



# Inclusion & Belonging Strategy

2026 - 2029

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Everyone is welcome at Curo, regardless of age, disability, gender, race, sexual orientation, religion or belief. Inclusion & Belonging is highly important to us; this Strategy sets out what it means for our customers and our colleagues, and our commitments to keep improving each year.

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## Our 10-year Vision:

Everyone feels proud about the quality of our homes.



### We have five Strategic Objectives:

- Quality Homes
- Purposeful Culture
- Trusted Customer Services
- Collaboration and Growth
- Solid Foundations

Our Inclusion & Belonging work supports our Purposeful Culture strategic objective, designed to create a high-performing and engaged organisation which attracts, develops and retains diverse and talented people.

### Our goals are:

1. Recruit great talent because of our outstanding employer offer and clear social purpose.
2. Create a vibrant, inclusive work environment where skilled leaders ensure every colleague feels valued and invested in.
3. Celebrate our culture, where high performance delivers exceptional outcomes for customers.

We'll lead our approach to Inclusion & Belonging through the delivery of our Purposeful Culture key goals.

Our 'Feel at Home' Pride logo



# What is Inclusion & Belonging?

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At Curo we want everyone to feel at home. We recognise that improving diversity helps people feel that they belong, and helps us make better decisions for customers and for colleagues.

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We have chosen to move to the term Inclusion & Belonging, from Equality, Diversity and Inclusion (EDI). This reflects our straightforward approach, using simple language that's easy to understand.

We're committed to being a fair and inclusive organisation which supports our customers, colleagues, partners and stakeholders. This is part of a shared social purpose across the housing sector we work in. We want to be a place where everyone feels respected, listened to, supported and valued.



## Our Values:

Our **CROFT** values are at the heart of our approach; they guide how we work with customers and colleagues, and how we deliver our services.

- ▶ Caring
- ▶ Respectful
- ▶ Open
- ▶ Fair
- ▶ Trusting

We champion equity, recognising that we all have different starting points; we know that we need to make adjustments to tackle imbalances and remove barriers.

We welcome ideas and approaches from all our customers and colleagues. A diverse range of characteristics enriches our organisation, enhancing our performance and helping us achieve better outcomes. We want to ensure that the decisions we make are inclusive and representative, and that they are right for the people we serve.

## What does Inclusion & Belonging mean in practice?

This Strategy sets out how we'll focus on behaviour, work practices and outcomes. We want to be a place where everyone has equal opportunity and feels genuinely valued.

## We will focus on:

- Ensuring our customers trust us, and feel heard and included
- Ensuring that our services are delivered in a fair and appropriate way
- Using our diversity data, learning and insights to improve what we do
- Celebrating our culture, where high performance delivers exceptional outcomes for customers
- Supporting events to celebrate diversity and create a strong sense of belonging for our customers and colleagues
- Building a vibrant and inclusive workplace, where every colleague feels valued, invested in and chooses to stay.

# Our Commitments

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## Leadership:

- We commit to actively championing inclusion & belonging in all our work and daily practices. Our decision-making will take account of diversity of voices, lived experience and accurate data
- We have zero tolerance for discrimination and inappropriate behaviour, including hate crime in any form
- We will act as role models and will reflect on our own behaviours, performance and provide feedback to each other.
- We will “call out” any inappropriate behaviours or ways that are not aligned to inclusive practices or our CROFT values
- We will ensure we meet legal and sector-specific requirements; this is a minimum, and we aim to exceed these wherever possible

## Listening:

- We will create the right conditions and continue to develop our channels to be able to hear our customers and colleagues clearly, supporting them to tell us about the things that matter
- We will continue to develop meaningful action plans which include measures to track diverse engagement and performance.

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# Our Commitments

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## Learning:

- We will support colleagues to learn, understand, question and be curious
- We will develop our learning curriculum to include all aspects of inclusion and belonging, and build a culture of continuous growth
- We will encourage everyone to speak up and call out behaviour that doesn't fit with our commitment to inclusion & belonging. Achieving this through leadership role modelling, education and building an environment of trust

## Data and insights:

- We will continue to build trusted and accurate data so that we know and understand our customers' and colleagues' needs and expectations
- We will use these data and insights to inform our approach, decisions and services
- We will use tools and techniques which develop best practice and allow us to benchmark our performance against others
- We will review colleague data alongside our team data to determine contributory performance factors







# Our Commitments

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## Measuring and reporting:

We will measure our progress against the commitments in this strategy and will report on them regularly, including:

- Inclusion & belonging is a key component of our Environmental, Social, and Governance (ESG) commitments. We report every year on how we've performed against the Sustainability Reporting Standard for Social Housing (SRS). You can read more about this in the ESG report on our website ([Annual reports & financial statements](#))
- We monitor and report on our gender pay gap and submit our data to the government each year. You can read about this [here](#).
- We will continue to work on gathering as much information as possible about customers and colleagues, to help us deliver the right services.
- Our board steer the organisation's strategy and are responsible for our governance. It's important that they represent and understand our customers and colleagues. You can read about their diverse characteristics [here](#).
- We will publish a report at the end of each year showing our progress against the commitments and actions in this Strategy, including case studies and examples of service improvement and best practice.

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We're committed  
to taking action.

“ ”



# Our Roadmap to Belonging

Our roadmap demonstrates the journey we are taking and connects our 5 Commitments in this strategy to the timeline. Each year builds on the last. This structure shows how the strategy builds from foundational awareness in 2026, through capability-building in 2027, to cultural transformation in 2028:



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## Leadership

### Commitments:

- Champion inclusion in daily practices
- Zero tolerance for discrimination
- Role modelling and feedback
- Exceed legal and sector standards

### Roadmap Connections:

YEAR	ACTION
2026	Relaunch the Inclusion & Belonging Steering Group to embed leadership
2027	Require all leaders to have Inclusion & Belonging objectives in their personal goals
2028	Ensure inclusive leadership is visible in customer service delivery and decision-making

## Listening

### Commitments:

- Create conditions for open dialogue
- Develop channels to hear customers and colleagues
- Build action plans based on engagement

### Roadmap Connections:

YEAR

ACTION

2026

Communicate strategy commitments and relaunch colleague group

2027

Monitor diversity data 2027 customer and colleague

2028

Recognise customer and colleague groups as integral to decision-making

## Learning

### Commitments:

- Build a culture of curiosity and growth
- Develop inclusive learning curriculum
- Encourage speaking up and role modelling

### Roadmap Connections:

YEAR

ACTION

2026

Launch Inclusion & Belonging learning curriculum for all colleagues

2027

Embed learning into leadership objectives and succession planning

2028

Demonstrate improved understanding through service delivery behaviours



# Data & Insights

## Commitments:

- Build trusted data
- Use insights to inform decisions
- Benchmark performance

## Roadmap Connections:

YEAR

ACTION

2026

Evaluate existing data and set baseline for improvement

2027

Monitor diversity data and address gaps through committee oversight

2028

Use accurate data insights to inform inclusive decision-making

# Measuring & Reporting

## Commitments:

- Report progress annually
- Align with ESG and gender pay gap standards
- Publish case studies and service improvements

## Roadmap Connections:

YEAR

ACTION

2026/  
2028

Annual reporting is implied across all years, culminating in a published impact report in 2027

2027

Review pledges and charters to ensure they drive measurable action

2028

Capture customer and colleague feedback to validate progress and impact.



Our 'Feel at Home' window stickers which are present throughout the Maltings and our satellite offices.

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*This is our initial draft and we  
are evolving this work as we  
learn and grow.*

Book it, pay it, check it, report it, sort it  
- get things done quicker at MyCuro  
[curo-group.co.uk/mycuro](https://curo-group.co.uk/mycuro)

Live chat, Facebook, Twitter, email & more  
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If you would like this information in an  
alternative format please get in touch.



September 2025