

Board Connect 19 April 2024

Notes

Board Directors:

Mike Petter; Joe Webster; Neil Sexton; Kerri Mills.

Customers:

Jo Edmondson; Shirley Cornish; Niki Nannan.

Curo Colleagues:

Paul Harris (Chief Customer Officer); Katy Gullon (Chief Governance Officer).

Board Directors and customers introduced themselves, and noted that the session would discuss two main topics:

- The housing crisis – and what Curo should be doing about it
- Sustainability – and what Curo should be focusing on.

The Housing Crisis

We talked about the housing crisis nationally, and noted that it's particularly bad in our region. House prices and rents are high compared to salaries in the south west (and to national house prices). Around 5600 families are currently on the housing register at the moment in our region.

Customers explained that they definitely saw evidence of this in our local area – four-children families in two bedroom flats isn't uncommon. There is often a case of expectation vs reality, as customers expect that they will be able to get a larger home as their family grows – and then that turns out not to be the case. It becomes a bit of a circle – children are having to live with their parents longer because they can't afford to move out, and by the time children have left the home their parents don't always want to move to smaller home (perhaps because of their happy memories there, or because they can't get a smaller home in their area).

Part of the challenge is the benefit system and customers' ability to save up for a different kind of property (either renting from a private landlord or owning their own place). Universal Credit bans customers from having too much in savings. This means that once people are in the social housing 'system' it's difficult to get out of it, which means it's harder for people to move into a social housing home for the first time.

This isn't a new problem – some customers remembered talk of a 'housing crisis' back in the 1970s. But it has been getting worse and worse since then. The only real solution is to build more homes! Customers noted that everyone seems to be agreed on this need, but when it comes down to it, no-one wants new homes built next to them. Customers have noticed planning applications being turned down in their local areas because of concerns from local residents. They felt that politicians don't like local development because they think it's not a vote winner. So our region needs more voters to talk about the positives of building more homes. The increasing number of student housing being built, in Bath and Bristol, was also of concern.

We then discussed what Curo can do (or do more of) to help with the housing crisis in our region.

- Customers have noticed that 30% of all new developments are supposed to be social housing, but that this doesn't always seem to be happening. Curo colleagues explained that a lot of developers will negotiate a lower proportion of social housing with the local authority, through the planning process. Customers suggested that, when Curo develops a new site, it should make sure it delivers as much new social housing as possible.
- Customers also expressed concerns about the impact of development on local infrastructure (like buses, doctors and schools). They also noted that development can have a negative impact on community (particularly in rural areas with a village feeling) and the environment. Customers suggested that there might be a role for Curo in building more sustainable communities as it develops new homes, and supporting improvements to local infrastructure.
- As well as helping with the supply of new homes, customers felt that Curo could do more to increase the numbers of customers who are able to swap homes. Customers had some experience of the 'Home Swap' scheme (otherwise known as Mutual Exchange) and had found it really helpful. More movement between customers would really help to reduce overcrowding in smaller homes, and affordability in larger homes with too few people in them. Customers and Board Directors agreed that it would be helpful to promote this service more, and perhaps to consider incentivising customers to swap. Customers suggested that most Curo customers hear about these opportunities on Facebook rather than through Curo, which should be taken into account when considering our approach to publicising.
- We discussed whether Curo could provide decluttering services, to make it easier for customers (emotionally) to accept moving house when they've been in their home for a long time.
- Curo could offer more options for customers to change their homes to make them more suitable to their needs (such as turning dining rooms into bedrooms, sub-dividing rooms etc). Not all changes have to be permanent. Customers are often taking matters into their own hands – by separating rooms using furniture for example. And that's not always safe. Ideally, Curo would make its homes more flexible from the outset, so that they can change according to customers' changing needs over time.
- Curo could also consider doing more work to understand the needs of people currently on the housing register - i.e., people looking at one bedroom flats right now might actually need a two bedroom place quite soon.
- Customers noted that it sometimes seems like Curo homes are empty for longer than they should be, which seems strange when there is such a high demand for homes. Curo colleagues explained the average 'void'

times have actually reduced in recent times, and this has been a big area of focus of the relevant teams. The time a home will be empty for is usually because of the work that needs doing to a home before it can be rented by someone else. This might be because it was handed back to Curo in a poor condition, or might be because safety work (some of which isn't very visible – like asbestos removal) needs to be undertaken. Customers suggested that some people would be happy to take a home as is if it meant moving in more quickly.

Finally, we discussed affordability – with customers noting that even 'affordable' homes are becoming less affordable as the cost of everything else increases. This is impacting on all Curo customers, including Shared Ownership customers who are often not able to 'staircase' their ownership as much as they would like to.

Sustainability

This means lots of different things to different people, so we agreed to focus on environmental sustainability.

Customers noted that Curo's approach to sustainability needs to take into account the realities of living in our area. For example, public transport in our region isn't great – particularly in more rural areas. As a result, some of our communities are very dependent on cars. Curo won't be able to change that (at least in the short-term), so plans need to be realistic.

There were mixed views on how efficient Curo's homes are. Even homes that are 15 years or so old seem to lose a lot of heat through their windows. This is a tricky area because the building standards were different when those homes were built.

There are also tensions between energy efficiency and damp/mould. Opening windows in winter seems like the wrong thing to do when you have to pay so much for energy: not all customers know that this is what they should be doing to prevent damp and mould.

Customers had noticed that Curo wasn't just blaming customers for mould in their homes though – which was appreciated. However, they felt that Curo still had a role to play in educating customers about what they can do themselves to improve things – one customer pointed out that their neighbour had lots of mould and they didn't, and the difference is down to things like opening windows and not drying washing in the bathroom.

There are also things that Curo need to do better to help damp and mould too – like having more routine clearing and maintenance of gutters. Curo should be learning more from individual customers' experiences to make improvements to multiple properties (so they're not just repairing what individual customers specifically complain about).

Customers were pleased to hear about Curo's plans to move to more electric vehicles (e.g., for repairs colleagues) and that colleagues generally work in local 'patches' to limit the amount of miles they drive. Everyone agreed that this should be publicised more.

We discussed new technology and how that can make Curo homes more sustainable. It was noted that this needs to be balanced against cost – particularly when everyone agrees we need to make homes as affordable as possible. Customers felt that Curo also needs to be mindful of customers' views about new technology (such as smart meters and solar panels) – not everyone trusts new technology, and not everyone feels comfortable using it. Curo has a role in supporting people with this.

Customers were pleased to see the emphasis on 'pride' in Curo's new strategy, and noted that customers generally want to feel proud about where they live. This should be considered in the work Curo is doing to develop new standards for homes and shared spaces. Curo could do more to support residents to speak to each other and self-organise to make improvements in their local areas. Equally, Curo could also do more to show it has a sense of pride in its own land – customers gave examples of strips of land which feel unloved and uncared for.

Summary – key message from customers to the Board and Curo colleagues

- When Curo develops a new site, it should make sure it delivers as much new social housing as possible.
- Curo should review how it publicises Mutual Exchanges, and consider how it can incentivise these (including whether it can offer decluttering services to help people move who have been in their home for a long time).
- When developing new standards for homes, and processes around customer requests for home improvements, Curo should consider how homes can be made as flexible as possible to accommodate customers' changing needs.
- Curo should work with the local authorities to better understand the needs of people on their housing registers.
- Curo should consider whether it can further reduce the amount of time that homes are empty before they can be let again.
- Curo should consider how it educates customers about damp and mould, and how customers can help to prevent this.
- Reviews of repairs and/or maintenance should consider routine gutter clearance and/or maintenance, to prevent damp issues in homes.
- When developing the new shared spaces and homes standards, Curo should consider how they can support customers to feel more proud about where they live.

