ANNUAL REPORT 2024-25

curo

CONTENTS

FEATURES

Foreword from Chief Executive, Victor da Cunha 4

Foreword from Chair of the Board, Jane Tabor 5

Homes for Good - an introduction to Curo 6

Improving your home 8

Looking after our estates 9

Repairs 10

Dealing with complaints 12

Keeping you safe 14

Working together with customers 16

Building new homes 18

Specialist and supportive housing 20

The year in numbers 22

Front cover:
Curo's Big Get Together

FIRM FOUNDATIONS

Listening to customers – and then acting on your feedback – is central to the delivery of our 10-year strategy and vision, says Chief Executive Victor da Cunha.

The past year marked Curo's 25th anniversary and the start of our new 10-year strategy – a foundational period where we've laid the groundwork for an exciting, thriving future in a changing world. We've focused on creating better systems, strengthening our data and technology, and improving how we recruit and support our colleagues.

Listening to customers continues to guide everything we do and we've reinvigorated our approach with the launch of our new Resident Engagement Strategy. This will support our new overarching strategy and help build on the strong relationships we already have with customers, ensuring their voices continue to firmly shape and influence decisions at every level. In addition, we also launched our new Customer Experience Committee, giving customers more influence in scrutinising our performance and having a say in the most important decisions we make.

In line with our regulator's requirements, we published our first set of Tenant Satisfaction Measures – combining performance data with resident feedback to pinpoint what we're doing well and what we need to do better. These insights are already shaping change, including a new approach to handling complaints and reducing resolution times.

We also welcomed important national reforms, such as the introduction of Awaab's Law and the coming updates to the Decent Homes Standard – both of which align with our commitments to quality and safety.

Throughout the year, we've continued to operate in a challenging environment, with cost-of-living pressures affecting many of our customers. Our teams, particularly Customer Accounts, remain dedicated to providing support where it's needed most, and they have fantastic levels of customer satisfaction, while maintaining low levels of rent arrears.

> Listening to customers continues to guide everything we do

That all being said, we know there is still much to do, including improving the way we deal with and learn from customer complaints. Overall, we've started our new strategy in the best way, with progress in several foundational areas and real improvements in customer satisfaction.

Our vision remains our guiding north star – that by 2034 Everyone Feels Proud about the Quality of our Homes. Thank you to residents and colleagues for being part of the first steps on this journey.

TIME FOR ACTION

The introduction of our new Customer Experience Committee ensures customers' voices are heard at the highest level, says Chair of the Board Jane Tabor.

Over the past year, housing associations like Curo have operated in a complex, challenging and fast-changing environment. The cost of delivering services and repairs has remained high, while expectations of landlords have rightly increased – from stronger regulation to greater transparency and accountability. I'm proud of how we've responded: with focus, resilience and a firm commitment to our vision as we embed our 10-year strategy.

I'm especially pleased with how we've continued to centre customer voices in our decision-making. This was reflected in the Board's approval of Curo's new Resident Engagement Strategy in November. The strategy goes beyond listening – it's about acting on your suggestions and clearly communicating the improvements we've made in response.

As part of this, we launched the Customer Experience Committee (CXC). This is attended by customers and also considers updates from the Customer Oversight Group. It discusses customer experience and monitors performance across areas such as repairs, Tenant Satisfaction Measures, complaints, strategies and policies. The CXC provides the Board with vital insight to support its decisions.

As well as welcoming important safety and quality legislation, this year also saw the introduction of the regulator's new Consumer Standards and the first publication of our Tenant Satisfaction Measures. These provide you, and us, with a much clearer picture of performance and areas for improvement. The Board takes this feedback seriously and we use it to guide our decision-making.

> It's about acting on your suggestions and clearly communicating the improvements

We know we must keep listening, learning and adapting – especially as demand for affordable housing continues to outstrip supply. To help tackle this, Curo supports the Future Ambition Board, which brings together local organisations to deliver Bath and North East Somerset Council's Economic Strategy. Our Chief Executive Victor da Cunha also chairs the Housing Mission Delivery Board, which supports the housing affordability strand of that strategy.

We've also been building strong relationships with the West of England Mayoral Combined Authority and continue to work as part of Homes for the South West. These partnerships help to ensure that we're ready to play our part in delivering the Government's national target of building 1.5 million homes.

Thank you to all the customers who have shared feedback this year and supported our commitment to providing quality homes in the communities we serve.

HOMES FOR GOOD

A landlord and housebuilder committed to happier, healthier communities.

We're one of the largest landlords in the South West. We own and manage more than 14,000 homes, from new-builds to Grade I Listed properties.

We have an extensive long-term development and land acquisition programme, and build hundreds of new homes every year.

We invest in neighbourhood services to make our communities thriving, sustainable places where people want to live and work.

We provide award-winning support services to a wide range of residents, including homeless young people and families, older and disabled people, and those affected by mental health issues or memory loss.

We support customers into education and work, and offer apprenticeships, training and graduate placement programmes.

We are West of England specialists. We provide homes and services across Bath & North East Somerset, Bristol, North Somerset, South Gloucestershire, Somerset and Wiltshire.

As a housing association we have no paid shareholders. We create profit for purpose, reinvesting the surpluses from our commercial house-building business into our core social purpose.

We own and manage more than 14,000 homes

Places that our 28,000 customers call home

44,765 repairs in 2024/25

99% of emergency repairs in 24 hours

255 new bathrooms & WCs

costing £1,002,907

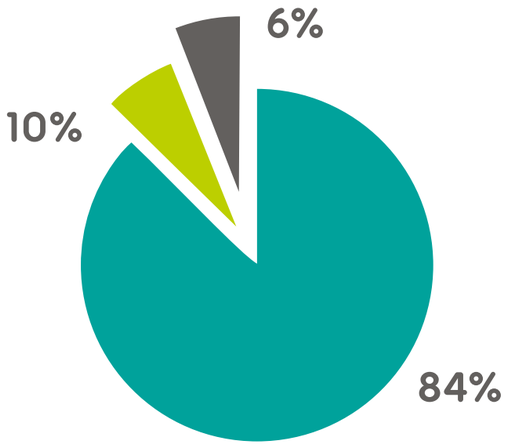
We completed 228 new homes in 2024/25

122 are affordable

105 new kitchens

costing £726,239

How we spend our income



2024/25

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

Photo: *Planting trees at The Oval, Bath*

Our vision is that by 2034...

Everyone feels proud about the quality of our homes

IMPROVING YOUR HOME

Our continued investment in customers' homes is making them more attractive, warmer, more comfortable and cheaper to run. Last year that included more than 1,538 new kitchens, bathrooms, roofs, windows, doors and heating systems.

This work is an important part of achieving our vision that by 2034 everyone feels proud about the quality of our homes. Between 2024 and 2034 we've pledged to invest £142 million to make sure it happens.

Improving energy efficiency

All homes have an energy-efficiency rating known as an EPC between A and G – with A being the top score. The government has said that by 2034, all social homes must have an EPC rating of C or above. Over the past year we've been focusing on identifying our least energy-efficient homes, and making plans to ensure that we meet the target.

We're already making excellent progress, and in June 2025 we completed our second retrofit project, making energy-saving improvements to 74 homes around Bath and Bristol. This was funded by a £658,737 grant from the Department of Energy Security and Net Zero, to which we added £1,119,275 of co-funding. The project began in May 2024, and was completed in June 2025. All the homes are now rated as EPC C or above.

Our Great Green Upgrade Project will see another 1,066 homes receiving upgrades, thanks to a £13 million investment from Curo, supported by £5 million from the Government's Warm Homes Scheme. Once this project is completed it will mean that 80% of Curo homes have an EPC rating of C or above.

CURO'S great green upgrade

Home Condition Surveys

It's important that we invest in and improve our properties at the right time. To do this, we collect information through our Home Condition Surveys, which happen every five years.

We now have up-to-date home condition surveys for 92% of our homes. In this way we can prioritise doing the work where it's most needed.

We've also introduced a feature on MyCuro, so that a customer who hasn't had a home condition survey for at least two years, or feels that the condition of their home has changed, can submit their own survey. This helps us to assess whether we need to make improvements earlier than planned.

▶ *curo-group.co.uk/hcs*

LOOKING AFTER OUR ESTATES

We've been working with customers and partners to make sure our green spaces are areas that everyone can be proud of.

We're continuing to invest in our outdoor and communal areas to make sure that they are safe, pleasant spaces that our customers can enjoy. We've met with customers to find out more about what's important to them to help shape the way we work.

Grounds maintenance

This year we've worked with our contractors, Glendale, to give customers access to Glendale Live. This is an online resource which allows customers to check when grass was last mown, or hedges trimmed, and to see when the next visit is planned.

We've also created a new team to look after more than 350,000 square metres of hardstanding areas, including paths and car parks, so that we can take quicker action when work needs to be done, and identify potential issues earlier.

Our playgrounds

We understand that play is important for nurturing children's creativity, physical and mental well-being, and social skills.

We look after 16 play areas, which all have monthly safety inspections to check the equipment, and we regularly clean, paint and replace parts as needed. In places where equipment has been previously removed but not replaced, we've been looking at alternatives, including natural play features and living structures to encourage a closer connection to the environment.

We've also been looking at surrounding green spaces to see if they can be improved with more trees, plants, or seating.

Working together

We value our partnerships with other organisations who help us to improve our estates for customers and the community. This year, we've continued to strengthen our partnership with More Trees B&NES, planting more than 1,500 trees and shrubs together at Holcombe Green and Oval Park.

We've also worked with Avon Wildlife Trust's Nextdoor Nature project to revitalise a green space in Writhlington known as The Plantation with new trees, shrubs, plants, a natural play space, and habitats for wildlife including bird and bat boxes. We've also installed new information signs, telling visitors about the plants and wildlife that can be found in the area.

We've invested in our recycling facilities and have been working with Bath and North East Somerset Council to make sure that their waste and recycling strategy works for our customers.

Estates in numbers

- **660** blocks cleaned every week
- **400,000 square metres** of green space
- **8,500** trees across Curo estates
- **40** tons of waste, recycling and fly tipping removed from our estates every week

REPAIRS

We know how important it is that we complete repairs to your home quickly, efficiently, and to a high standard.

Over the past 12 months we've been working to improve our processes so that we can deliver a better service.

We've listened to what you told us in the last Resident Scrutiny panel, and have been working on putting in place the improvements that you suggested.

> We're working to make sure that our service is consistent and efficient, and that you're kept informed at every stage of your repair.

We've also held face-to-face sessions, and connected with more than 300 customers digitally, to help us create a better, smoother repairs process.

As a result of your feedback, we've created new Customer Journey Maps, designed to give every customer that reports a repair, a better customer service experience.

The maps outline the process that customers can expect, ensuring that our service is consistent and efficient, and that you are kept informed during every stage of your repair.

We know that we're not there yet, but our goal is to make sure that by December 2026 every customer receives an efficient, transparent, and high-quality service, from the moment the repair is reported, to its completion.

We're doing regular surveys with customers digitally and through our Repairs Engagement group to track progress on achieving this goal.

▶ You can find out more about our Customer Journey Maps on our website. *curo-group.co.uk/journeymaps*

You said/We did

You asked us to report on a range of new measures to give a better overall picture of our performance. The monthly reports on our website now feature data on issues including average wait times and customer satisfaction.

We know that sometimes there can be issues when we work with contractors, so we're looking at ways to improve these relationships, and make sure their work is of a high standard.

Over the next 12 month we'll be introducing new ways of assessing repairs as soon as they are reported, so they can be referred to the right team, and we can make sure that we're fixing more of them first time we visit.

Damp and mould

We know that damp and mould is a problem across the sector in homes all over the country, and our customers' homes are no different. At Curo, we're committed to tackling the issue so that everyone can feel proud about the quality of their home.

That's why we've created a new team, entirely focused on dealing with damp, mould and condensation.

Any damp, mould or condensation problems that are reported are now referred straight to this dedicated team which includes specialist surveyors, plumbers, and skilled tradespeople, as well as an operational manager, team leader and office support. Most of the team have had specialist training in damp and mould management, and have received a government-accredited qualification, and the surveyors have been equipped with hi-tech equipment such as thermal imaging cameras.

This means that the team is often able to identify, and deal with the root cause of the damp and mould without the need to bring in external contractors, so that customers are seeing quicker results.

Director of Property Maintenance and Contract Services, Luke McCreery, said:

"We're very pleased to have created this new team, dedicated to tackling an issue that we know can be distressing to our customers.

"The new team will take ownership of each case from start to finish, ensuring we find the root cause of the issue"

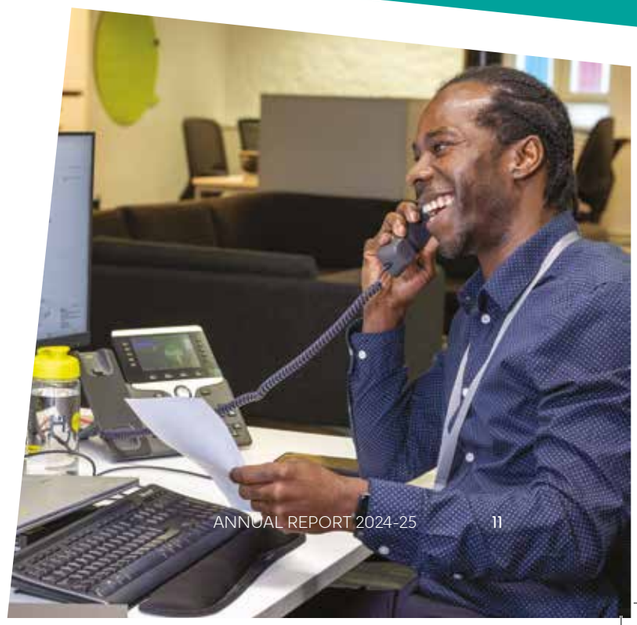
"We hope that customers reporting damp and mould will now see the issue being dealt with quickly and efficiently."

> The new team will take ownership of each case from start to finish

We completed **44,765** repairs last year - an average of 860 jobs every week.

The average wait time for a routine repair is **12.4 days.**

We completed **99%** of emergency repairs within our target time of 24 hours.



DEALING WITH COMPLAINTS

We've listened to customers' feedback so that we can continue to make improvements in dealing with complaints as quickly and effectively as possible.

In 2024/25, most complaints were about service delays or quality. These two issues made up nearly all complaints.

In the past, delays caused the most complaints. This year, those dropped slightly. Complaints about quality rose.

Service delays:

were often down to the following:

- Missed or changed appointments without warning
- Long waits for major repairs
- Delays with routine appointments
- Slow ground maintenance across our estates.

Quality complaints:

were mostly about repairs. Some customers reported that jobs marked as complete by Curo, didn't fully fix the problem. Others were unhappy with the standard of home upgrades.

Communication:

was the third biggest issue. It made up 18% of all complaints. Some common concerns were:

- Poor timing or tone of messages, especially about Home Safety checks
- Wrong information from colleagues
- Confusion about rent charges
- Poor information when buying a home from Curo.

To improve our communication, the Customer Oversight Group carried out a full review. It finished in July 2024. Several actions were agreed to make communication better.

These include:

- Our Director of Customer Contact was temporarily moved to lead the Property Operations Department (POD). This brought in strong customer service skills. It also helped teams work better together
- We added a training and recruitment lead to the POD after reviewing training
- More job shadowing so teams can learn what others do
- Colleagues can now call in urgent repairs they spot in customers' homes, instead of just emailing them. This speeds things up
- Mandatory case conferences are now in place after Housing Ombudsman decisions. These meetings help teams learn, fix issues and stop problems from happening again.

A new model for handling complaints was introduced in May 2025.

Following a successful pilot to improve our complaints process, we've now made permanent changes. The Complaints and Improvement Team has been formed and has moved to the Governance department with a new Head of Service leading the team. We also now have a dedicated Complaint Analyst in the team, who will use data to shape improvements, identify root causes and complete projects that will lead to tangible changes to our services by learning from complaints.

With this new approach, the department that the complaint relates to is now responsible for responding to it. This means a quicker resolution of the issue for the customer and it also gives the department the opportunity to learn from what went wrong and improve the service it offers.

Complaints in numbers

Number of complaints received:

1,494

2023/24: **1,510**

Complaints resolved at Stage 1:

77.4%

2023/24: **78%**

Average time to reach a resolution:

75.6 days

2023/24: **55 days**

▶ Visit the performance page on our website for monthly reports.
curo-group.co.uk/performance

Customer compliments

Thank you to all the customers who gave us positive feedback when things went well. We received 412 customer compliments in 2024/25. Here's a small selection.

"Thank you to the ***Estates Team*** for their fantastic work in taking care of, and keeping clean, all the community rooms and blocks of flats in their designated areas. They go above and beyond."

"***Dan Adams***, General Operative, Damp, Mould and Condensation Team, was very knowledgeable and explained everything. He's welcome here anytime – even if it's just for a tea break. A massive credit to Curo."

"***Levi Miller***, Multi Trade, Bathrooms and Kitchens, has carried out repairs to my home on two separate occasions – he was patient, friendly and all-round very good. He even told me how much he loves his job."

"***Marion Erison***, Wellbeing Worker, Community Connect, was so professional, caring and a very thorough worker. She listened to my struggles and helped me to claim Attendance Allowance, which has now been awarded. As a result, my small amount of Pension Credit has increased, making my income so much higher – she is an angel, and I am so grateful."

KEEPING YOU SAFE

Keeping our customers safe continues to be our top priority.

Last year we spent around £11.5 million making our customers' homes safer, and we've earmarked another £12.5 million for the next 12 months.

Investing in safety

- Fire door replacement and upgrades to internal doors
- Ensuring all flats have the right smoke and heat detection
- Ensuring the correct notices and signage is in place to offer essential information to customers
- Making sure anyone who lives in a block of flats is sent fire safety guidance on a regular basis
- Fire risk assessments carried out for any block that needs one, and we work hard to go through all recommendations made
- We consistently ensure we are at the forefront of any legal changes or requirements and work with experts when we need additional assistance.

One of our largest projects, which has been running for around five years, has been our fire safety cavity barrier project.

Cavity barriers sit in roof spaces to stop fire from being able to spread. Since 2000 it's been a legal requirement for all new-build homes to have these installed, but unfortunately many developers didn't put them in correctly.

We've been working with expert construction consultants Taylor Lewis to check all our homes built since 2000 have the fire protection that's needed to help keep you safe, and the project is now almost complete.

Our next large project is to try to improve fire safety in our more historic properties – such as Georgian buildings.

This type of work can be challenging, because of the age and type of the buildings, and the planning constraints which can prevent us from making changes. For example, Curo has to get agreement and planning permission for the type of fire doors used and the work that can be carried out to buildings of historical importance.

Photo: Berkeley House fire training exercise

Safety FIRST

Above: Our official Safety First logo which is on all of our new vans

Working in partnership

We work closely with Avon Fire and Rescue Service, which offers us advice and support to ensure the safety of all of our customers.

This year, they've completed audits of our three high-rise blocks at Ballance Street, Rosewell Court and Berkeley House, and awarded us a "Satisfactory" rating, which is the best possible outcome.

In September, the fire service carried out a training exercise at Berkeley House, which simulated the challenges of dealing with a high-rise fire.

An empty flat on the eighth floor was filled with synthetic smoke and used to practise a rescue operation. The smoke machine was left running for 30 minutes to check that the fire doors were effective at containing smoke.

Matt Bryant, Curo's Fire Safety Team Leader Community Services, said:

"The safety of customers is our top priority. We're always very happy to work with Avon Fire and Rescue Service, and to allow them to carry out training in our properties.

"Using the simulated smoke helped us to test how the fire doors are working, and it was great to see how the flat door prevented the smoke from reaching the communal areas."

Bath Fire Station, Watch Manager - Rich Wheeler said, "Training in real buildings is essential within the work we carry out. It means that our crews are familiar with the environment and their surroundings in the case of a real fire.

"It also highlights any learnings we may need to have that can save us time in real life emergencies. Being able to work with organisations such as Curo is always a pleasure as it is clear they are committed to offering a high standard of safety for their residents."

Checking up

Last year we completed 12,306 home safety checks.

The proportion of our homes receiving a gas safety check is 99.2%

WORKING TOGETHER WITH CUSTOMERS

Our Resident Engagement Team is always looking for more ways to involve customers in making decisions and improving how we do things.

Resident Engagement Strategy

In November 2024, our Board approved a new Resident Engagement Strategy. We created this strategy with help from our customers, especially the Oversight Group. The strategy is bold. It focuses on collecting better data, improving how we work with you and making sure all customer voices are heard. It also puts more emphasis on the impact of your feedback, showing how your ideas lead to real changes.

Our Promise

As part of the new strategy, we created with customers a set of engagement principles:

- Accountability in delivery: activity should be aligned with our strategy so residents can hold Curo to account
- Performance and integration with governance: residents should be able to scrutinise Curo's performance across all service areas
- Influence and outcomes: activities should allow and encourage residents to influence what we do and how we do it, and to see improvements as a result
- Quality: customers are supported to develop and understand the contribution they can make
- Accessibility and representation: we will ensure everyone is able to join our activities and channels, so we hear from all customers.

The year in numbers

More customers got involved in 2024/25. 4,823 customers helped shape our services, up from 3,595 the year before.

VoiceBox in numbers

VoiceBox is our online consultation platform. We now have 2,775 active customers using it – more than ever before.

Curo's Big Get Together 2024

More than 700 customers joined us at the Big Get Together, which took place at The Hub, Mulberry Park, Bath on 14 September. Customers spoke directly with Curo colleagues and learned about our new 10-year vision: Everyone Feels Proud about the Quality of Our Homes.

Customer Choice Award nominations

Every year, customers nominate Curo colleagues for our Customer Choice Award. This is part of our annual Spotlight Awards. In 2024, we received over 100 nominations through VoiceBox – a record number.

Groups and forums

Groups and forums help customers hold us to account. This year, we worked with over 500 customers through these groups. They took part in workshops, gave feedback on our services, and helped review strategies. The Oversight Group is one of these. It reviews our performance and delivery of our Resident Engagement Strategy.

Community Catch-Ups

Since April 2024, we have grown our Community Catch-Up events. We visited 76 different communities and spoke with over 900 customers. Many of these customers had never spoken to Curo before. Thanks to them all for getting involved

Success stories from the community

We've continued to expand our Community Catch-Up events. We visited 76 different communities in 2024/25 and spoke with more than 900 customers. These sessions helped to deliver a number of important community projects.

The Labbott, Keynsham

A team of Curo colleagues and contractors cleared an overgrown communal space for residents to use.

Rosewell Court, Bath

We held drop-in sessions with councillors, the police and our Estates team. These helped improve communication and led to the start of a new residents' group.

The Old Tannery, Bristol

We helped residents improve their outdoor space. A local artist painted a mural, and we provided tools to support gardening.

Orchard Close, Portishead

Curo organised regular meetings to bring neighbours together. This helped build trust and residents have now formed their own group.

Photos top left: *Mural at the Old Tannery, Bristol*
Photo top right: *Community Action Day at Maple Leaf Court in Bristol*
Photo bottom: *Community Action Day at The Labbotts in Keynsham*

Communities Grants

We offer two types of funding:

- Curo Communities Grant
- Curo Community Pot (funded by Travis Perkins Managed Services).

In 2024/25, we supported 31 community projects, giving out more than **£12,500** in grants. Some of the organisations we supported include:

- Bath City Youth FC
- Peasedown Library
- Twerton Infant School
- Bath Community Kitchen
- More Trees BANES.

VOICEBOX

BUILDING NEW HOMES

Partnering with Homes England

Homes England

Our house-building business creates profit for purpose, helping us to create more much-needed homes for affordable and social rent.

Curo's strategic partnership with Homes England allows us to deliver more affordable homes across the South West.

Since 2019, Curo has been a strategic partner with Homes England, the Government's housing and regeneration agency. Strategic partnerships were set up in 2018 to allow ambitious affordable housing providers to access grant funding, supporting them to deliver a greater number of homes.
Our strategic partnership also includes housing associations Magna Housing and Alliance Homes.

Under the 2021-26 programme, the partners were awarded £88.7m, of which £38.3m has been allocated to Curo.

Sarah Maylor, Director of Development at Curo, says: **"Our long-standing strategic partnership with Homes England is instrumental in helping us to meet our core social purpose of delivering more Homes for Good by both building and acquiring homes for social and affordable rent."**

Jill Baker, Delivery Manager at Homes England, says: **"Increasing the supply of quality affordable homes is one of our key objectives and we are committed to supporting Curo to achieve its ambitions. As one of our strategic partners, Curo is building hundreds of new, affordable homes in places where they are needed most."**

Outcomes

Curo committed to deliver 273 out of 535 homes under the 2018-2021 programme and 400 out of 900 homes under the 2021-2026 programme

These include:

- **47 homes** at our 100% affordable development, Broadbury Road, Filwood, Bristol
- **70 homes** at our 100% affordable development, Imperial Park, Bishopsworth, Bristol
- **38 homes** at Holly House, part of our 100% affordable development, The Willows, Lawrence Weston, Bristol.

Photo left:
Imperial Park 100% Affordable

Photo right:
The Willows 100% Affordable

Housebuilding in numbers

- During 2024/25, we completed 228 new homes. Of these, 122 were affordable: 59 for social rent, 28 for affordable rent, and 35 for shared ownership
- We also completed 106 homes for market sale, generating a £1.5m surplus to be reinvested in the maintenance of existing homes & the development of new ones
- 85 homes were secured through Section 106 agreements. Of these, 37 were from our own developments and 48 from other developers
- The average EPC rating of our new homes was B
- We also started building 151 new homes, including 50 for social rent and 101 for market sale.

Photo left:
Locking Parklands development
Photo right:
First residents moving into Locking Parklands

KEY WORKERS FIND DREAM HOME

A family of NHS workers were the first to move into their new home at Locking Parklands in Weston-super-Mare, marking Curo's first sale completion at the development.

The Deepesh family, who work for the NHS, are thrilled with their new home. They say,

We're very happy with our new home. The children have been particularly joyful since the move and, as any parent knows, if the children are happy, we're happy too.

Locking Parklands will eventually comprise 124 homes, 33% of which will be affordable. The new development also provides community infrastructure, including a new GP surgery, primary and secondary schools, local shops and workspaces.

SPECIALIST AND SUPPORTED HOUSING

We offer a range of support services that help to create happier, healthier communities.

Our support services had a social value of £60.4 million in 2024/25.

Through these services, we help prevent homelessness and enable people to live independently in their homes. Our work connects people in their communities, improves health and wellbeing, and helps to support them into training and employment. We assess our social impact through the Social Value Bank, developed by the Charitable Housing Trust, to measure the social, health and economic benefits and outcomes of our services in monetary terms.

Emma Collins-Todd, Director of Specialist Housing and Support, says:
"We're incredibly proud of the social return on investment figures for 2024/25, which powerfully demonstrate how Curo supports communities and saves public services money."

Our services provide support before issues escalate and become more costly to resolve. For example, our Stepdown from Hospital service frees up hospital beds by providing accommodation for patients who are medically fit to be discharged but cannot yet return home. Its social value in 2024/25 was £1.08 million.

Curo's Work Wise team offers people support to gain employability skills, build confidence, and access work experience placements, helping them move into employment. In 2024/25, Work Wise generated £1.8 million in social value.

Our Sheltered, Livewell and Independent Living services offer support to people who need assistance to continue living independently – either in their own homes or in sheltered accommodation – including older members of the community. Together, these services saved £37.6 million.

Community Connect in North Somerset has successfully raised £14,408 for community services and opportunities in the area, as well as establishing 15 new groups across the year, co-created with people from the local community. These range from memory cafés to lunch groups and games afternoons. The team also delivered a new Tech Ready Service, enabling customers to be more digitally confident.

> Curo supports communities and saves public services money.

Our Bath Wellbeing House offers respite in beautiful surroundings to people who recognise that their mental health has deteriorated and who need low to medium support in the short term. Anyone aged over 18 who lives in, or is registered with a GP in, B&NES can stay. In 2024/25, it generated £1.2m in social value. Its success is further reflected in the opening of a new Wellbeing House in North Somerset.

Photo: North Somerset Wellbeing House

"Bath & North East Somerset Council has given us fantastic feedback about how beneficial the Bath Wellbeing House has been for the community," explains Erin Stewart, Team Leader for Curo, who helped to set up the new service. "In fact, they've just recommissioned the service for another two years.

"North Somerset Council also wanted to commission a Wellbeing House. They're dedicated to funding projects that prevent mental ill health and were key stakeholders in setting up this new service. They have been wonderfully supportive and passionate about the project."

Breakdown of social return on investment per service

Sheltered and Livewell	£35,539,804
Community Connect	£1,376,932
ILS (Independent Living Service)	£2,045,627
Step Down B&NES	£1,086,864
Dartmouth Avenue and Dispersed Temporary Accommodation	£938,633
Young Persons Services (Foyer, Pathways, Young Parents and Mediation)	£2,491,705
North Somerset Temporary Accommodation and Supported Housing	£2,646,840
Step Down North Somerset	£230,428
North Somerset YASA (Young Adults Seeking Asylum)	£316,830
Wellbeing House Bath	£1,221,432
Dementia Challenge	£631,073
Extra Care	£8,076,552
Housing First B&NES	£541,760
WorkWise	£1,925,461
Housing First North Somerset	£551,227
Housing First South Gloucestershire	£427,752
North Somerset PCN (Primary Care Network)	£391,795

Community groups help older customers come together

Two vibrant community groups demonstrate how Curo supports residents to come together in the communities we serve.

A monthly fish and chip lunch club at Conygre Hall in Timsbury, started over 10 years ago by Livewell Officer Liz Craddock, unites people to share stories, friendship and a cuppa. "It gets you out the house – otherwise you're just sitting in doing nothing," says resident Pat Hooper. Everyone contributes, from setting up to donating raffle prizes to help cover the cost of the hall.

Meanwhile, in Keynsham, a weekly craft club meets every Friday afternoon. Started by Livewell Officer Clare Pollock, the club offers activities like bag decorating, needle felting and crochet.

"Residents are making friends and trying something new," says Clare. Resident Margery Leever, who shares her bag-making skills, adds: "If someone is alone, I'd say give this a try – we'll offer a cup of tea and a warm welcome."

> "Residents are making friends and trying something new,"

THE YEAR IN NUMBERS

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

This data allows comparison of performance between regulated social housing providers.

There are two types of measure – 'operational', which focus mainly on safety and compliance; and 'perception', which come directly from customer surveys. The TSMs provide useful comparative information, which we and our residents can use in a number of ways, including helping us identify areas that require further review and improvement.

We've published an action plan on our website, showing the things we plan to do to improve our TSM scores further.

The TSMs provide annual performance information on the following areas:

- Keeping properties in good repair
- Maintaining building safety
- Effective handling of complaints
- Respectful and helpful engagement
- Responsible neighbourhood management

Survey results from customers in Low Cost Rental Accommodation (LCRA)

Perception Measures		LCRA
TP01	Overall Satisfaction with Curo	70.3%
TP02	Satisfaction with repairs service over the last 12 months	73.6%
TP03	Satisfaction with time taken to complete most recent repair	67.7%
TP04	Satisfaction that the home is well maintained	71.8%
TP05	Satisfaction that the home is safe	77.6%
TP06	Satisfaction that the landlord listens to tenant views and acts upon them	60.4%
TP07	Satisfaction that the landlord keeps tenants informed about things that matter to them	71.8%
TP08	Agreement that the landlord treats tenants fairly and with respect	77.4%
TP09	Satisfaction with the landlord's approach to handling complaints	34.1%
TP10	Satisfaction that the landlord keeps communal areas clean and well maintained	55.9%
TP11	Satisfaction that the landlord makes a positive contribution to neighbourhoods	60.0%
TP12	Satisfaction with the landlord's approach to handling anti-social behaviour	55.5%

**The TSMs perception survey was carried out on our behalf by a specialist independent agency.*

THE YEAR IN NUMBERS

Compliance and safety performance covering both Low Cost Rental Accommodation (LCRA) and Low Cost Home Ownership (LCHO)

Operational Measures		LCRA	All homes LCRA/LCHO
BS01	Proportion of homes for which all required gas safety checks have been carried out	-	**100%**
BS02	Proportion of homes for which all required fire risk assessments have been carried out	-	**100%**
BS03	Proportion of homes for which all required asbestos management surveys or re-inspections have been carried out	-	**100%**
BS04	Proportion of homes for which all required legionella risk assessments have been carried out	-	**100%**
BS05	Proportion of homes for which all required communal passenger lift safety checks have been carried out	-	**98.3%**
NM01 (1)	Number of anti-social behaviour cases, opened per 1,000 homes	-	**100.6**
NM01 (2)	Number of anti-social behaviour cases that involve hate incidents opened per 1,000 homes	-	**2.8**
RP01	Proportion of homes that do not meet the Decent Homes Standard	**1.6%**	-
RP02 (1)	Proportion of non-emergency responsive repairs completed within the landlord's target timescale	**90.8%**	-
RP02 (2)	Proportion of emergency responsive repairs completed within the landlord's target timescale	**99.2%**	-
CH01 (1)	Number of stage one complaints received per 1,000 homes	**97.1**	-
CH01 (2)	Number of stage two complaints received per 1,000 homes	**15.9**	-
CH02 (1)	Proportion of **stage one** complaints responded to with the Housing Ombudsman's Complaint Handling Code timescales	**86.3%**	-
CH02 (2)	Proportion of **stage two** complaints responded to with the Housing Ombudsman's Complaint Handling Code timescales	**78.2%**	-

***Photo:** Solar panels installed on homes in Stanton Drew, as part of our retrofit project*

Photo: *Curo working with More Trees BANES*

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

Book it, pay it, check it – get things done quicker at MyCuro
curo-group.co.uk/mycuro

We're available on Live Chat, Facebook, X, LinkedIn, WhatsApp, email & more
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