

# Curo Complaints Annual Report 2020-21





At Curo we continue to embrace complaints as an opportunity to take action. When things have gone wrong we can learn and make changes to improve the experience for our customers in the future.

In this report we look in detail at the types and numbers of complaints we received between 1 April 2020 and 31 March 2021. We also compare this to previous years, highlight which of our services are most affected by complaints and say what we're doing to manage these and improve for the future. We've also described how we're working with the Housing Ombudsman to better understand and adopt industry best practice.

# Overview of our Approach

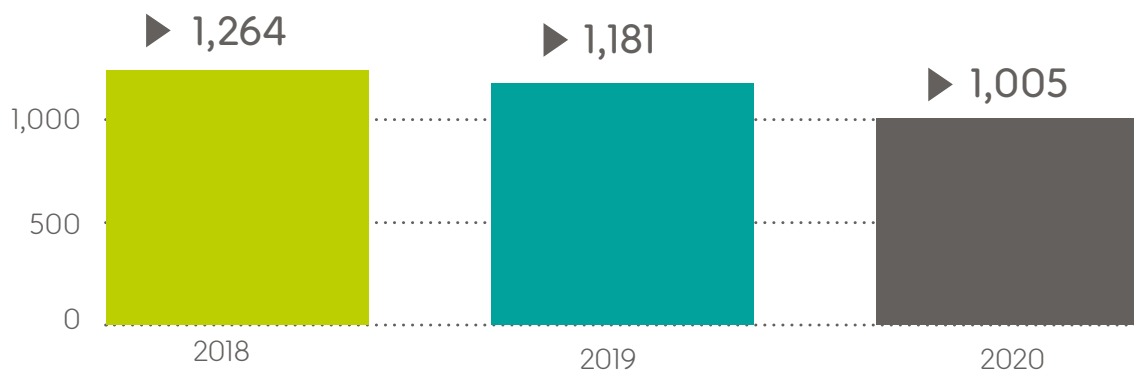
We continue to use the three-stage process that was introduced in the financial year 2018-19. We've carried out extensive training across the business to ensure colleagues understand their role within the complaints process and to encourage greater levels of proactivity in resolving complaints at the very first point of contact. This training is now a key part of the new Curo induction programme that has been recently introduced for all new colleagues.



We have also made some small but important changes to the process to help resolve complains earlier:

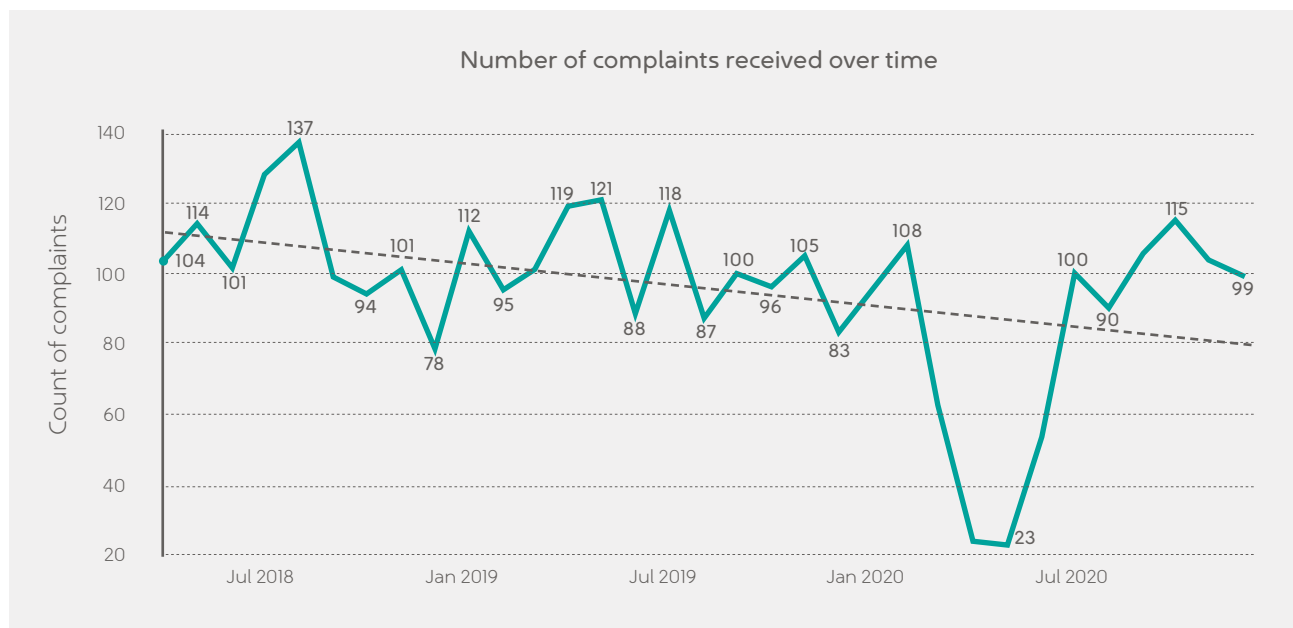
- ▶ by giving colleagues more time to resolve the matter at the first stage,
- ▶ by escalating cases that concern a policy directly to the relevant senior leader in the organisation, and
- ▶ by introducing the facility for customers to track cases online through the MyCuro portal.

# Summary of complaints received



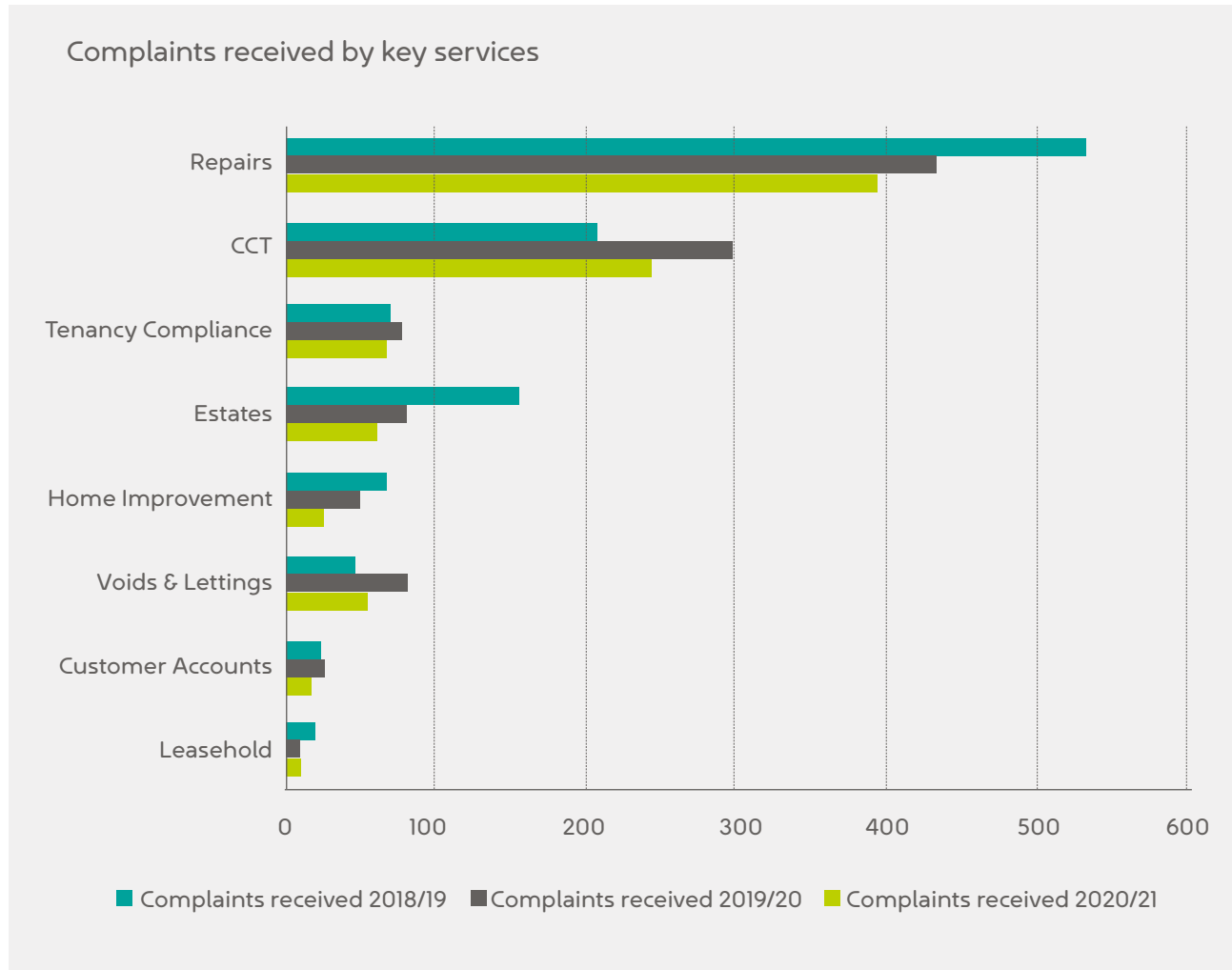
Over the last year we have seen a further decline in the number of complaints received, with a decrease of 176 cases against our 2019 total. The chart below

shows this in more detail, demonstrating the peaks and troughs throughout the last two years, and the overall trend as a dotted line.



We experienced a significant drop in new complaints received in the early part of last year, most noticeably between April and June during the first national lockdown. Following the easing of restrictions over the summer months in 2020, we saw an almost immediate rise back up to what we would consider normal levels. This sudden increase, rather than the steady flow we have previously experienced, impacted on our ability to investigate and manage these complaints within the timeframes we would expect.

# Summary of complaints received



Almost all services have seen a decrease in complaints numbers over the last year including for our Repairs, Estates and Home Improvement teams. Although we saw a small increase for the Leasehold team in the last year, they have maintained a very low level of complaints.

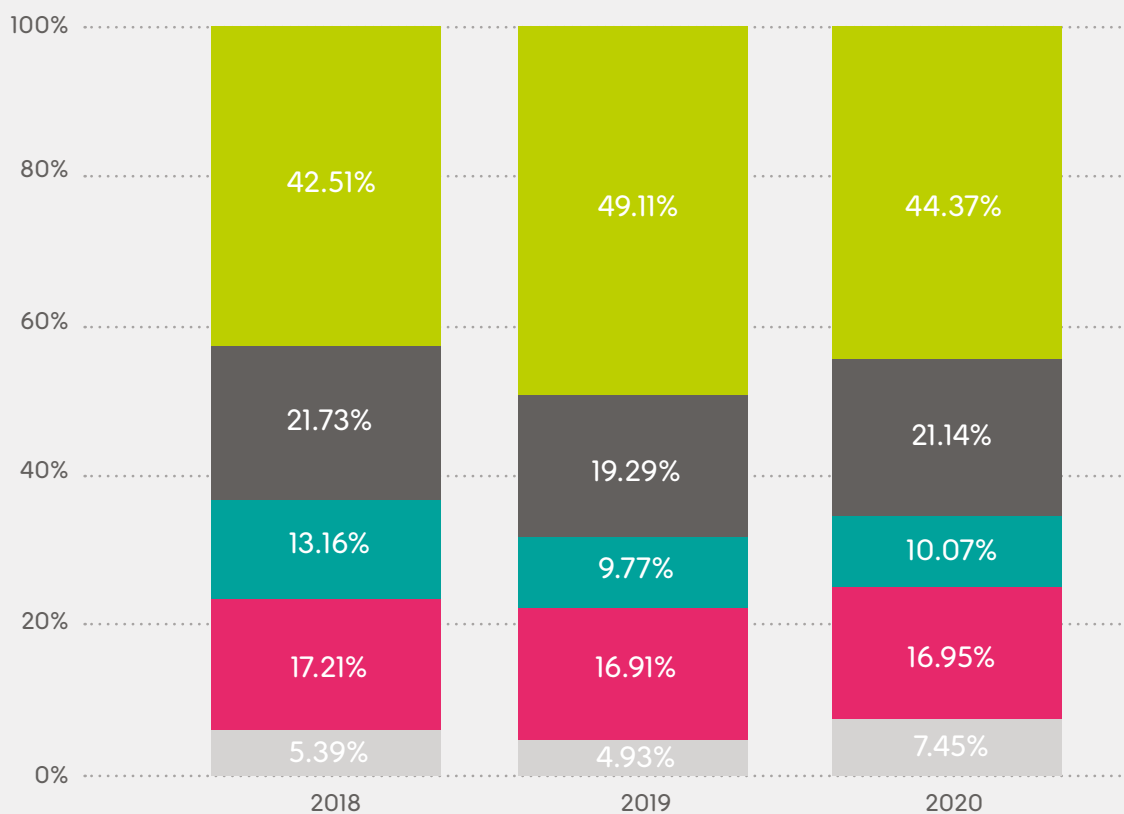
# Themes

## Service delay

Most complaints about service delay – 85% – are related to our repairs services. This, again, is a continuation of the results we saw at the end of last year and remains our top priority to improve. You can read more about how we expect to achieve this in the Planned Improvements section later.

Number of complaints received by theme

Service delay Quality Policy Communication Attitude



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# Themes

## Quality

Quality continues to be the second most common reason for complaints, making up just over 20%. These are mainly about the quality of repairs carried out in residents' homes or the quality of service received from a specific colleague or team. The **quality of a repair** can be the length of time a specific repair lasts for or the quality of the finished repair. The **quality of a service** can be about things like the initial booking of a visit, the timeliness of colleagues arriving for appointments or how we follow up with customers once we have completed a job.

## Communication

Communication is a theme in nearly 17% of complaints. This remains about the same as our performance the previous year. We are working with our teams who receive the highest volume of complaints to carry out detailed case reviews. These reviews aim to identify the factors that contributed to the complaints so we can agree changes to our processes that will remove these causes for concern. This has been an ongoing activity since November last year and is being continually developed to improve how we identify and eliminate root causes.

# Complaints Performance

Measure	2019-20 Actual	2020-21 Actual	Variance
Number of complaints received	1191	1005	-185
Average time to reach an agreed resolution (days)*	18	35.7	+17.7
Average time to resolve a complaint (% days)*	46	74.5	+28.5%
Percentage of cases resolved at Resolution First	32%	44%	+12%
Percentage of cases resolved at Level 2	55%	45%	-10%
Percentage of cases resolved at Management Review	12%	11%	-1%
Percentage of customers satisfied with Customer Resolution Service	46%	57%	+11%

\* Average number of days to reach an agreed resolution is the time spent investigating the issue and agreeing with the customer what a suitable solution will be. Average time to resolve a complaint is the full time a complaint is open, right up until the issue is fully resolved.

The pandemic and the resulting lockdown prevented a number of cases from being closed because we couldn't access homes where residents were shielding or because our specialist contractors had furloughed their staff. While we saw a small reduction in the number of complaints received overall, a high proportion of those complaints were received over a shorter time period than normal. This resulted in delays to our ability to agree a resolution and to ultimately resolve the problem for the customer.

In addition, we have spent time in the latter part of this year focusing on resolving some of our longest standing and most complex complaints. During this time we have been able to resolve a number of complaints

which had been open for much longer than average. This has been a positive achievement although it has increased the average resolution times.

Following extensive work to build on our three-stage process and encourage colleagues to take greater ownership of complaints, we've seen more complaints resolved within the Resolution First stage. This means more of our customers are finding a satisfactory resolution within the first few days of our process. We have seen this slowly improve throughout the year with only 17% of complaints being resolved at the first stage in May 2020, increasing to 48% in August and 53% in December.



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# Complaints Performance

These improvements towards the second half of the year coincide with our new complaints and compensation policies and procedures. These make our complaints process clearer and show where accountability lies at each stage. Colleagues have been trained in detail and we're now seeing better outcomes at that first stage as anticipated.

Customer satisfaction rates from customers who have been through the complaints process have also improved this year, from 46% (19/20) to 57%. This shows great progress in how complainants view this journey and the experience they have with our colleagues working to resolve their issues. We review every response to the surveys that are completed and learn from the feedback we receive.

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# Ombudsman cases



This year we received one determination from the Housing Ombudsman in cases brought against us (a determination is when the Housing Ombudsman issues a decision on cases it has investigated). This was about Curo's handling of a complainant's bathroom radiator repair. Their determination found no maladministration relating to the repair or how we supported the customer with the issue. They did however deem there to be a service failure in the way we handled the complaint, taking too long to respond as well as not providing any feedback showing how we communicated with the customer through this process. We made an immediate apology to the resident and completed the actions determined by the Ombudsman.

We are continually working to improve our complaints process to ensure we are operating in line with the Ombudsman's expectations and we have reduced the number of determinations from the three we received last year.

During the year, the Ombudsman published a new Complaints Handling Code. We have completed a self-assessment against this and identified some changes to bring Curo in line. One change included providing early advice to residents about their right to access the Housing Ombudsman service. Customers are free to contact the Ombudsman for advice at any stage of their complaint, not only if they are unhappy with the outcome of a complaint. To address this, we have updated all standard letters to highlight this at each stage of the complaints process.

Following the implementation of these changes, we're confident that we are operating in line with the Complaint Handling Code. To ensure we remain up to date with expectations and industry standards we now participate in regular complaints forums delivered regionally by the Ombudsman.

# Complaints learning



We need to do more root cause analysis to help us learn from our complaints and make changes to prevent our mistakes from happening again. We have recently set up monthly Learning Lab sessions with our teams who receive the highest volume of complaints. These collaborative sessions allow detailed case reviews for a sample of complaints from the previous month. This helps us understand what went wrong, identify the root cause and work together to make improvements and prevent these things from happening again.

Some key improvements identified in the first series of Learning Labs include:

- Creating a new process for our Tenancy Compliance team to follow so they are communicating with all customers with a live case at least every two weeks, even if no progress has been made.
- Communicating with customers at key milestones during the complaints process and when updates are received, and we will strengthen this in the year ahead.
- Setting up weekly calls between our Complaints and Repairs teams to discuss progress from the previous week and actions required for the week ahead.
- A review of how colleagues in our Customer Contact team check with customers about any vulnerabilities in case their situation means they need additional support and
- Additional checks to ensure colleagues communicate clearly with customers at the beginning of a complaint so we can meet customers' expectations.
- Advertising our grounds maintenance services online, so customers know when they can expect work to be done.

- Sharing "Hot Topic" films on social media which look at current areas of dissatisfaction and things we're doing to improve.

We have also used these Learning Lab sessions to tackle areas most affected by complaints. For example, we know that quality is one of the main themes for complaints in our Voids & Lettings team. Having reviewed cases for people moving house, we've made changes to our tenancy audits so we're clearer about storage space allocated to properties and we clearly communicate this to new tenants. This should reduce misunderstandings about storage and result in fewer complaints in the future.

**We'll carry on tackling the largest causes for complaint with all our teams and work to keep improving in this area.**

# Complaints Review Forum



We have continued to run our Complaints Review Forum (CRF), moving to fully digital sessions over the year. Customer attendance has been strong with engaging discussions, despite the challenges that online meetings can pose.

The group meets quarterly, reviewing a sample of complaint cases selected at random by members and providing feedback on how well they think we've handled each complaint. Based on complaints reviewed over the year, we achieved an 86% 'pass rate' from our CRF - a pass is given where the group think we've handled complaints fairly and made the right decisions.

From the feedback and improvement suggestions customers have given, we have developed an action plan. This is now

presented to the group at each meeting along with progress updates. Examples of improvements include:

- the introduction of welfare checks on customers who cease contact unexpectedly during the complaints process
- paying compensation earlier in the process where a customer has been financially impacted by our service failure and
- personalising standard letters to ensure these are an appropriate response based on the customer's circumstances.

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# Planned Improvements



With all resolved complaints we hope we've helped individual customers who have received a service which falls short of our standards. The managers and teams involved in dealing with each complaint will try to ensure the mistake doesn't happen again.

The Learning Labs and CRF sessions provide more opportunities to improve our services in the future.

More broadly, we reviewed complaints over the last two years as part of the refresh of our customer service strategy; this was carried out over the winter in partnership with small groups of residents who helped us prioritise the main areas to improve. This means the strategy tracks the areas where we have seen the most complaints, and we're developing plans for all seven priority areas. We'll be sharing our progress with our Oversight Group, and then all customers, four times each year from now on. The areas with the highest correlation to complaints are set out below.

## 1. Communication

This comes up repeatedly in most complaints, regardless of the main theme or cause. We have committed to improving the way we share information internally, and how we keep customers updated on the progress of their complaint. Specific changes we're planning include:

- Starting work with specialist agencies to help us create and use a clearer 'tone of voice' in all our communications.
- Creating a customer segmentation model, which will give us greater insight into our customers' individual needs, so we can adapt how we engage with you and deliver our services. This will be embedded into the business in the second half of the year.
- We have set up a project team to carry out a detailed review of the way information is shared across Curo to ensure that we have a full view of our communications with customers, and expect the results of this work to be available by the end of the year.

## 2. Repairs wait time

We launched a project in 20/21 to find a more efficient way to deliver our repairs service, as referenced earlier in this report. We have made great progress and by the end of summer 2021 we will have a new model which will allow us to complete more jobs and provide more flexibility for appointments. We're confident this will mean a noticeable reduction in repairs wait time from the second half of this year.

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# Planned Improvements

## 3. Anti-social behaviour

These problems are very different from almost anything else we deal with, and customers often want or expect their neighbour (i.e. the ‘perpetrator’) to be evicted. This is not our objective - it’s only ever a last resort - and it is in any case extremely time-consuming and complicated to carry out an eviction.

With gaps in mental health services and ‘thresholds’ increasing (i.e. only the most serious cases tend to receive support from public agencies), this can and does lead to complaints about what customers see as a delay in our service.

As a result of these complaints we are planning to make the following changes:

- Strengthen the role of the Success Plan for all new tenancies to understand whether the prospective resident is tenancy-ready, ensuring relevant referrals are in place for any additional support required to sustain a tenancy.
- Through the ASB review panel that we are launching in September we want to set up a customer-led victim support group.
- Consider implementing new tenancy/tenant training to help customers understand the importance of holding a tenancy and what their responsibilities are.

- A communication campaign with all customers reminding them of their tenancy agreements/conditions – many customers won’t have looked at their tenancy documents for many years.

## 4. Service charges

Complaints about these charges relate to the accuracy of our calculations (how much we estimate in advance that work will cost compared to how much it actually costs), the transparency of the process and the quality of work delivered. We have set up a team to review the entire experience from a customer’s perspective so we can improve each aspect. We have also set up separate consultations and groups with leaseholders to discuss better ways to manage major works we need to carry out on blocks. The improvements we make are likely to take a little time to feed into the annual process but we expect more accurate and easy to understand service charges to be the norm from next year.

Last year our Estates team was able to ‘lock in’ costs with contractors in advance for the year ahead so we can better forecast our estimates, while we have also removed fly tipping charges to customers in annual estimates from April 21. These charges will now only be applied retrospectively, which should eliminate a significant proportion of complaints received.



While it’s been a challenging year for all, we’ve continued to drive an improved complaints culture across Curo and have started to see the rewards of this with some positive results achieved. We want to continue in this manner: over the year ahead we will be fine-tuning our complaints service, focusing on timeframes and learning, and delivering a series of service improvements.

## Curo

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