



hello

*Agile strategies in house building in  
the private and social house building  
sectors*

Mike Grist  
Director of Regeneration, Curo Homes

[www.curo-group.co.uk](http://www.curo-group.co.uk)



a home building 🏠 house  
renting 🔒 care giving 🤝  
job creating 🌱 problem  
solving 🌱 neighbourhood  
supporting 🍵 family  
protecting 👨👩👧 boiler fixing 💧  
🔑 garage letting 🌳 tree  
planting 🌐 profit reinvesting  
game changing social  
enterprise 🏆

**This is Curo...**

Together we make possible

# About Curo

GREAT  
PROPERTIES  
AND PLACES

75.5%



of customers are satisfied  
with the quality of their home

82%



of customers are satisfied  
with their neighbourhood  
as a place to live



13,136

homes owned by Curo

239

homes built  
by Curo last year

55 homes sold through  
Shared Ownership



...and 122 mutual  
exchanges  
arranged

The average weekly rent  
in a Curo home is

£104

£8,500

given out in grants

...which benefited

20 projects

99.9%

of anti-social behaviour cases  
were successfully resolved by  
our Tenancy Solutions Team





**Curo Stock**

**Nearly 13,000 properties**

**Over 9,000 general needs**

**Over 2,000 Supported housing**

**Over 1,000 Leasehold homes**

**Over 400 shared ownership**

The map displays the Bristol region, including areas like Cardiff, Newport, and Weston. Numerous green dots are scattered across the map, representing housing needs data points. The dots are most densely clustered in the central urban area of Bristol, with smaller clusters in surrounding towns and along the coast. The map also shows major roads, rivers, and geographical features like the Severn River and the Bristol Channel.



# Nearly 13,000 properties

**Over  
9,000**  
general  
needs

**Over  
2,000  
Supported  
housing**

**Over  
1,000**  
Leasehold  
homes

**Over 400**  
shared  
ownership



# Our stock profile

- *Rural and city centre*
- *Georgian, PRC refurbishment and new build*



# Our economic and political context

## Globally context

- Slow global growth (OECD)
- China's faltering economy
- Brexit and wobbling €
- UK fastest growth in Europe...

## Our challenges

- Complex stock profile
- High value areas
- Poor physical and digital connectivity
- Low wage economy
- Still in transformation mode

**Continued  
austerity,  
complexity  
and risk**

## UK context

- Steady economic growth projected
- Stable government
- Falling unemployment
- The devolution agenda and four nations in one
- Interest rates...

## The challenges for housing

- Home ownership agenda
- HA rents reduce by 1% for four years
- Voluntary RTB
- Voluntary Pay to stay
- ONS classification

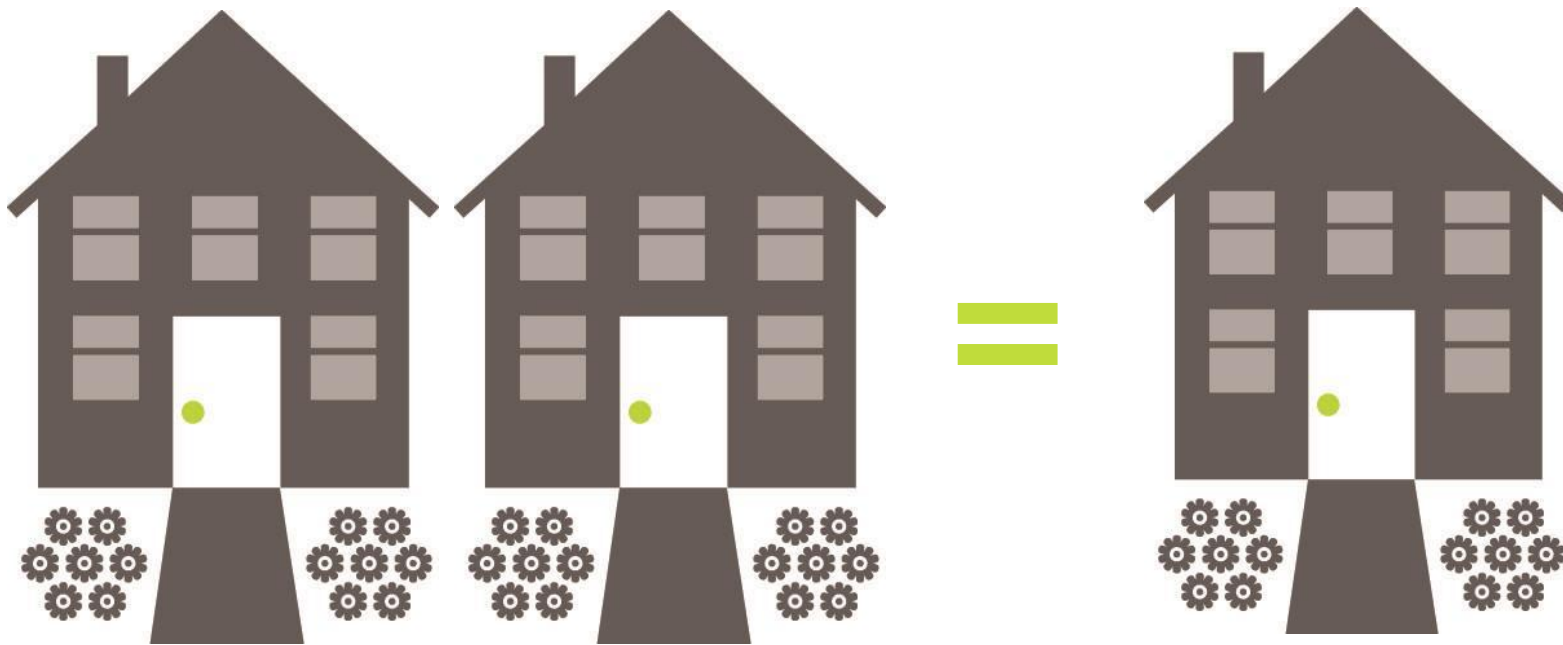
# Our journey to self-funding

- **2012** Curo's house-building division established
- **March 2013** Curo acquires 48 acre former MOD site
- **March 2015** Outline planning consent for 700 new homes at Mulberry Park, Bath
- **October 2015** Construction starts at Drew's Meadow, Curo's first self delivered scheme
- **March 2016** Construction starts at Mulberry Park
- **July 2016** First home owners move in to Drew's Meadow



# Self-funding affordable homes

**Two homes for private sale = one new affordable home**





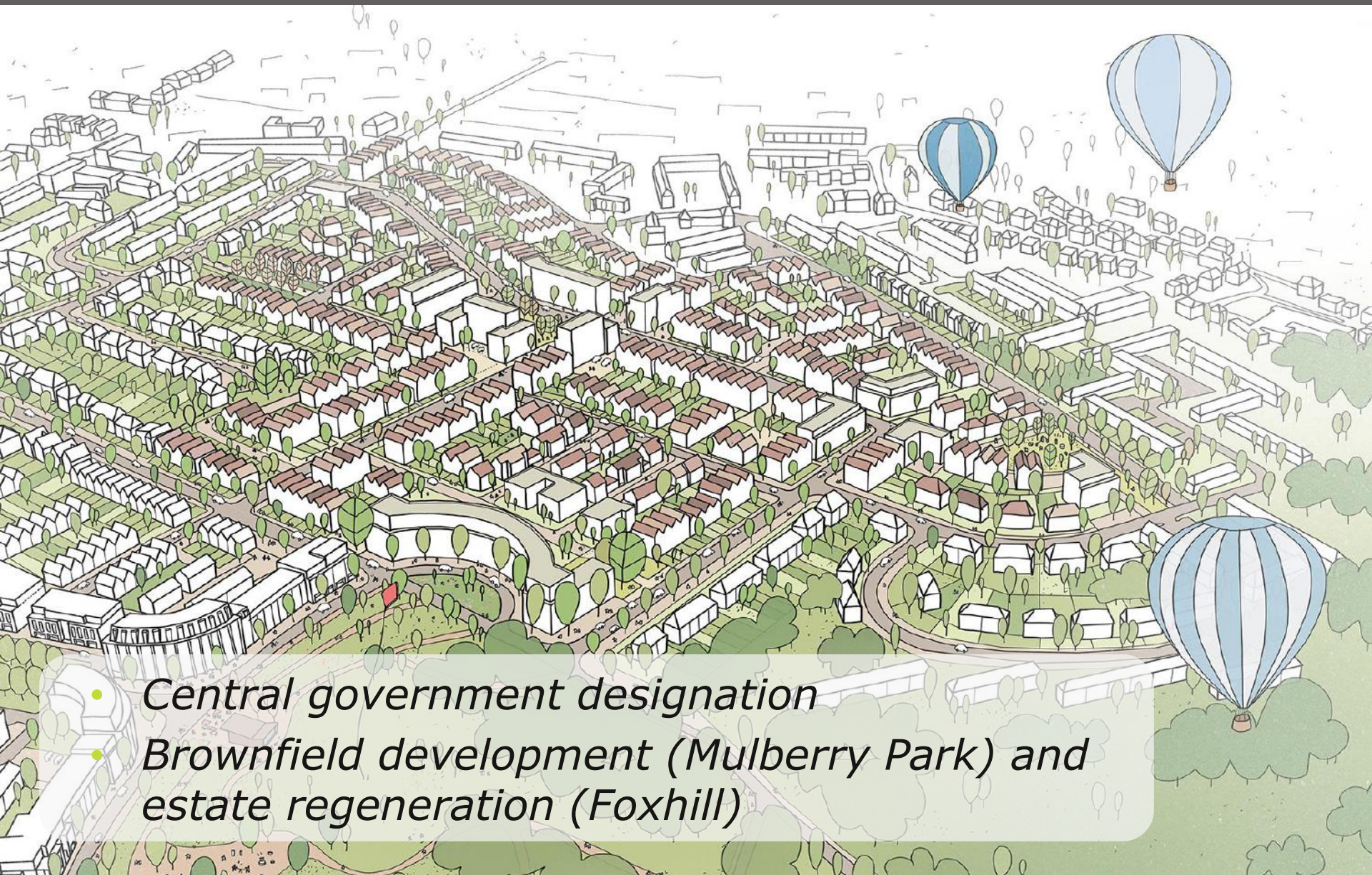
# Foxhill Housing Zone - location



0.9 miles from city centre and £500 million enterprise zone



# Foxhill Housing Zone



- *Central government designation*
- *Brownfield development (Mulberry Park) and estate regeneration (Foxhill)*



# Foxhill Housing Zone - Regeneration



- Pocket of deprivation hidden within an affluent area
- Profit from Mulberry Park to cross-subsidise regeneration of over 500 homes in Foxhill
- Delivery of 700 new, sustainable homes for local people, improved connections and open spaces





# Foxhill Housing Zone

- *Up to 1,300 high quality new homes*
- *New community facilities and open spaces*
- *Improved connections*





# Mulberry Park

Distinctive, contemporary development of high quality housing, community facilities and open spaces - a destination with views across the city



# Mulberry Park





# Mulberry Park



# Mulberry Park





# Mulberry Park





# Mulberry Park – Community Hub





# Mulberry Park – Community Hub







Mulberry Park - sales

# Mulberry Park, Bath



# Mulberry Park - build progress





# Looking to the future

- Continuing development at Mulberry Park
- Foxhill Regeneration
- Further schemes across the region
- Maximise existing estate – modular off site construction
- Growing to self deliver 450 homes/year
- Innovation, agility and flexibility



# Looking to the future





# Looking to the future

Continuing to make a positive and profound contribution to the neighbourhoods we work in -inspiring and empowering people to succeed in life.



# Ask Curo

For further discussion, clarification  
or to explore partnership and joint  
venture opportunities, please  
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