Passport to Housing service has saved customers a total of £743,533, or £3,541 per customer supported. Passport to Housing is a free and confidential service offered by Curo to help people prepare for a successful Curo tenancy and plan for the expense of moving home.

We've promoted the Money Advice service with a cost of living communications campaign, ensuring that customers know how we can help. The campaign has included a dedicated section on Curo's website, regular social media promotion of news and videos, stories in our e-newsletter and printed publication sent to older residents, communications to local councillors and MPs, and even a specially created podcast series.

"Curo's Money Advice service has put more than £1.1m into customers' pockets over the past year"



Cosy Start pilot scheme gives resident a new beginning

Talented musician Eddy Allen has the foundations for a fresh start, thanks to Curo's Cosy Start pilot scheme.

The pilot offers residents a furnished home, including white goods, when they start a tenancy, helping them to stay out of debt. "Cosy Start is amazing," says Eddy, who lives in Bath. "Having all the furniture and white goods in my flat meant that I could feel instantly at home. I can have guests round and feel proud that my home has everything I need."

Eddy had been living in hotels, having previously been homeless. He worked with Curo's Passport to Housing team to prepare him for his tenancy. The service supports people through the process of bidding for a home and helps to get their finances in shape, laying the ground for a successful tenancy.

"I love cooking, but obviously couldn't do that in the hotels, so I had to rely on takeaways and other unhealthy food," says Eddy. "Having a cooker already installed in my flat means I've been able to make meals from scratch again – including my favourite penne pasta with chicken and homemade pesto."

Eddy says having a stable home is a welcome change for him. "I've travelled around the UK and to other countries since I was 15 years old," he says. "This flat is a chance for me to have some stability. It's a fresh start without any of the struggles."

Emma Owens, Director of Customer Accounts and Lettings at Curo, says: "The pilot means we can offer around 20 furnished tenancies. We'll be measuring the outcomes of the pilot and, if it's successful, hope to offer it more widely."



Above: Eddy's furnished flat meant he had everything he needed to settle in to his new home.

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LISTENING TO RESIDENTS

There are many ways to have a say in the decisions we make at Curo. Here's a snapshot of how residents have been involved in our work this year.

The BIG Get Together

Last summer we held our most ambitious and successful residents' conference event, taking place at The Hub, Mulberry Park, Bath. This gave customers a chance to talk directly to our colleagues, and ask them anything that had been on their minds.

We held a morning and afternoon question-and-answer session, with the audience hearing directly from: Daisy Gaunt, Chair of the Customer Oversight Group; Liz Potter, Chair of the Board; Victor da Cunha, Chief Executive; Julie Evans, Executive Director of Property; and Paul Harris, Executive Director of Customer Service.

Curo colleagues from all our services, from Repairs to Independent Lives, had stalls at the events. To encourage more families to join us, we introduced exciting activities such as donkey rides, face painting, bouncy castles and a petting zone with rabbits and goats. There were lots of games on the service stalls, inspiring young people to find out more about what we do.

Customer Oversight Group

The Customer Oversight Group meet online and in person to scrutinise our performance and look at feedback we've received from customers. They've completed two scrutiny activities this year, examining our Customer Resolution and Empty Homes teams. We've now put their suggestions into practice. For example, our complaints process has been simplified from three to two stages; and we're

improving our communications at the start and end of tenancies around expectations of property condition.

Board Connect

Twice a year we hold Board Connect sessions to bring our Board and residents closer together. These sessions aim to support discussion between customers and the Board, and to ensure that Board decision-making is informed by customers' needs and views.

Engagement Groups

This year we've launched two new Engagement Groups: our Young Residents' Group and our Customer Diversity Group.

The latter is an important way for us to listen to residents from ethnic minority backgrounds. Around 14% of our customers identify as being from Black, Asian or Minority Ethnic communities. We want to ensure that our services are accessible and designed to meet the needs of all our customers – the Customer Diversity Group aims to help us do this.

Sumira Syed, a Curo resident who was at a session (*pictured, right*), says: "It was fantastic to meet other residents from ethnic minority backgrounds and share our experiences at the group. It's a great way for us to say, 'We are here; this is who we are.'"



Facebook Live events

Every month we hold Facebook Live events for our customers to ask questions and get answers from one of our Executive Directors and a Service Director. Each event has an average of 55-75 live viewers and 135 comments.

Community Grants

We offer grants for our residents who'd like to apply for money to support events and activities in their communities.

- 22 community projects were supported by our Community Grants in 2022-23.
- £10,000 was the total value of funding provided through our Community Grants.



Above: Lorraine Malkin and Matthew Brimley in the memorial garden which Curo supported with a Community Grant.



VoiceBox in numbers

VoiceBox is our online community for customers. It's going from strength to strength as more customers get involved. We post regular activities on VoiceBox for customers to give feedback on a range of topics and services.

We run a host of competitions through the year such as our Community Champion Awards, Curo In Bloom and our Easter bonnet and Christmas wreath creative challenges. 2,396 Curo customers are on VoiceBox, up from 2,106 in 2021-22.



Customer voices

A Curo Community Grant funded a memorial bench at Phoenix House, in memory of Lorraine Malkin's daughter, Jen, who passed away from cancer. Jen's partner, Matthew Brimley, designed a beautiful garden at Phoenix House, with a heart-shaped border and a vibrant mix of planting.

"The bench is a peaceful place where we sit and remember Jen," says Matthew. "Children love the garden – we've transformed it from a neglected patch of grass into a lovely space for them to play."

KEEPING YOU SAFE

We're investing in the safety of our homes with an extensive programme of home safety checks and refurbishments.

Safety is our top priority at Curo and we carry out comprehensive home safety checks in every Curo resident's home each year.

Last year 100% of Curo homes due a safety visit received these checks, including more than 10,000 gas safety inspections.

Where residents live in blocks of flats or sheltered housing schemes, we carry out fire risk assessments (FRAs) to check for any actions that might be needed to reduce the risk or impact of a fire. We're responsible for these FRAs in more than 900 buildings.

We made sure that we fully meet all the requirements placed on us as a landlord by the new fire and building safety regulations that came into force over the year. This includes strengthening the safety checks we make within the shared areas of these buildings (particularly around fire doors, which slow the spread of smoke and fire) and providing clear information about fire safety to all residents living in blocks.

Over the year we've continued rolling out a major programme of refurbishments and safety improvements across blocks of flats, including large schemes in Midsomer Norton, Keynsham and Bath. This work is part of a £4m investment we made over the year into making residents' homes even safer places to live.

Refurbishment projects have included extensive fire safety improvements such as:

- fire stopping measures that help to prevent smoke and fire spreading
- updating emergency lighting
- fitting up-rated smoke and fire detection systems.

At the same time, the refurbishments have improved the appearance of buildings and made them warmer and easier to heat and ventilate.



Left: We recently completed a major refurbishment and safety improvement programme at Woodside, Midsomer Norton.

REPAIRING HOMES

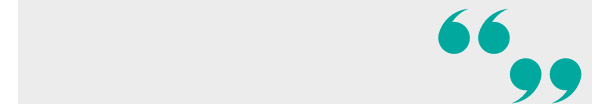
We've taken action to meet the unprecedented demand for our repairs service, while also overhauling our approach to damp and mould.

Across 2022-23 we saw unprecedented demand for our repairs service, with a 15% increase in the number of repairs reported to us compared with the previous year. This has contributed to a build-up of repair jobs waiting to be completed.

We're working hard to reduce this number so customers don't have to wait too long for a routine repair appointment. One way we're doing this is by working with trusted local contractors who can carry out straightforward repairs on our behalf.

We invested more than £500,000 in this approach over the year and it's already making a big difference. In the last three months of the 2022-23 financial year we were able to complete 6,000 repairs for customers in this way.

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



Customer voices

Peasedown St John resident Alison contacted us after we carried out an urgent repair at her mother's home last April:

"Thank you all for your prompt attending to my mum on Saturday after we had a power cut. This caused a trip switch to short in the property meaning mum had no plug sockets, and her having an oxygen machine and electric bed/chair could've caused a lot of problems for her.

"Craig attended and he was marvellous; he made loads of checks and replaced the faulty part. He put everything back in place when he left, a very nice polite man. Thank you, Curo – an out-of-hours call to a 90-year-old in need; you've done yourselves proud there."



REPAIRING HOMES (cont)

Damp and mould

We know that condensation, damp and mould are a concern for many Curo residents and this year we overhauled our approach to this issue. We asked residents what they'd like to see us doing to help with damp and mould and we also adopted all 26 recommendations made by the Housing Ombudsman's report 'Spotlight on: Damp and Mould, It's not Lifestyle'.

We set out our overhauled approach in a straightforward promise that we published on our website and sent to every Curo household where damp and mould has been reported to us.

Now, when we diagnose a damp and mould issue, we open a case and it stays open until everyone's satisfied that the problem is fixed. We've also bought more diagnostic equipment and we're carrying out more training so we can give better advice and support.

Help with heating

We know that the cost of living crisis has meant many families have been unable to heat and ventilate their homes effectively, and that makes damp and mould more likely. So over the year we boosted the support we offer to households with money worries and we've been urging residents to get in touch with our in-house Money Advice service if they have problems paying their bills.

curo Damp & mould: reducing the risk

If damp or mould is a problem in your home, please tell us. We'll arrange a time to visit your home so we can help. Where there's a structural issue in your home, we'll sort it out. There are things you might be able to do too.

Condensation can cause mould. Condensation is caused by the air in your home being too wet. Mould looks like small black, grey or green spots on the wall or on other surfaces in your home. This can be removed by you or your family, where possible. If this isn't possible, please call us. We're here to help, so if you have any concerns please get in touch.

Cold homes are more likely to have condensation. It's important to keep your home warm. If you're worried about how to afford heating your home, again, please get in touch. We can help you to access grants and funds that you may not know about.

Call us on 01225 366000. We're here to help.



www.curo-group.co.uk/contact

Scan this code for more help with reducing condensation or visit www.curo-group.co.uk/condensation

1 **Heating:** Keep your home warm. Warm air can hold more moisture causing less condensation to form on surfaces. If you're worried about heating your home call us on 01225 366000.

2 **Ventilation:** Try to make sure all vents are open. Try not to block or cover air bricks, flues or ventilators.

3 **Windows:** Where fitted, keep the trickle vents open on your windows. From time to time, open your windows slightly to air your home. Ideally, curtains should finish just above the window sill and not touch the glass, which can lead to mould. Try to avoid covering radiators with long curtains, which can stop heat radiating into the room.

4 **Furniture:** Try to leave a gap between your furniture and outside walls. It's best not to put furniture in front of radiators, as this can prevent heat from radiating into the room. Also try to avoid putting mattresses directly on the floor. This prevents pockets of still, moist air from forming.

5 **Kitchen:** When cooking or washing clothes, it's best to keep the kitchen door closed and open a window. Try to keep lids on pans and, if you have an extractor fan, switch it on to send the wet air outside.

6 **Bathroom:** When you're showering, it's best to open the window to reduce the spread of water vapour. If you have an extractor fan make sure it's on and keep the door closed to stop moisture spreading.

7 **Outside walls:** Check there are no bin bags etc against the outer walls of your home. These prevent ventilation and sunlight from warming the walls.

8 **Drying clothes:** It's best to avoid using radiators to dry clothes – instead use a cheap drying rack in a cooler room like the bathroom where you can close the door, open a window and use an extractor fan. A tumble dryer helps as long as it's plumbed in properly so the wet air goes outside. If you dry clothes on radiators, keep the room well ventilated by using trickle vents or extractor fans and opening windows.



Above, top: We produced fact sheets in a number of languages for customers on damp, mould and reducing condensation. Bottom: Short videos on our website, including one featuring customer Paul Roles, give customers tips on how to reduce condensation, which can lead to damp and mould.

www.curo-group.co.uk/condensation

IMPROVING YOUR HOMES

We've set out a plan to prioritise work that will make our homes warmer, greener and more affordable to run.

This year, through our planned maintenance programme, we upgraded or replaced nearly 1,900 kitchens, bathrooms, roofs, windows, doors, heating systems and electrical wiring installations across residents' homes.

We also set our new long-term property investment plan which will see £142m spent on customers' homes over the next ten years through maintenance and improvements.

In developing this investment plan, we listened to what residents told us through our Greener Homes survey and customer panels. Customers said that saving money on energy bills and reducing energy because of the environmental benefits were more important than what their homes look like on the inside and outside. With those priorities in mind, our new maintenance programme for houses and bungalows will improve the thermal performance of the home and tackle some common causes of damp and condensation.

We launched a new 'whole house' approach that will carry out a range of home improvements at the same time, prioritising work that will make residents' homes warmer, greener and more affordable to run.

To make sure these investments and improvements happen at the right time, we collect data on Curo properties through home condition and energy efficiency surveys which produce Energy Performance Certificates (EPCs). Over the year we completed 800 EPCs and we now have important energy-efficiency information for two-thirds of the homes we look after. These EPCs give us information about how energy efficient each of these homes is, and what we can all do to make them easier to keep warm in the winter and cool in the summer.



Customer voices

Where customers need their homes adapted to make it possible for them to continue living independently in their homes, we work with the health services and local authorities to carry out work such as converting bathrooms to wet rooms, fitting hand rails, or moving sockets and switches.

Curo resident Sean Kelly (pictured below) describes how we were able to adapt his bungalow so he could live independently in his own home: "Curo asked me, as a disabled person, what do you need? How do you want it laid out? And they did it, to the letter. And I've been able to live, back in my own town. It's all adapted for me, it's good to go."

Over the year we completed 109 adaptations for residents: 84 of these were through local authorities' Disabled Facilities Grants and 25 funded directly by Curo.



LOOKING AFTER YOUR ESTATES

We're getting a better understanding of the issue of fly-tipping by bringing our waste disposal services in-house.

We've seen an increase in the amount of fly-tipping by residents and non-residents in recent years. This can be put down to the cost of living crisis, as well as local councils raising the price of recycling and handling household waste.

Until 2023 we contracted idverde to carry out grounds maintenance and waste recovery services, including bulk waste and fly-tipping collection, and removing excess household waste and clearances.

Working with local councils, we've reviewed our waste strategy to better understand the challenges we face and how best to tackle these together in the short and long term.

Bulk waste

As part of the caretaker scheme, in which we employ colleagues in-house to look after the communal areas of our estates, we've also brought waste recovery services in-house. This will bring potential cost savings for customers and make the service more efficient.

We were previously unable to report on our overall levels of waste, recycling output and value for money of bulk waste services. But now we can start to get a better understanding of issues such as fly-tipping and how we can tackle them.

We're working with councils to encourage households to increase recycling. With Bath & North East Somerset (B&NES) waste team, we've started an initiative to educate households to make better use of recycling facilities.

We're continuing to invest in the recycling facilities for customers, ensuring they are well maintained and kept clear for use. We provide bulk waste collection and storage for customers to discourage fly-tipping.

A team of two colleagues is now responsible for bulk waste clearance, to ensure areas are kept clean and clear. We also have a team focused on fly-tipping and reactive services, who can respond quickly and efficiently to requests to remove fly-tipping. In 2023/24 we aim to add a third team, responsible for waste disposal around pavements, roads and paths.

Anti-social behaviour in numbers

3,000
> new cases

121
average number of days for closure

7,650
victim support calls made

15,922
actions carried out by colleagues to tackle anti-social behaviour

57 acceptable behaviour contracts issued

Trees for healthy communities



Curo planted 900 trees across our estates during the tree-planting season, which ran from November 2022 to March 2023. Curo replace every tree we fell, though not always in the same place or with the same species. We follow the principle of 'right tree, right place' when drawing up tree-planting plans.

Trees are vital for our communities as they enhance the environment, storing carbon to combat climate change, while providing habitats for insects, animals and birds. They act as a natural air filter, trapping pollution in their leaves and bark. Plus, being around nature has proven mental health benefits for people, reducing stress and promoting wellbeing.

We work with volunteer groups, charities, community groups, contractors and colleagues to plant trees across the Curo estate.

We plant a variety of tree species, both native and non-native. We build species diversity into planting plans. Not only does this make sites look interesting, it also helps to protect our trees from pests and diseases.

We have worked with local councillors and community groups to plant orchards on two sites during this planting season.

Carl McMurtry, Directors of Estates Services at Curo, says, "It's great to see volunteers grab a spade and help to improve their local areas. People always leave with a smile on their faces, looking forward to enjoying some free fruit in the coming summers."

Local charity More Trees for B&NES worked closely with Curo during planting season. The charity collects seeds from trees in the B&NES area, grows the seeds in nurseries until they're big enough to be planted and then donates them to people who plant them on land in B&NES.



Above, top: A Curo colleague and resident plant trees at Ballance Street, Bath.
Bottom: Volunteers from the local community dig ground for an orchard in Foxhill, Bath.



DEALING WITH COMPLAINTS

We want our complaints process to be as quick and easy as possible for customers.

In early 2022 we identified three key areas to improve how we manage complaints:

- To make it easier for customers to contact us; to adapt to customers' different needs; and to resolve issues more quickly and effectively.
- To launch a new, simpler and more effective way of managing complaints, making it easier for colleagues to follow.
- To change attitudes so that complaints are viewed as an opportunity to put things right for our customers, and to learn from them so that we stop making the same mistakes.

By working with our customers, via the Scrutiny Panel, we reviewed our complaint management process and relaunched it at the end of August 2022. The new system is much easier to use and only involves two stages (rather than three in the previous model) and actions are now allocated to the responsible teams to ensure accountability. We've also made it easier for customers to contact us and made adaptations for customers with different needs.

In the past year, we received a total of 1,352 complaints, with 1,177 of them raised through our new process. This is an increase in complaints of almost 20% compared with the previous year and reflects the growing demand for our services. It also reflects the trend across the housing sector, which has seen a significant increase in complaint numbers.

The volume of complaints was consistent with the previous financial year until October 2022, when there was a significant increase. Several factors contributed to this. The lingering impact of Covid-19 has caused knock-on delays in various areas, affecting our ability to provide resolutions in the timeframe we'd like. We also faced ongoing recruitment issues, particularly in recruiting surveyors.

Improving our service

Throughout 2022/23, we put in place initiatives to enhance our service and reduce the time it takes to accept, manage and resolve complaints.

One area of focus was the turnaround time for damp and mould-related complaints. We developed a new process for damp and mould repairs, which minimises multiple visits and incorrect diagnoses. This has resulted in reduced end-to-end complaint times and improved our service.

We're also focusing on reducing the time it takes to make repairs, particularly in our specialist repairs team, where challenges with contractors and surveyors have been felt most. To address these challenges, we introduced a new Property Services Hub. While the impact on complaints is yet to be seen, we've already noticed a reduction in the backlog, giving us confidence that we can speed up complaint resolutions.

"We've made it easier for customers to contact us and made adaptations for customers with different needs"

Complaints Review Forum

We continue to meet with our customer Complaints Review Forum quarterly. Returning to face-to-face meetings last year has been a great opportunity to reconnect with residents. It's led to more detailed discussions, which have been welcomed by the group.

At each meeting, the group review randomly selected anonymised complaints. They look at the way the complaint was handled and provide feedback about what we could have done better. Each complaint is given a 'pass' or a 'fail' based on whether each member thinks the complaint was well handled and if decisions made were fair.

Of the complaints reviewed over the last year, 86.4% passed, up from 86% in 2020-21. We hope to continue to improve this.

Curo resident Zhoe Mitchell (*pictured below*), is a member of the forum. She says: "It's very interesting to get an insight into the process. It's important for me to play a role in changing it for the benefit of Curo customers."



Thank you for the feedback

We're grateful for all the compliments we've received in the past year. Here is a small selection.

"I felt so lucky when I was first offered my Curo home and I absolutely love living there. Everything you have done and continue to do over the years is amazing."

"Thank you to Tania Reason, Benefits Advisor, for sorting out our benefits and all the time she gave us answering our questions when we didn't know what to do. She went above and beyond."

"Everyone I have spoken to in the Customer Contact team has been wonderful. They are all patient, understanding and make you feel like they really care. It really does make a difference."

"I wanted to express how truly impressed I am in how Mason Sage, Estates Advisor, handled an ongoing parking problem at our road in Bath. Mason's consistency and regular contact with myself throughout has been no less than tremendous. The outcome is absolutely perfect, and I speak on behalf of the whole street."

SUPPORT SERVICES

Our support services have helped customers and communities across the South West to thrive.

Curo's support services have continued to deliver high-quality results for more than 7,000 customers across the South West. We've increased our customer base by 1,500 customers, while also boosting our customer satisfaction rates from 96% to 98%.

Across our services we achieved the following:

- Prevented homelessness on 1,319 occasions.
- Prevented admissions to residential care on 1,592 occasions through our Livewell and Extra Care services.
- Supported 694 customers with employment training; helped 105 customers to access employment; and helped 254 customers gain regular volunteering and work placements.
- Supported 1,504 customers in North Somerset to connect with their communities. We sourced £11,950 in funding to improve customers' living environments and enable community groups we've helped set up to carry on independently from Curo.
- Saved 2,732 hospital bed days across B&NES through our Wellbeing House and Stepdown services.

Right: Curo's Independent Living Service helps customers remain in their homes.

We continue to work with commissioners to meet the changing needs of our communities by delivering innovative support solutions.

In North Somerset, we've worked in partnership with the NHS to extend our social prescribing service, which supports people to connect with services in the community and provides help to manage long-term conditions.

Our Housing First model offers stable housing for people who are long-term homeless, so they have support to help them remain in their new home. This now operates across B&NES, South Gloucestershire and North Somerset, and allows us to start building relationships with customers before they're offered a property, creating the foundations for a successful tenancy.

We also expanded our service for unaccompanied asylum-seeking children so that we can provide young people with specialist, trauma-informed support that helps them when they are at their most vulnerable.

We have started a comprehensive review of all of our services. Despite beginning this period of transition, colleagues have maintained great outcomes for our communities and we look forward to more success over the coming year.



Support services in numbers

We use Social Return on Investment (SROI) to measure the value our support delivers to the community, society and economy. In 2022/23 we helped customers achieve more than 16,000 positive outcomes in areas such as preventing homelessness, staying independent and getting into employment and training, with a total SROI of **£30,518,162**.

We supported:

- **457** homeless families, vulnerable adults and young people in our temporary accommodation services across B&NES, North Somerset and South Gloucestershire.
- **2,502** people through Stepdown from hospital accommodation, Wellbeing House, Community Connect and Gordano & Mendip Social Prescribing services.
- **3,099** older people to live independently through our Livewell, Extra Care, Dementia Challenge and Independent Living services.
- **912** people into work, education and training through our Work Wise team.



Above: Ange Owens, Mediation Co-ordinator, in a video for the Seeing Both Sides service.

Mediation service: Seeing Both Sides

Independent Lives runs a mediation service, Seeing Both Sides, which supports our goal to prevent young people becoming homeless. Curo are funded by HCRG Care Group to deliver this service, which supports young people aged 13-25 and their care givers. This is in line with our goal of ensuring that more young people can stay living safely in the family home, avoiding homelessness amid a shortage of housing.

Mum Dawn* self-referred to the service. The police had recently brought her son Lewis home after they found him smoking cannabis. This led to a difficult dynamic at home, which left Lewis feeling like his only option was to leave.

All communication between dad Simon and Lewis had broken down. Lewis was working part time but Simon felt he should give up his job to prevent any income being spent on cannabis. Dawn also wanted Lewis to stop smoking, but understood that Lewis had an addiction, as he'd been using the drug since he was aged 12.

The mediator held individual sessions with each parent and Lewis to discuss what they'd like to resolve and their preferred outcomes. The family agreed that they would like to move forward with mediation. All parties felt listened to at subsequent mediation sessions and felt empowered to share their thoughts and feelings in a supportive environment.

A check-in four weeks later found that Simon and Lewis were talking and the family have started to eat together again. Lewis remains at home, has reduced his cannabis use and aims to stop completely soon.

Dawn says: "Thank you for your pragmatic approach and for not judging. You enabled us to speak candidly about sensitive issues."

For information on the service visit: www.curo-group.co.uk/mediation

*All names have been changed.

BUILDING NEW HOMES

Despite a challenging operating environment, we’ve made considerable progress on our commitment to building high-quality new homes.

We’ve delivered 300 homes over the past financial year, of which 170 were built by Curo. These new homes represent a broad spectrum of housing options designed to meet the diverse needs of our customers. They range from homes for Social and Affordable Rent, to Shared Ownership and open-market sale properties.

Development has been spread across a variety of strategically acquired sites across five regions: B&NES, Wiltshire, North Somerset, South Gloucestershire and Bristol.

The total number of newly built homes delivered in each region is as follows:

- Bath and North East Somerset: 73
- Wiltshire: 50
- North Somerset: 77
- South Gloucestershire: 8
- Bristol: 92

Broadly speaking, these homes fell into two main categories: open market and affordable homes.

We’ve delivered 176 Affordable Homes, and 124 open market properties in the past financial year.

The distribution of the Affordable Homes was:

- Social Rent – 88
- Affordable Rent – 36
- Shared Ownership – 52

The rental costs for Affordable Homes are based on a formula provided by the Government. This formula is connected to local market rents, but generally results in much lower rates compared with private rentals in the same area. Social Rent is approximately 60% of what a private landlord typically charges. Affordable rent is usually 20% less than the market rate. Meanwhile, Shared Ownership offers a combination of rental and ownership at an affordable rate.



Breaking ground ceremony at Locking Parklands. Pictured (left to right): Lisa Howells, Sales Director; Victor da Cunha, Chief Executive; Councillor Sonia Russé, Mayor of Weston-super-Mare; Simon Collins, Construction Director.

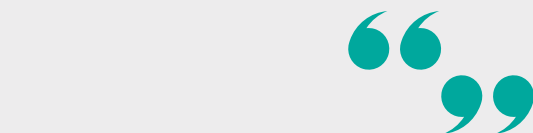
Development highlights

From embarking on new projects to completing schemes and commemorating anniversaries at others, the past 12 months have been full of notable milestones.

We recently announced our development proposals for Keynsham and Street, charting the course for nearly 500 new homes to be delivered in the years to come. These schemes will include up to 151 new affordable homes and will offer play areas and natural spaces for families to enjoy, as well as new community orchards and allotments.

Mulberry Park celebrated its tenth anniversary with a reception for the local community. Together with our colleagues who’ve helped transform the scheme’s vision into reality, we took the opportunity to express our gratitude to everyone who has supported us in this journey. Over 550 homes have now been completed, as well as The Hub (pictured below), a £10m state-of-the-art community building, and a new primary school and nursery. Mulberry Park is an example of our long-term dedication to building strong communities.

We also broke ground at Locking Parklands in Weston-super-Mare and Keyford Meadows in Frome, marking the beginning of these exciting new developments. These schemes are set to bring high-quality, sustainable and affordable homes to these areas. Whether it’s sponsoring football clubs in Frome and Locking or hosting events with local schools, we’ve also worked with the local community to ensure they too benefit from these projects.



A place to call home

Kai Anders (pictured below) recently moved into his new Curo home in Bishopsworth, Bristol. After renting for the past four years, Kai bought his first home with us through Shared Ownership. Thanks to the scheme, Kai has been able to take his first step on the property ladder, providing an affordable and secure route for young people like him.

Kai is also able to staircase his investment – meaning that he can build on the percentage share that he owns in his home at his own pace.

“I had tried going through the Shared Ownership house-buying process before. That was during the pandemic with another provider, but things didn’t work out,” says Kai. “Going through the process with Curo was so much easier. Especially since, not only am I a first-time buyer, I’m also buying on my own.

“What has been really refreshing is Curo’s communication. I couldn’t have asked for anything better. I felt really informed throughout the whole process, and it made me feel a lot more confident.”



MEETING YOUR NEEDS

Whatever our customers' needs or preferences, we aim to make our information and support accessible to everyone.

Our website has been designed to meet the current best-practice website accessibility guidelines.

For customers who struggle with reading, have a visual impairment, or prefer to read in their own language, the ReachDeck Toolbar on our website can help. Last year we created a social media campaign to promote the tool, which included videos in Arabic and Bengali.

The ReachDeck Toolbar's features include:

- Text-to-speech: click on or select any text to hear it read aloud
- Translation: translate content into over 100 languages
- Text magnification: enlarge text and hear it read out loud
- MP3 generation: convert selected text into an MP3 audio file
- Web page simplifier: remove clutter from the screen. Display only the main text.

Alternative formats

We provide information in a range of different formats and languages on request. For example:

- Large print
- Audio
- Braille
- Other languages
- Sign language
- Live interpretation
- Easy Read – this is the presentation of text in an accessible, easy-to-understand format.

Other languages

If English is not a customer's first language and they need a translation, we can get one for them. Alternatively, customers can use ReachDeck to translate and read out text in a variety of languages.

We've made sure that we provide information on important topics in other languages on our website. For example, we've published translated versions of essential damp and mould and fire safety information in languages including Arabic, Bengali, Lithuanian, Polish, Romanian, Chinese, Somali and Turkish.

Videos and podcasts

For customers who may have difficulty reading, for example people with dyslexia, we make sure that we provide information in non-written formats. We regularly film and post videos on our website and social media of colleagues giving updates on our services. Last year we created our special Cost of Living podcast series (pictured left), available on all podcast platforms. It features conversations with colleagues from our Money Advice and Work Wise services, and national organisation Stop Loan Sharks.

COLLEAGUE VOICES



We asked colleagues from across our business to tell us about their team's challenges and highlights of 2022-23.

Steve Francis

Senior Property Standards Manager, says:



"We had an influx of damp and mould queries and complaints. We analysed the data, bought new diagnostic equipment and delivered new training to upskill surveyors. This has put us into a better position going into autumn and winter. It's been invigorating to see colleagues grow and realise their potential with the training."

Jim Duthoit

Customer Service Representative, says:



"Since the pandemic we've seen more colleagues in our Customer Contact team leave for other departments within Curo. This had affected our call wait times, but staff levels are now back to where they should be. Calls have increased in intensity – callers are less patient since the lockdowns. Morale is still high, however – there's a great vibe to working here."

Joanna Forrest

Customer Accounts Manager, says:



"We've noticed the effects the cost of living crisis is having on our customers. We've been supporting them to access everything from food and fuel vouchers to school uniforms. I love making a difference. It's a privilege to work in a team that's so forward thinking – we're always coming up with new solutions to the problems our customers face."

Cathy Isaacs

Older Persons Service Support Manager, says:



"Post-Covid many older customers are nervous about reintegrating into their communities. Rising costs have hit hard and we've needed to access grants, benefits and food parcels for them. We're a close-knit team and I love the buzz in our offices. It's so satisfying when our customers realise we're here for them and they're not alone."

Aimee Cadman

Employability and Skills Coach, Work Wise, says:



"Work Wise, Curo's employability service, has won big contracts – for example, our Power Up programme for women and young people – and our small team has had to work innovatively to deliver them. We know our work makes a real difference. It's incredible to see what our customers are capable of when they have someone who believes in them."

Tony Dular

Multi-Trade, Responsive Repairs, says:



"The quantity and size of repair jobs have been challenging at times, but we've been working flat out to complete work on time. I'd like to thank the teams behind the scenes who have worked tirelessly to help us achieve our targets throughout the year."



THE YEAR IN NUMBERS

On these pages you'll find a range of performance figures that show how we performed in 2022-2023. Where we set targets, we've shown whether we've hit or missed them. We have also compared performance with the previous 12 months where we have this data.

Key:

- 📅 2021/22
- 🎯 Target hit
- 🎯 Target missed

Overall satisfaction with Curo

81.5%*

📅 81.1% 🎯 84.2%

Customer Commitments delivered

65%

📅 65% 🎯 90%

*This year-on-year score is not a true like-for-like comparison. The figures for 2022-2023 take customer satisfaction data from more teams into account in the overall score.

OUR HOMES

Customer satisfaction with responsive repairs

89%

📅 92.5% 🎯 92%

Emergency repairs attended within 24 hours

100%

📅 100% 🎯 100%

Repair appointments kept

95%

📅 94% 🎯 92%

Repair requests received

43,874

📅 41,868

Average days to complete a routine responsive repair

27

📅 23 🎯 30

Average cost of a repair

£120

📅 £116 🎯 £125

OUR HOMES

Upgrades made to homes (eg kitchens, bathrooms, heating and refurbishments)

1,893

📅 1,460 🎯 2,107

Customer satisfaction with our Voids and Lettings (Empty Homes) service

71%

📅 83% 🎯 88%

Homes that had a home safety visit during the year

100%

📅 100% 🎯 100%

SUPPORT SERVICES

Supporting vulnerable people and people on low incomes in our communities

Customers satisfied with our support services

98%

📅 96% 🎯 90%

Number of people benefitting from our support services

7,034

📅 6,053

CONTACTING CURO

Satisfaction with customer contact

89%

📅 92% 🎯 92%

Calls answered by Customer Contact team

111,813

📅 110,399

Average call wait time

8min 19sec

📅 4 min 49 sec

Percentage of phone queries resolved first time

77%

📅 82% 🎯 85%



PUTTING THINGS RIGHT

Complaints received

1,350

🔍 1,128

Complaints resolved at first stage

74%

🔍 65% 🎯 70%

Number of days taken to reach resolution

33

🔍 30 🎯 30

ESTATES/YOUR NEIGHBOURHOOD

Service satisfaction: reactive work

60%

🎯 60%

Number of anti-social behaviour cases received

2,764

🔍 2,950

BUILDING AND LETTING HOMES

Affordable Rent and Shared Ownership homes built

176

🔍 240 🎯 181

Homes built for market sale

116

🔍 133 🎯 114

Total unpaid rent (arrears)

£2.1m

🔍 £1.78m

Amount lost through properties being empty

£1.33m

🔍 £1.21m

RESIDENT INVOLVEMENT

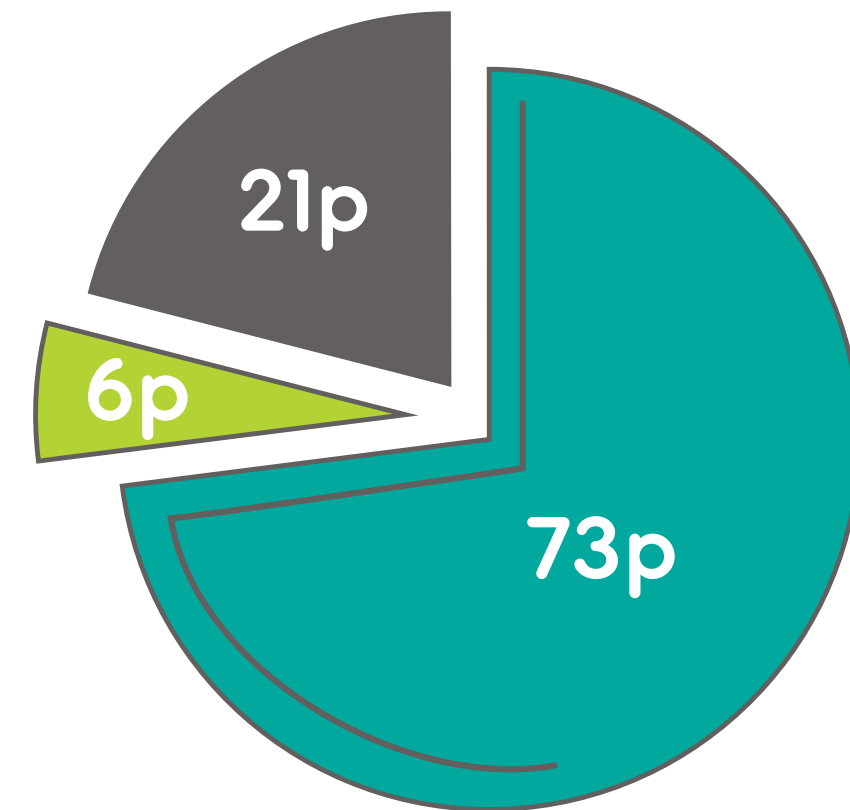
Residents on our VoiceBox customer engagement website

2,396

🔍 2,106

HOW WE SPEND EACH £1 OF INCOME

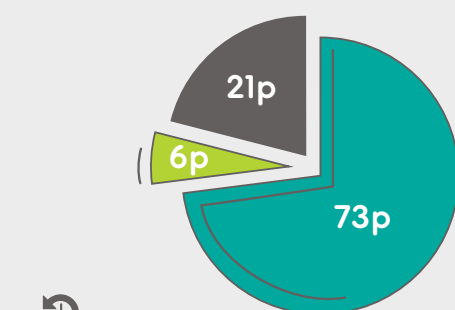
2022/23



Key

- Maintaining existing homes and services
- Bank charges and interest on loans
- Reinvested in brand new homes

2021/22



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

Book it, pay it, check it - get things done
quicker at MyCuro

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