

livin

Annual Report to Tenants 2025-26



Welcome to our Annual Report to Tenants 2025-26

A message from Alan Boddy, Chief Executive

Over the past year, we've continued to focus on delivering the things that matter the most to you: good quality homes, reliable services and support when it's needed. We've invested in our existing homes, built new affordable homes, improved the ways you access our services and strengthened the support available to help those of you facing financial challenges.

To continue investing in homes, services and communities, we need to demonstrate we are a strong organisation with solid foundations for the future. This year, we received the highest possible regulatory gradings for consumer standards, governance and financial viability, achieving C1, G1 and V1. While the gradings are important, they're really a reflection of the focus we've placed

on providing excellent services, listening to what matters to you and making sure we're able to keep investing in homes and communities in the years ahead. My personal highlights from the year also include:

- Helping you access over £2.2 million in additional financial support and supporting community partners to access



£1.7 million of external funding to support local projects.

- Investing more than £25 million in maintaining and improving existing homes
- Building and acquiring 73 new affordable homes
- Maintaining our strong Tenant Satisfaction Measure performance
- Completing the procurement of our repairs and maintenance service, resulting in a new long term partnership with Mears - delivering reliable, high-quality services for years to come.

Listening to you remains central to how we improve. Throughout this report, you'll see examples of where you told us what matters most and the actions we've taken as a result.

While there is much to be positive about, we know there is always more to do. We remain committed to listening, learning and improving, so that we continue to provide the homes, services and support that matter most to you and your community.

Alan Boddy
Chief Executive



Our Plan A is to
"Improve lives through sustainable homes and communities."

A message from Paul Stephens, Chair of InsightXchange



As Chair of InsightXchange, I have once again been inspired by the commitment, passion and dedication shown by our involved tenants throughout 2025/26. Thank you to everyone who has taken the time to share their views, take part in discussions and help shape the services we provide. Your voices continue to make a real difference.

This year, InsightXchange members have played an important role in shaping key areas of our work. Together, we have looked at how we support tenants through the cost-of-living challenges, contributed to the procurement of our new property-related services contract and helped assess how well we are meeting regulatory standards.

One of the most important conversations we've had this year has been around the impact of the cost of living. By sharing your experiences, you've helped us strengthen our Money Support offer, including improved budgeting advice, financial coaching and access to specialist support. These changes will help more tenants feel confident about managing their finances and accessing the support available when they need it.

More widely, customer feedback has led to over 80 service improvements this year. From clearer communication about home improvement works, co-designed digital services through the My Livin app, and better information to help tenants understand energy efficiency improvements. It's encouraging that many customers feel their views are listened to and acted upon, showing the real impact of customer voice.

As I move into my new role as Chair of the Housing and Communities Committee, I'm pleased to hand the role to a new Chair of InsightXchange to support this group and build on its strong foundations. Together, we are helping to create better services and stronger communities.

Paul Stephens
Chair of InsightXchange

"I am incredibly proud of everything our InsightXchange members and wider Tenant Network have achieved this year. Whether you have completed a survey, attended a focus group, joined a customer panel or simply shared your views with us, thank you. Every contribution matters and helps us better understand what's important."

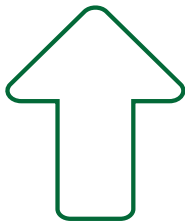
Performance



Performance was equal to, or higher than our target



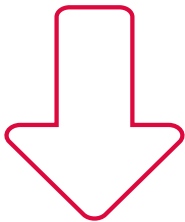
Performance was lower than our target



Performance improved on the previous year

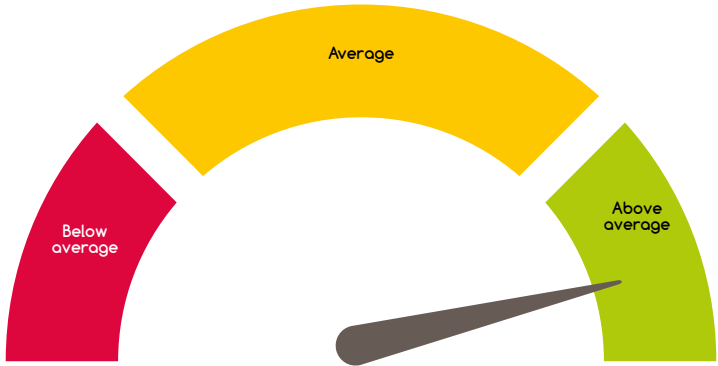


Performance was unchanged



Performance was not as good as the previous year

How we compare to others:
We have compared our performance to the latest benchmarking data available for the sector.



Livin
Access to Services Policy

Date of approval: 27/04/2025

We want to make sure you can easily access our services and are informed on your rights and responsibilities.

You can use all our digital services 24/7 through the MyLivin app or by logging into your account at www.livin.co.uk.

You can also contact us digitally by:
LiveChat at www.livin.co.uk
Email at contactus@livin.co.uk
Direct message on Facebook or Instagram

Our messaging options on Facebook, Instagram and LiveChat are available 8.15am to 6.00pm on Monday to Friday, excluding bank holidays.

If you prefer not to use digital services, call us on 0800 587 4538. We are available Monday to Thursday from 8.15am to 6.00pm, and on Friday from 8.15am to 4.30pm, excluding bank holidays.

For emergency repairs or housing issues after these hours, please call us on 0800 587 4538.

You can visit our office, by pre-arranged appointment only, at:
Farrell House, Arlington Way
Durham Gate, Spennymoor
County Durham
DL16 6NL

Our office opening times are Monday to Thursday 9.00am to 5.00pm, and Friday 9.00am to 4.30pm, excluding bank holidays.

We will acknowledge your contact within two working days.

There may be occasions when we need to visit your home. This could be for repairs, safety compliance checks, or to assess the internal condition of your home. We will contact you in advance to schedule an appointment.

Date policy effective from	1 April 2025
Date of last revision	N/A
Approved by	Board
Date approved	27 March 2025
Equality Impact Assessed	8 March 2024

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*Sample policies, we have 25+ full and summarised customer policies available to view at Livin.co.uk

If you'd like a copy of a summarised policy posting out to you, please call us on
0800 587 4538

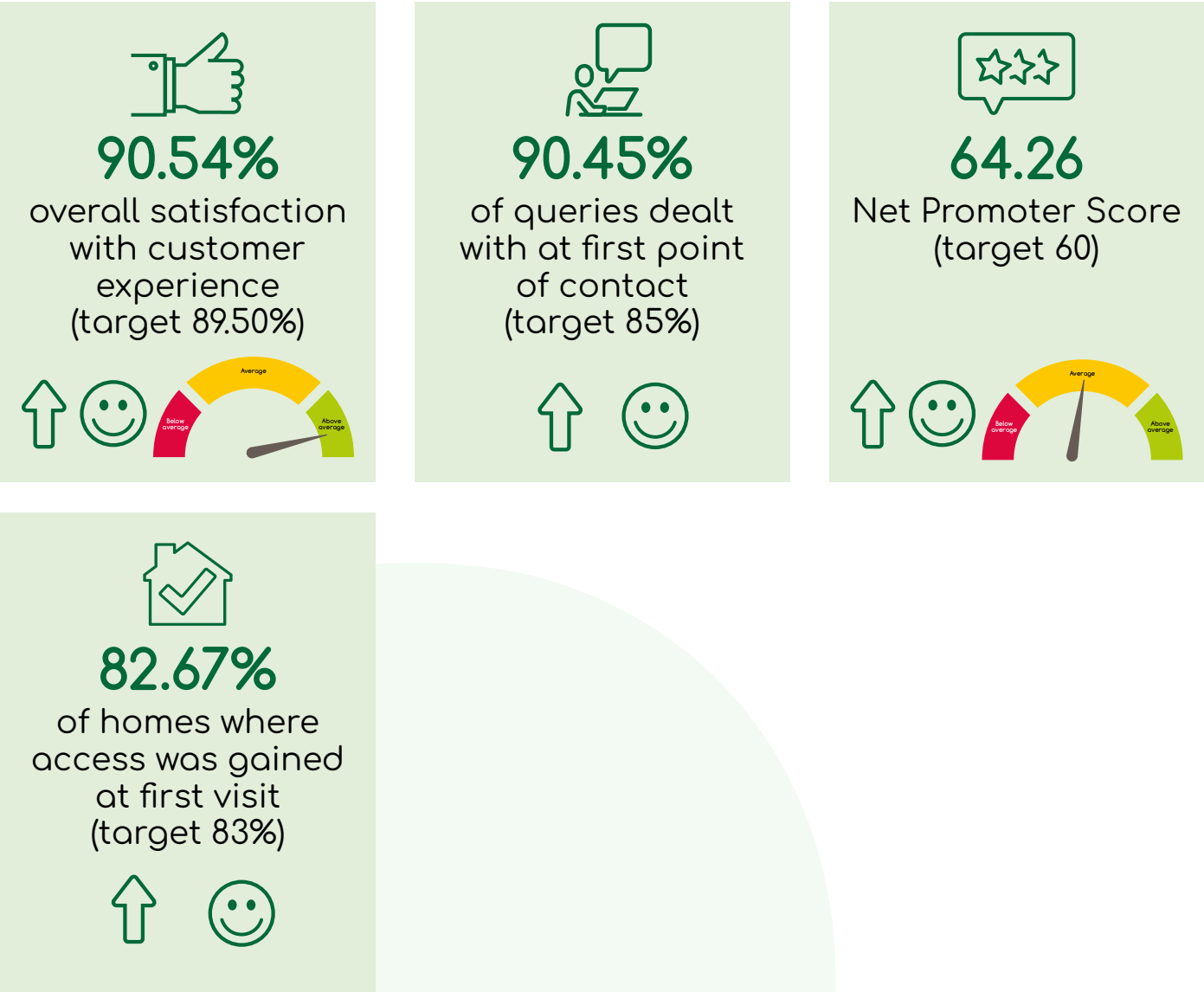
Consistently Delivering Excellent Customer Experience and Digital Services

Customer Experience

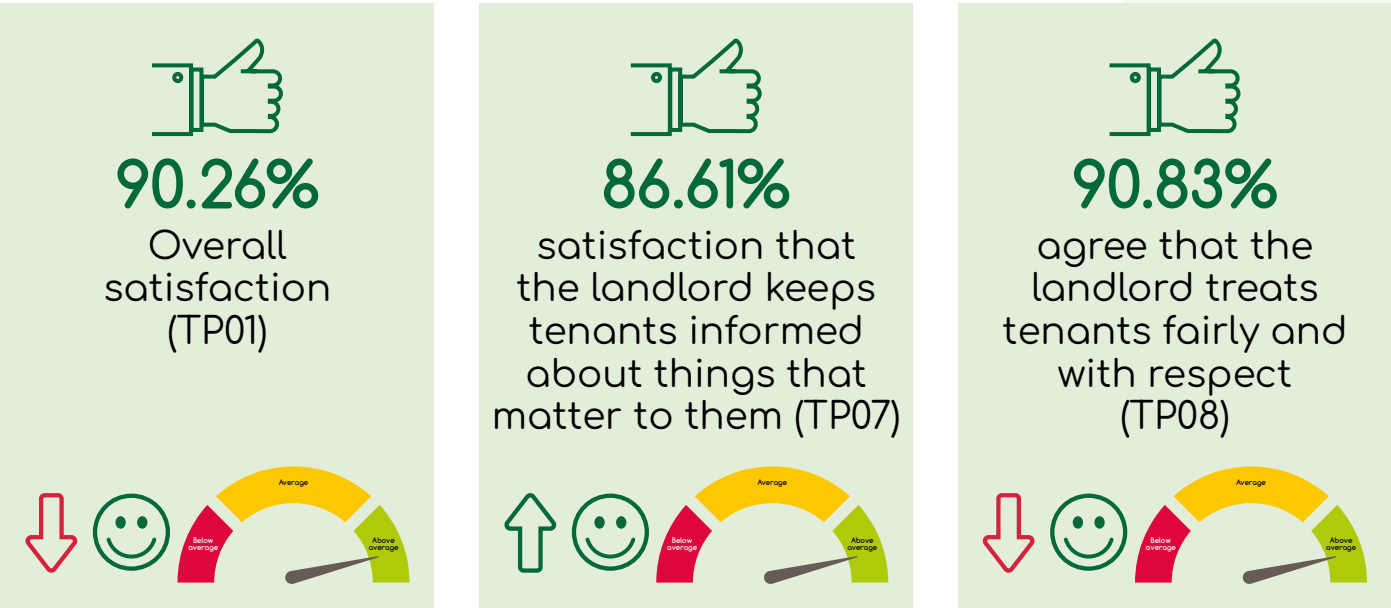
We aim to always deliver excellent services that are consistent, reliable, innovative and influenced by you.

Here’s how we are doing...

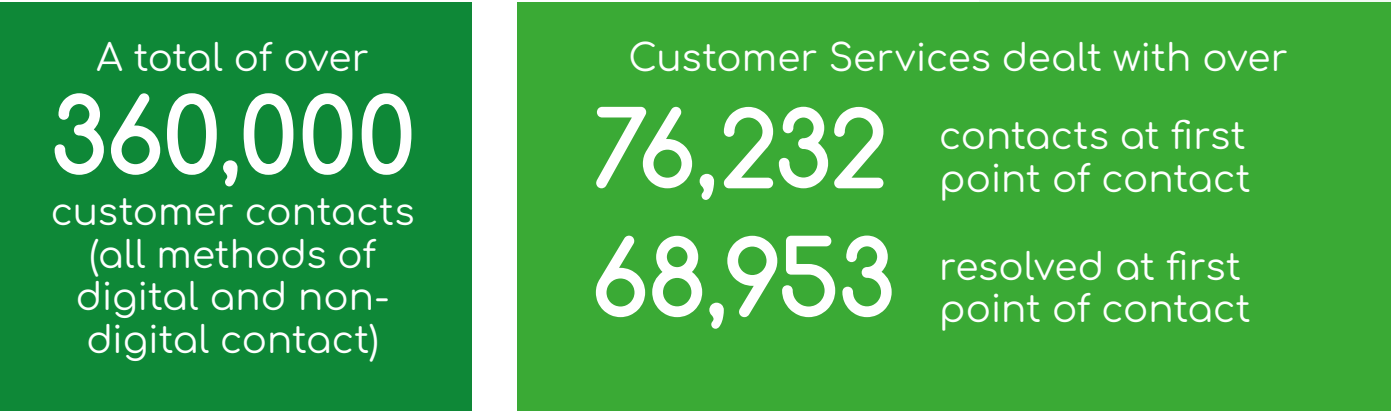
Performance Measures



Tenant Satisfaction Measures



Key stats



Local Offer

We will always try to answer queries at the first point of contact, and when this is not possible, we will let you know who will be dealing with your query and provide updates until the query is resolved. In 2025/26, we resolved

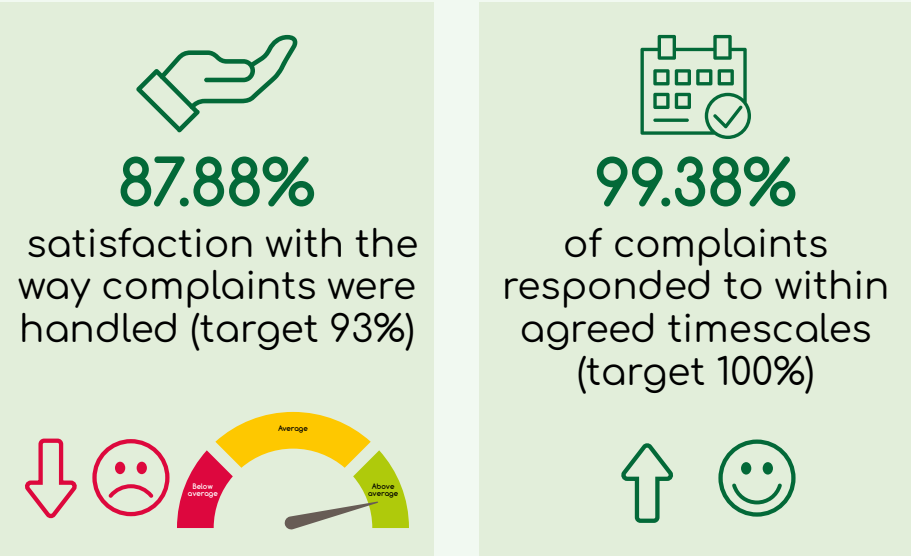
90.45% of all digital and non-digital customer enquiries at First Point of Contact. Where we could not answer the initial enquiry, we contacted **92.96%** of customers back with an update within two working days.

Customer Experience

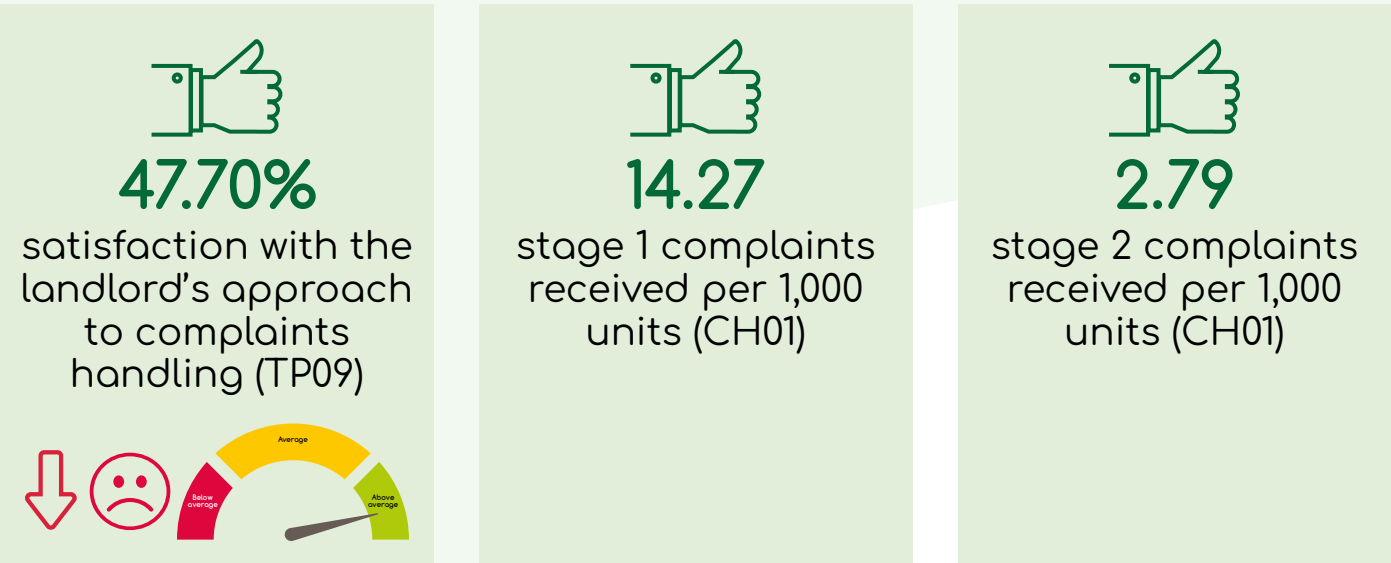
We know sometimes things go wrong and when they do, we aim to put them right as quickly as possible and learn from our mistakes so we can do better in the future.

Here’s how we are doing...

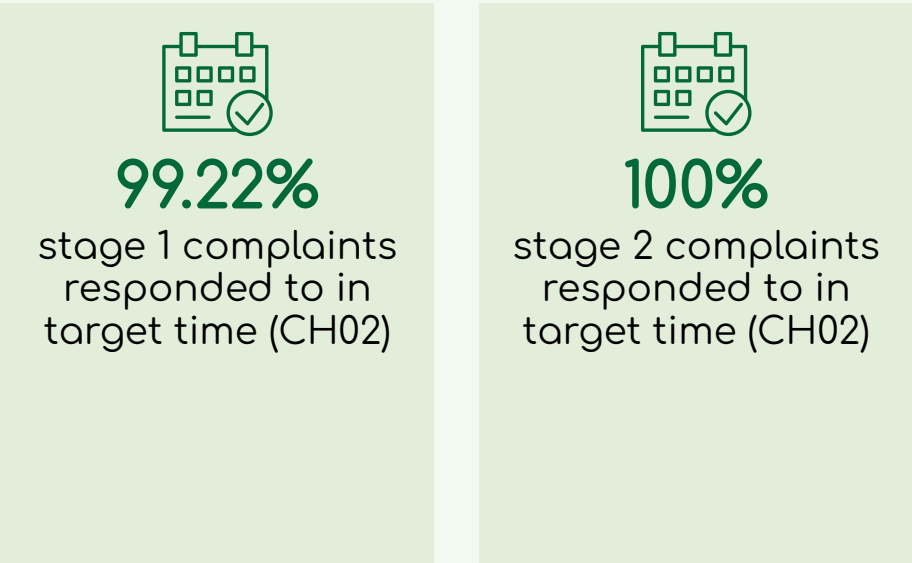
Performance Measures



Tenant Satisfaction Measures



Tenant Satisfaction Measures (continued)



Key stats



Customer Experience, Complaints and Feedback

The year in review...

In 2025/26, we continued to listen to your feedback, put things right when things went wrong, and improve the services we provide.

We received fewer complaints than in the previous year and responded to almost all complaints within our target timescales. Most Stage 1 complaints were completed within 10 working days. Where customers asked for their complaint to be reviewed at Stage 2, we carefully considered each case. In most cases, the original Stage 1 decision was upheld, although a small number of decisions were changed following review.

We know that learning from complaints is an important part of improving our services. This year, we took a closer look at the root causes of complaints and strengthened how we record, monitor, and learn from feedback. We completed 148 complaint actions, which resulted in 18 service improvements. This has helped us reduce avoidable issues and improve your experience.

Most complaints related to our Responsive Repairs service and were mainly about quality of work, delays, and communication. In response, we have improved

monitoring of repairs when follow up work is needed and established an air source heat pump task group to improve the service provided. We improved ways of keeping customers informed about the next steps and progress until their issue is resolved. We also delivered customer experience training, including guidance on effective communication and good record keeping.

Overall, this work demonstrates our commitment to listening, learning, and improving, ensuring your feedback helps shape better services and better outcomes for you.

If you would like to know more about how to make a complaint, or about any of the documents mentioned on this page, visit www.livin.co.uk/customer-feedback-and-complaints or click on the link below. You can also call us on **0800 587 4538** for more information.

[Click here to find out more about customer feedback and complaints](#)

Housing Ombudsman Service

You can contact the Housing Ombudsman at any stage of the complaints process for advice and guidance. You can contact them in the following ways:

Website: www.housing-ombudsman.org.uk | [Housing Ombudsman online complaint form](#)

Telephone: 0300 111 3000

Write: Housing Ombudsman Service, PO Box 152, Liverpool, L33 7WQ



We listened, we acted

We listened (Complaints)

Trends in complaints showed that communication around anti-social behaviour (ASB) cases and tenancy warning letters was not always clear or consistent.



We acted

We reviewed and updated our ASB letters to make them clearer and easier to understand. We also delivered training to improve how cases are managed and recorded, helping us be more consistent and accurate.

We listened (Complaints, Engaging with Customers in Communal Buildings Survey)

You told us that clearer quality checks and better visibility of cleaning would help build confidence. This included clearer schedules, knowing when cleaning had taken place, and who carried it out.



We acted

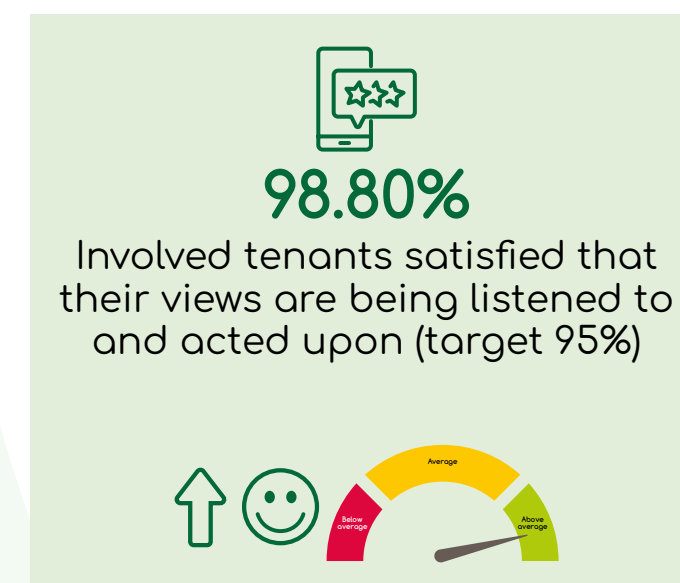
We introduced a new audit system with spot checks, photo records and time stamps to show when cleaning has been completed. We also added sign-in sheets and improved notice boards so you can clearly see schedules, standards and safety information. This has helped reduce complaints.

Customer Voice

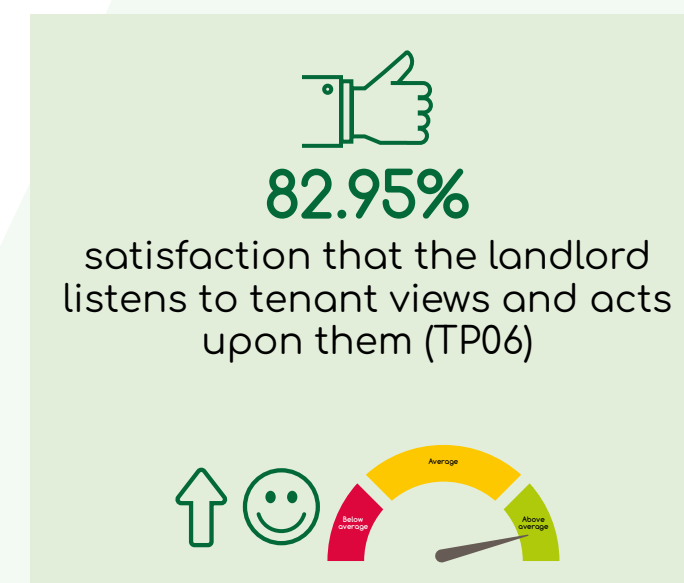
We provide accessible opportunities for customers to engage, ensuring all voices are heard and influence meaningful decisions that shape and improve our services.

Here's how we are doing...

Performance Measures



Tenant Satisfaction Measures



Key stats

47
customer voice activities were completed using customer insights

11,133
customer satisfaction surveys gathered

3,892
customers engaged through satisfaction surveys, feedback surveys, focus groups, and scrutiny

2 scrutiny reviews completed by InsightXchange on the Cost of Living and the new introduction of STAIRS and the Competence and Conduct Standard. These activities were delivered alongside the InsightXchange being involved in the procurement of our Property Related Services Contract

Customer Voice – Year in Review...

In 2025/26, you continued to shape how we deliver and improve our services. Through 47 customer voice activities, thousands of you shared your views, helping us understand what matters most and where we need to act.

We offered a range of ways for you to get involved, so you can share your views in a way that suits you. You took part in surveys, focus groups, community events and sessions in communal lounges, helping us hear directly from our communities. We also worked with younger customers to make sure their voices are reflected in our decisions.

You helped us co-design improvements to our digital services, including the introduction of “My Surveys” in the My Livin app, making it quicker and easier to share feedback.

The InsightXchange tenant scrutiny group continues to play an important role. Members helped shape our enhanced Money Support offer and were involved in selecting our property services contractor, ensuring your views influenced these important decisions.

Thank you to everyone who shared their feedback. Your voice is making a real difference, and this report shows the change you’ve helped create.

Digital Services

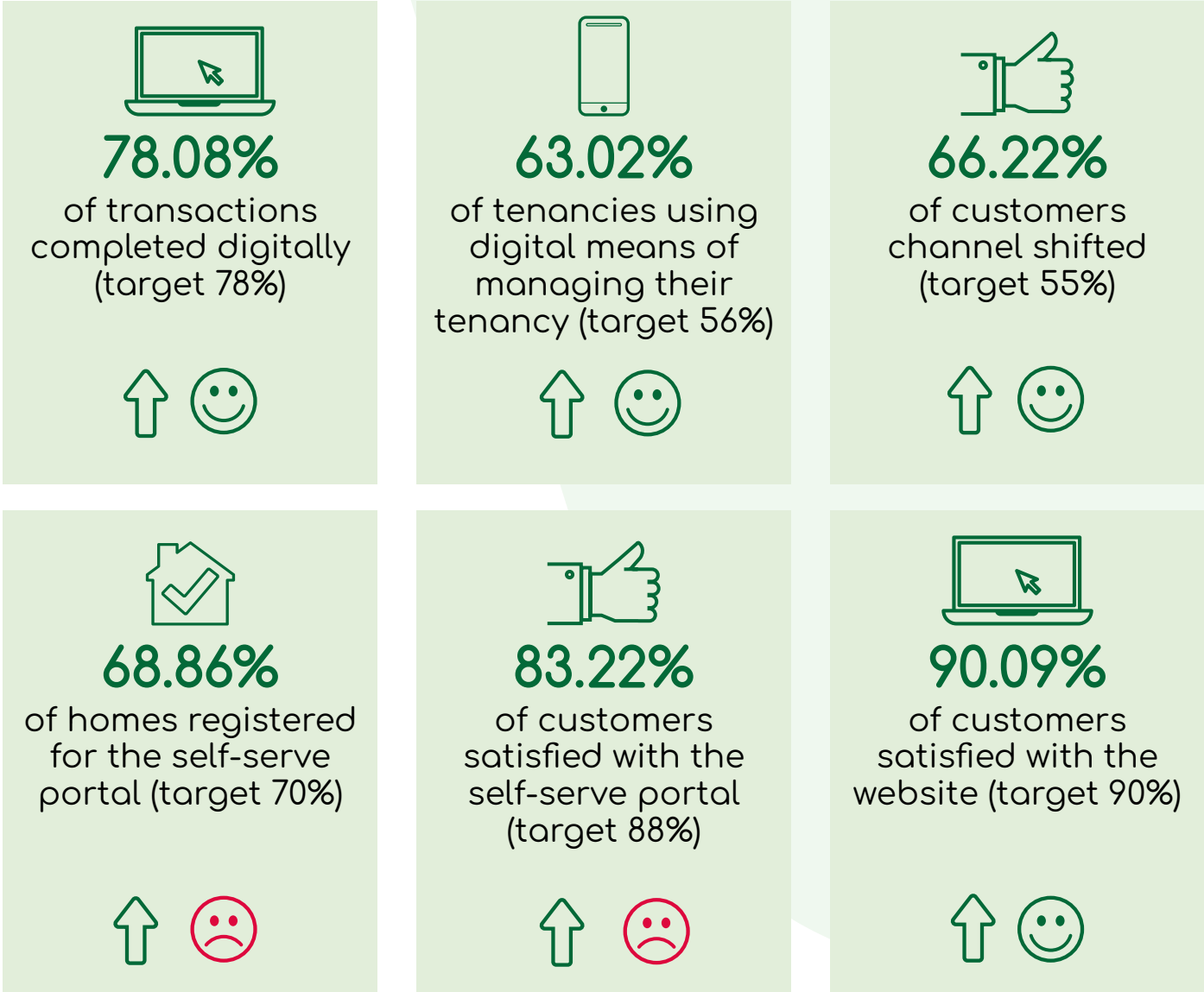
We provide digital services that are reliable, consistent and responsive, helping you to access services more easily, in a way that suits you. Here’s how we are doing...

Getting Involved

If you’d like to get involved and share feedback, there are lots of ways to take part and we’d love to hear from you.

You can find out more by visiting www.livin.co.uk/about-us/getting-involved/ or by calling us on 0800 587 4538.

Performance Measures



Key Stats



Digital Transformation
The year in review...

This year, we introduced a range of new features to make using My Livin and our online services easier and more convenient for customers. Digital payments continue to grow, with Apple Pay and Google Pay now available for quick, simple and secure payments. As a result, digital payments account for 20% of all payments made to us.

We also launched new features within My Livin to help customers manage services more easily. My Visits allows customers to view upcoming appointments and see who will be visiting their home, while My Surveys provides a simple way to share feedback and tell us about their experience of our services.

In addition, My News was introduced to provide important updates, service information and news

We listened, we acted

We listened

You helped shape new features in our app through workshops, prioritising what matters most and influencing how these tools work.



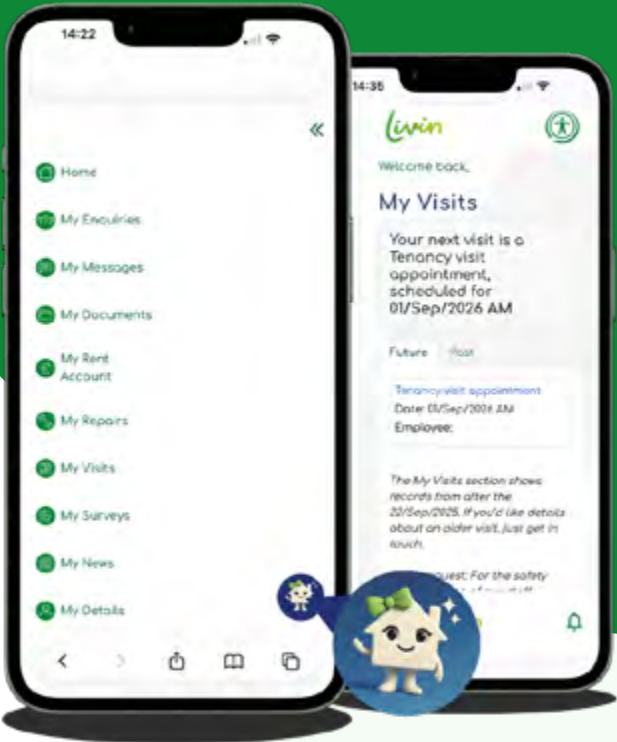
We acted

We made the icons easier to understand, added a personalised "My Documents" area so you can quickly find important information, and included details about when key features in your home may need replacing.

directly through My Livin, helping customers stay informed about the things that matter most to them.

Alongside improvements to My Livin, we upgraded our website to make it faster and easier to use, and introduced seven new self service forms. This gives customers more ways to access services online, at a time that suits them.

Our commitment to improving digital services and supporting customers to get online was recognised nationally when we received the Best Digital Transformation award for our Better Connected programme at the Northern Housing Awards. The programme helps customers build digital skills, access technology and make the most of digital opportunities and services.



More ways to manage your account, all in one place.



Search My Livin in your app store or visit livin.co.uk to register or login.



Positive Feedback

It's not just about improving; it's about celebrating what works well too. Here's some of your positive feedback:

"I want to give my thanks to the customer service team. Every time I call, I have an excellent experience. When they log the repairs, book appointments and help with any other questions, they do it flawlessly, and it is never a bother whatsoever. I am grateful for the team showing me sympathy, and for the service we offer day in, day out. I want to highlight that despite inbound contacts that can present challenging situations and conversations, the team are always polite and respectful".

"Despite raising a complaint, I wanted to thank you for treating me like a human being. As a member of the Feedback Team, you're a very, very rare asset at Livin."

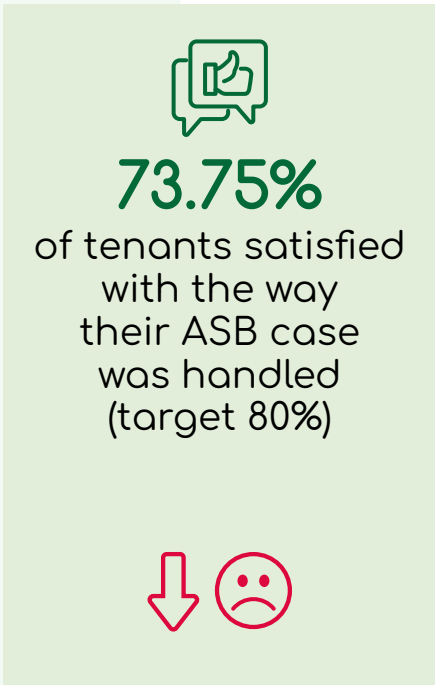
"I find the My Livin app easy to use. Simple steps to get you what you need for your home, such as booking repairs, especially out of hours."

Supporting Balanced and Sustainable Communities

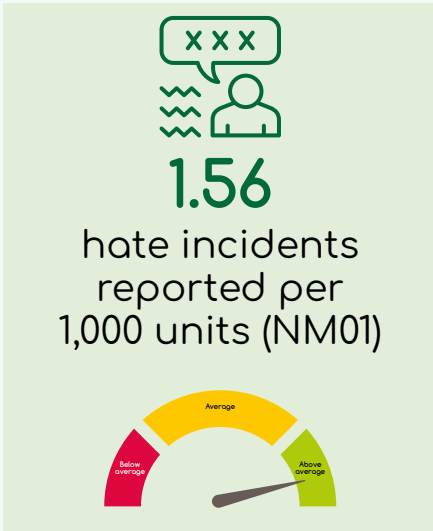
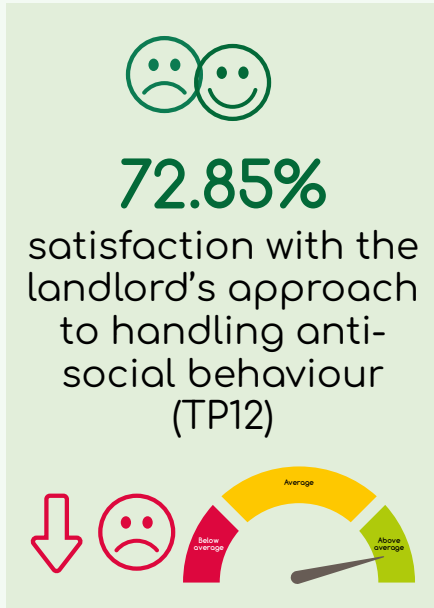
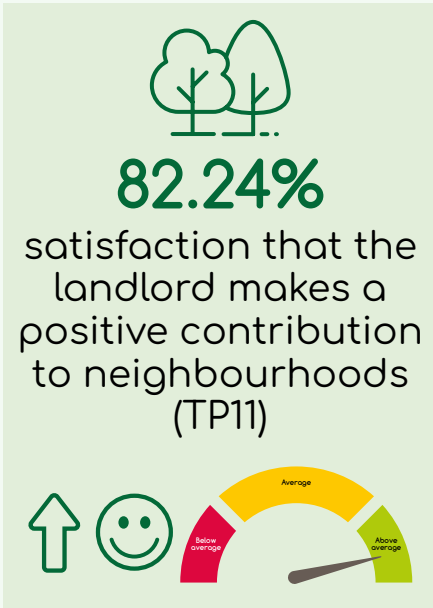
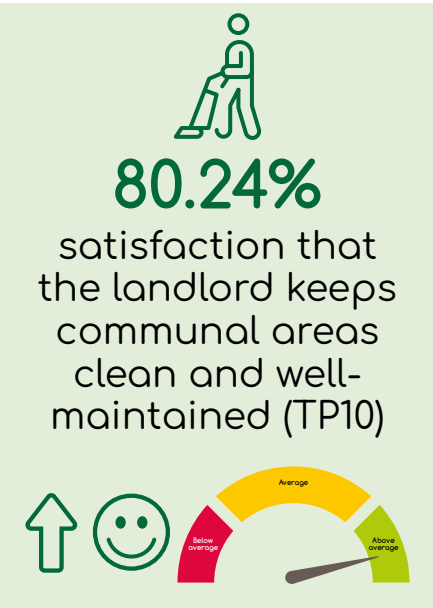
We aim to support sustainable and thriving communities that meet your needs and nurture a sense of pride and belonging.

Here's how we are doing...

Performance Measures



Tenant Satisfaction Measures



Key Stats

£112k

investment into our communities through our Community Regeneration Grant (CRG).

£1.7m

of external grant funding accessed for community partners (including CRG matched)

138

estate inspections completed with 588 environmental issues identified and resolved

591

fly-tipping incidents resolved

181

communal area inspections, with 58 actions/improvements made

Supporting Balanced and Sustainable Communities Year in Review...

We strengthened our Livin Futures employability support, helping more than 200 customers into jobs and apprenticeships. Over 1,000 people also received support to build their knowledge, skills and confidence. Our innovative BOOST programme supported four young people in Spennymoor to stay in school while gaining hands on experience in construction.

We continued to support the Jubilee Fields community in Shildon. This year, we handed over the neighbourhood improvement plan so the community can lead it and keep it going long term. We expanded support in our core communities and in Newton Aycliffe. This included helping Lifeline Community Action grow and open a new town centre hub, providing face to face advice, guidance and emergency support.

Through our Community Regeneration Grant, we awarded over £110,000 to 28 local partners.

This supported 12 projects that helped people find work, access affordable food and essentials, and receive personalised money advice. We also improved outdoor spaces, created activities for young people, and brought communities together, especially in areas that need the most support.

We supported you to manage rising living costs and build stronger financial habits. This included funding work with young people on saving and budgeting, helping families cook affordable meals, and offering practical support to improve long term money management.

Local Offer

We have launched local offers in Trimdon Village and West Cornforth after speaking with residents and the local community. Alongside police, we have targeted the use of off-road vehicles causing nuisance to the community and have contributed to several seizures of these vehicles and a reduction in reported ASB. To support tenants with the cost of living in these communities we have delivered energy efficiency improvements to our homes making them warmer and more affordable.





Customer Voice

We listened, we acted

We listened (Community engagement survey)

You told us that better signage would help raise awareness of biodiversity projects, and that being involved in planting would create a stronger sense of ownership.



We acted

We're working with Durham Wildlife Trust to design clear, informative signage. We've also worked with local communities and schools to get involved in planting and maintaining these spaces.

[Read the full article](#)

We listened (Anti-social behaviour – targeted survey)

You told us it's not always clear what we can deal with when you report ASB, and when other organisations are responsible. You also said some issues feel ongoing, and communication and follow-up could be better.



We acted

We are improving how we explain our role and what you can expect. We are strengthening how we track repeat issues so we can act earlier and working more closely with partners to address wider concerns. We are also improving communication and quality checks to make sure cases are fully resolved.

We listened (Communal lounges community engagement survey)

You told us that more awareness of activities and a wider range of sessions would help you get involved, and that improvements to décor could enhance the space.



We acted

We introduced a 'What's on in your community' web page to promote activities and support services, worked with partners to increase the range of sessions, and refreshed decoration of some lounges to improve those spaces. This has helped increase and sustain attendance, with residents and community members now taking the lead in organising and delivering some activities themselves.

Positive Feedback

It's not just about improving; it's about celebrating what works well too. Here's some of your positive feedback:

"I would recommend Livin Futures to anyone who would listen. The team have helped build my confidence and is such an amazing team who I will miss working with. They were supportive of my decisions and struggles and went above and beyond".

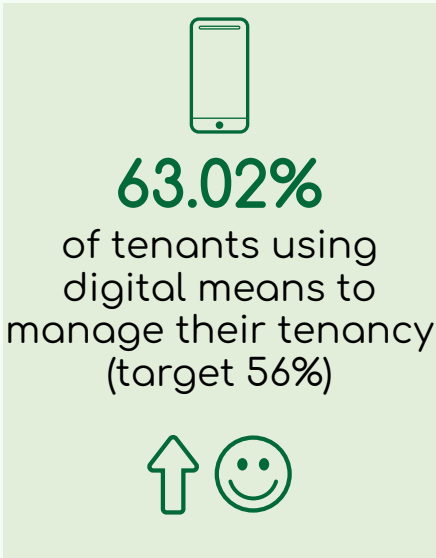
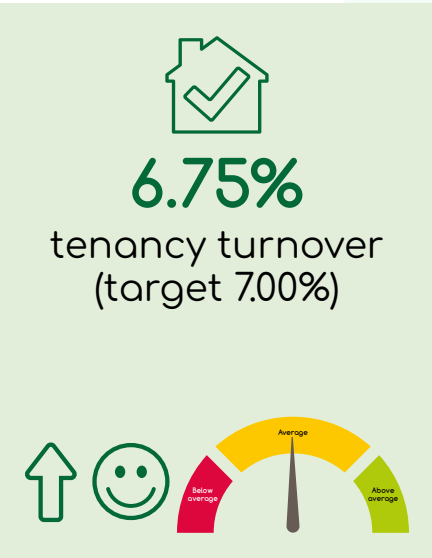
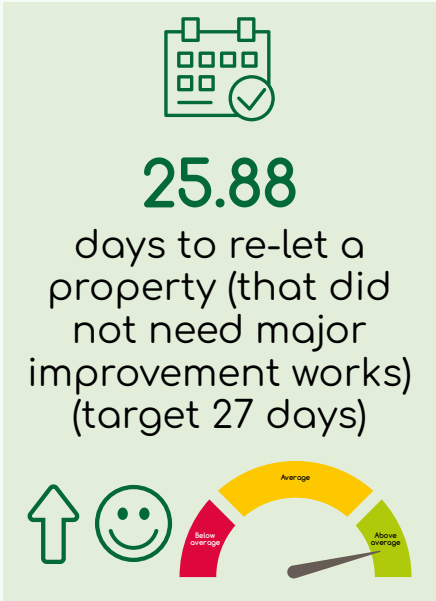
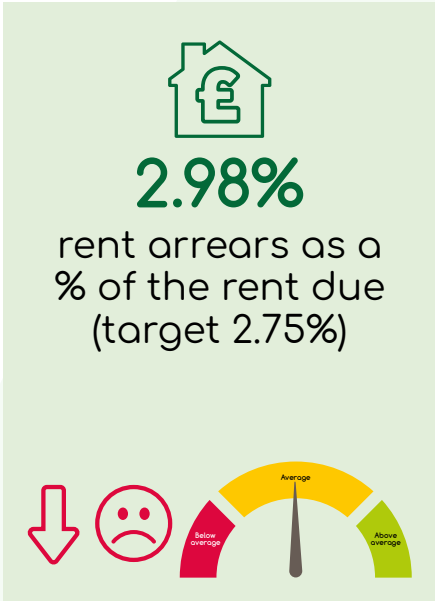
"I'm very satisfied with the support I received from my Livin Futures Advisor. They guided me every step of the way, helping me grow and gain confidence throughout my journey to successfully securing a new job. They listened to what I was looking for and clearly explained next steps. They were down-to-earth, easy to talk to and made me feel genuinely supported all around!"

Supporting Sustainable Tenancies

We aim to offer services and support to empower our tenants living in comfortable and manageable homes in sustainable communities.

Here's how we are doing...

Performance Measures



Performance Measures (cont.)



Key stats



Supporting Sustainable Tenancies Year in Review...

Working with our partners, our Money Support team helped you maximise your income, build financial confidence and reduce problem debt. Over 340 tenants reduced their rent arrears. We secured £2.21 million in welfare benefits, grants and affordable credit for 540 tenants, helping to ease financial pressures.

We continue to build high quality homes to meet your needs, delivering more than 70 new homes this year. We also

completed over 950 aids and adaptations, helping people with additional needs live safely and independently.

We carried out more than 4,800 tenancy visits. These give us the chance to check in with you, make sure we have up to date information and understand what support you might need. Where needed, we work with other organisations to connect you with the right help.

Customer Voice We listened, we acted

We listened (Cost of living InsightXchange scrutiny)

You told us money support needed to be easier to understand, more visible in communities, and provide longer term support to build confidence.



We acted

We renamed Financial Inclusion Advisers to Money Support Advisers to make their role clearer. We also worked with customers to redesign our service, introducing budgeting support, long-term coaching, and advice through trusted partners.

We listened (Targeted customer survey – third party authorisation)

You told us it was not always clear what authorised third parties can do, and that the process could be simpler and more flexible. You also said more awareness of available support was needed.



We acted

We improved guidance, so you and your representatives understand what support is available. We expanded application options, introduced home visits, and improved awareness of additional support, including our Occupational Therapist service.

Positive Feedback

It's not just about improving; it's about celebrating what works well too. Here's some of your positive feedback:

"My Money Support Advisor helped me through everything with care, courtesy, and understanding of my situation. They were so professional and went above and beyond. They helped me with services and information, I didn't even know would be beneficial to myself. Thank you so much for all the support and help."

"I'm overwhelmed with the support I've received from the Money Support Team; I can't thank Livin enough for what they have done for me and for supporting me with my income".

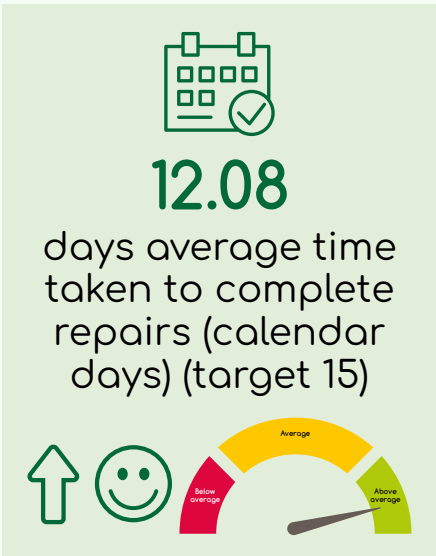
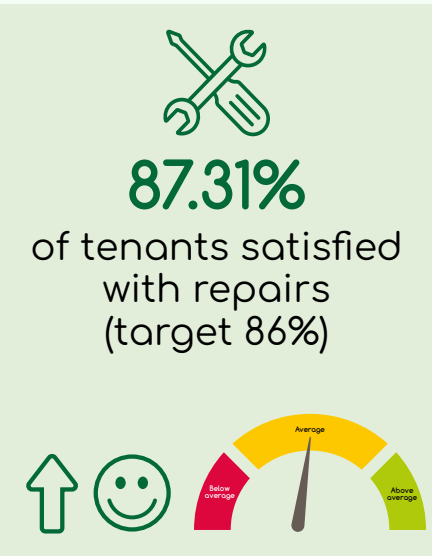
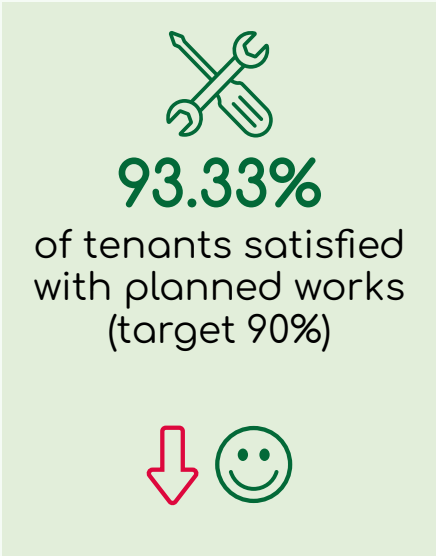
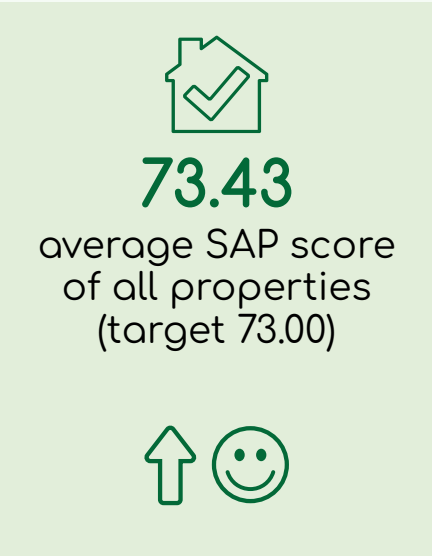
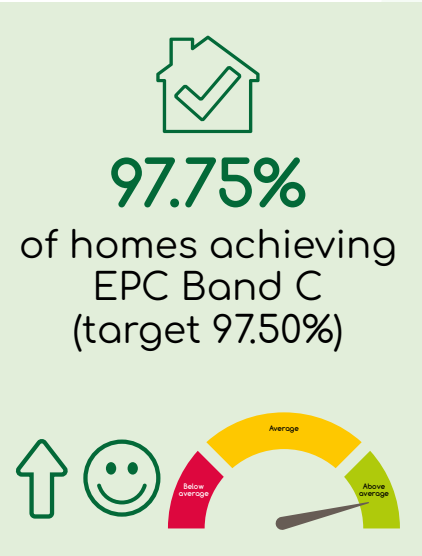


Providing Quality Sustainable Homes

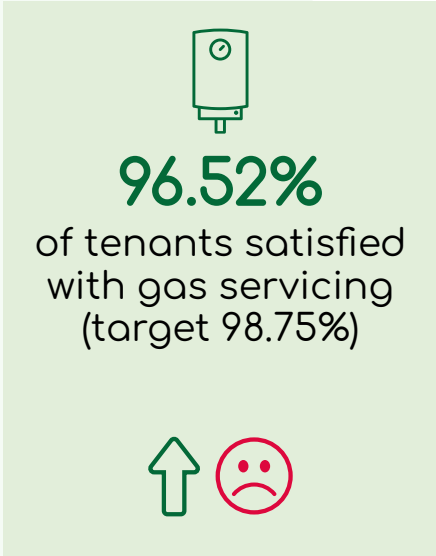
We aim to ensure our tenants are living in warm, safe, high quality, sustainable homes in a place they are proud to live.

Here's how we are doing...

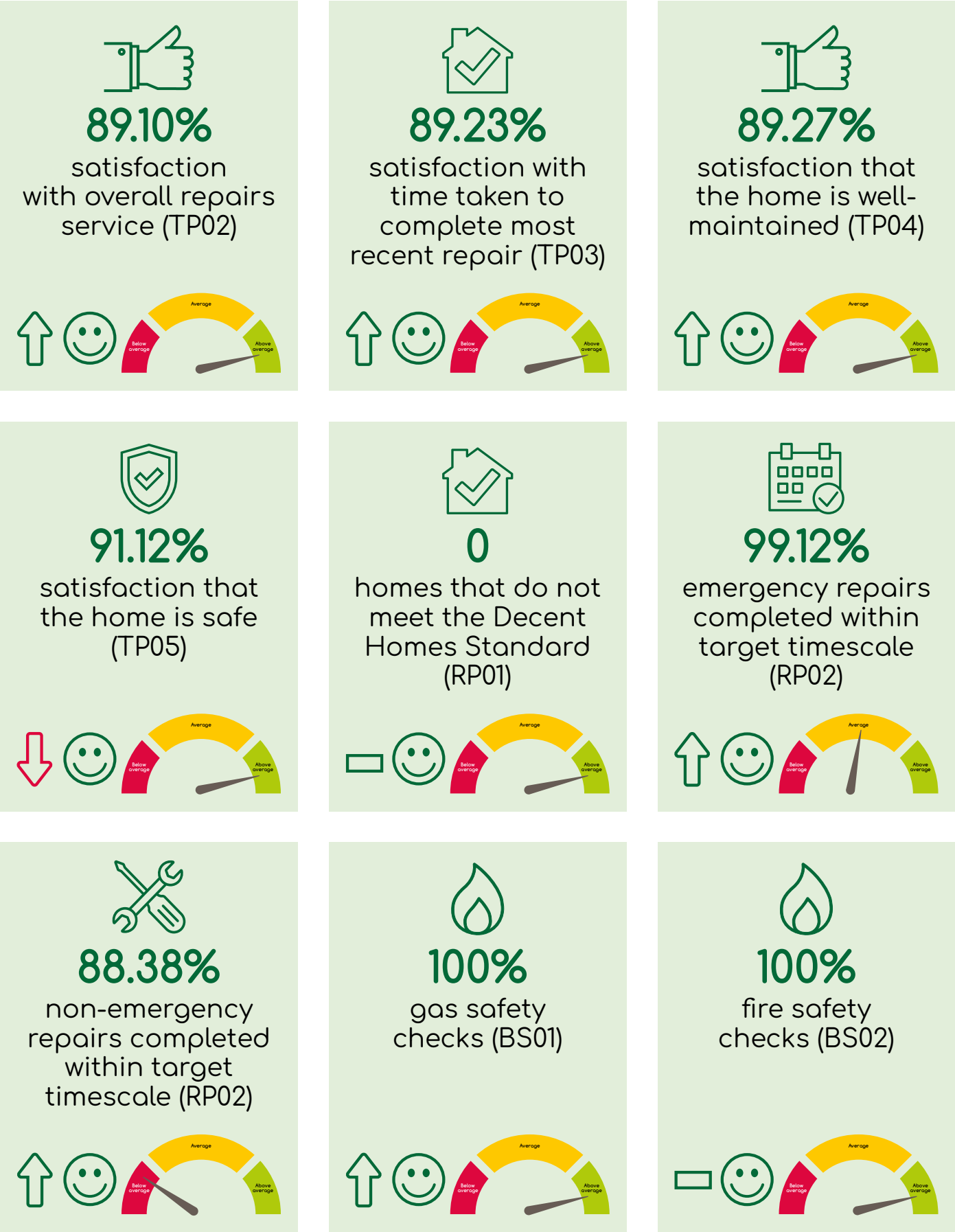
Performance Measures



Performance Measures (continued)



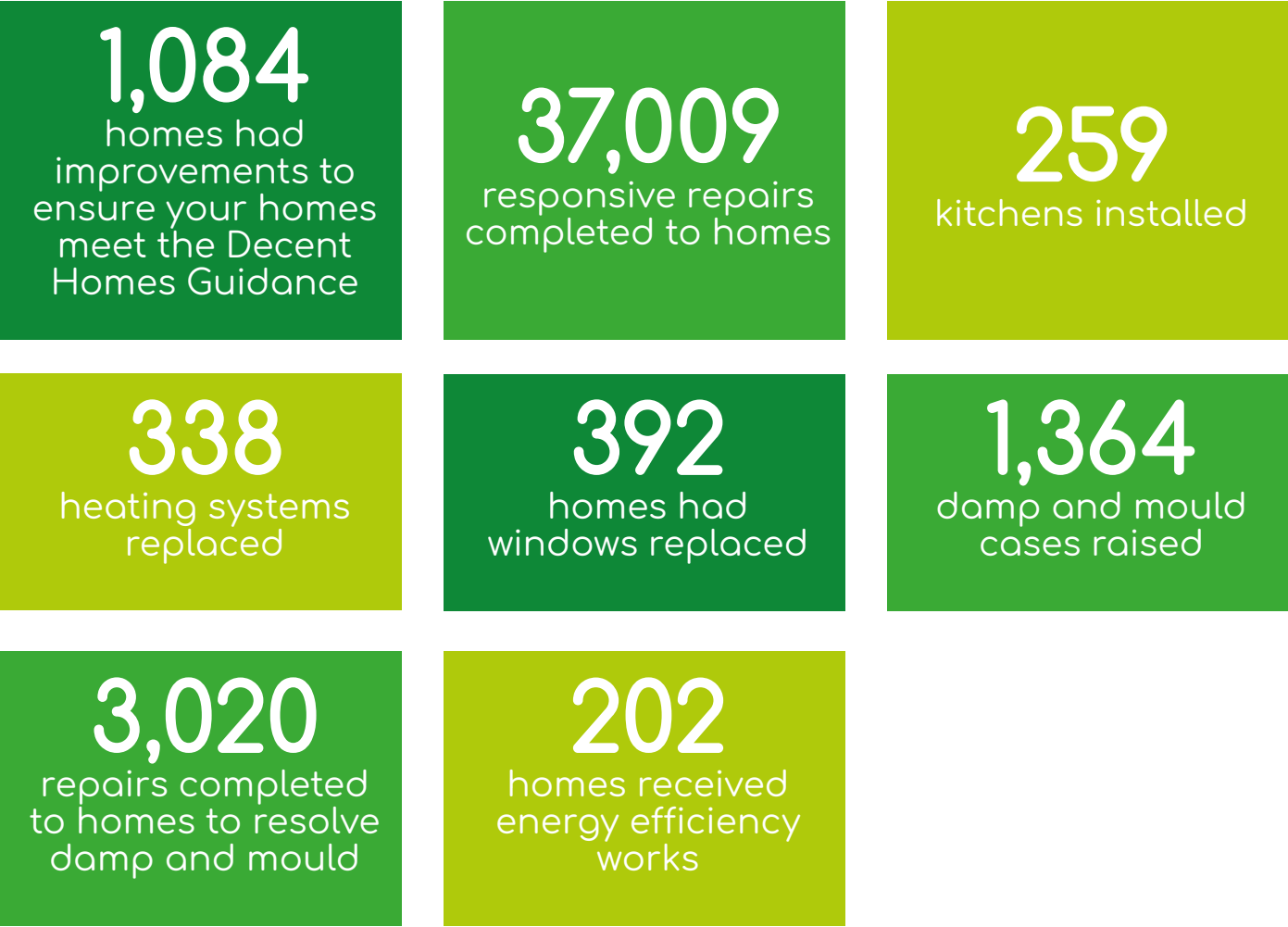
Tenant Satisfaction Measures



Tenant Satisfaction Measures (continued)



Key stats



Local Offer

We are committed to providing you with safe, warm, high-quality and energy-efficient homes. To meet this commitment, 202 homes have received energy efficiency improvements during 2025/26.

Providing Quality Sustainable Homes Year in Review...

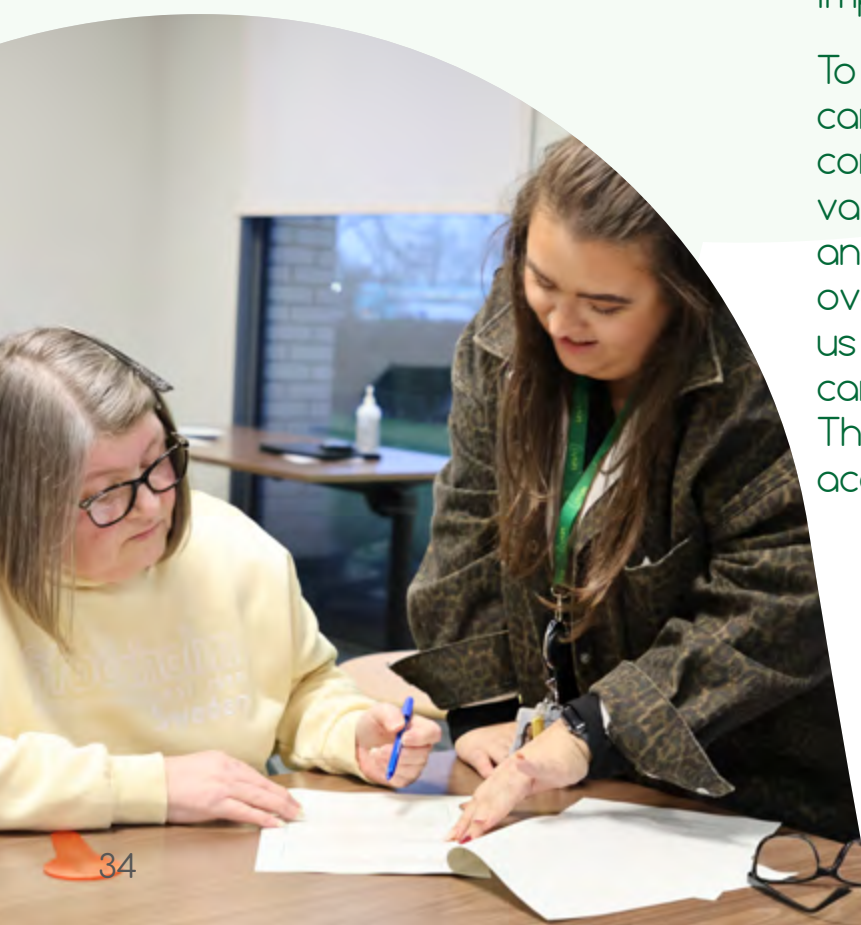
Our repairs service remained busy throughout 2025/26, with over 30,000 routine repairs completed in your homes. We delivered 90% of these on time. We also responded to more than 4,600 emergency repairs, with 96% attended within four hours, helping us keep your home safe when it mattered most.

Following the introduction of Awaab's Law, we acted quickly to meet new safety requirements. We carried out 207 investigations, all within the government's ten working day target, and completed safety work in 125 homes within five working days. We also responded to 1,142 emergency repairs linked to Awaab's Law, with almost all completed within 24 hours.

Safety checks remain a priority to make sure you are safe in your home. At the end of the year, all homes had a valid gas safety check, and 99.75% had received all required safety checks, including electrical and lift inspections. We also completed all fire safety inspections in our blocks ahead of schedule, so any issues could be identified and resolved quickly.

This year, we completed a full procurement process for our new repairs and maintenance contract, which will cover the next 10 years. Following a competitive process, Mears was selected for best overall service and value. We are pleased to continue working together, with around £20 million of repairs and improvements planned each year.

To help us plan ahead, we also carried out more than 4,600 home condition surveys. These give us valuable insight into your home and will shape our investment plans over the next 30 years, helping us maintain high standards and carry out work at the right time. Thank you to everyone who gave us access to their home.



Sustainability

We secured government funding for energy efficiency improvements for the third year running. This funding allows us to install solar panels on homes, helping reduce energy costs and improve sustainability.

Originally, 55 homes were set to benefit from this work. By working with other housing providers to

jointly deliver the programme, we reduced costs and increased the number of improvements to be delivered to 81 homes.

During the year, energy efficiency ratings improved from EPC band D to C for 224 homes. As a result, 97.75% of our homes are now rated SAP band C or above, meaning more of you can live in warmer, more energy efficient homes.

Customer Voice

We listened, we acted

We listened (Planned works survey and focus group)

You told us you needed clearer information about planned and energy efficiency works, including what to expect, available support, and more flexible appointments.

We acted

We created simple infographics to explain the process, improved communication about support and appointment options, and now offer home visits and demonstrations so you feel confident using new fittings.

We listened (Targeted survey to understand dissatisfaction with repairs)

You told us that communication, repairs quality and the overall experience were key issues.

We acted

We introduced targeted quality checks, including follow-up calls for higher-risk repairs. We also introduced a two-week check-in after you move in, so we can resolve issues early. This has helped improve satisfaction.

Positive Feedback

It's not just about improving; it's about celebrating what works well too. Here's some of your positive feedback:

"From the first contact to report the repair by phone to the repair being completed, it was first class! Your employee went out of their way to have the repair completed. Very satisfied."

"I can't thank my Customer Liaison Officer enough for everything they've done for me. Helped to move furniture and put carpets back down. Really helped a lot and very grateful for all of their help in going above and beyond. Very informative, kept me in the loop the whole time. All contractors were lovely and very kind. Not a bad experience. Would recommend to anyone."

"The Surveyor was really good and attentive on his visit to my home, they raised the correct jobs and diagnosed the issues. Your surveyor was very knowledgeable and cared about having the issues resolved. I want to give thanks to them for how much they knew about the issues in the property and for taking action to try and have these issues resolved."

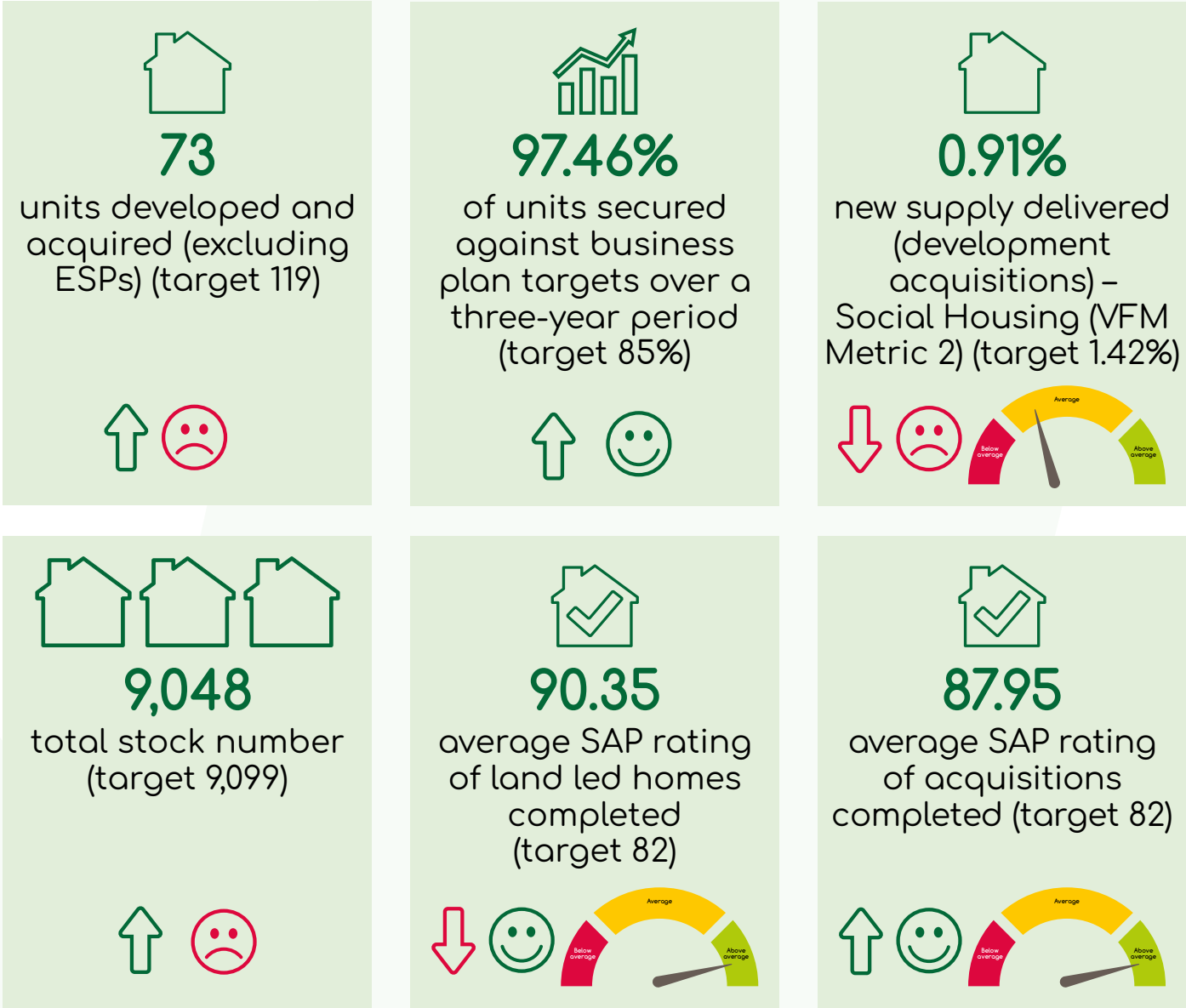


Building and Acquiring Sustainable Homes

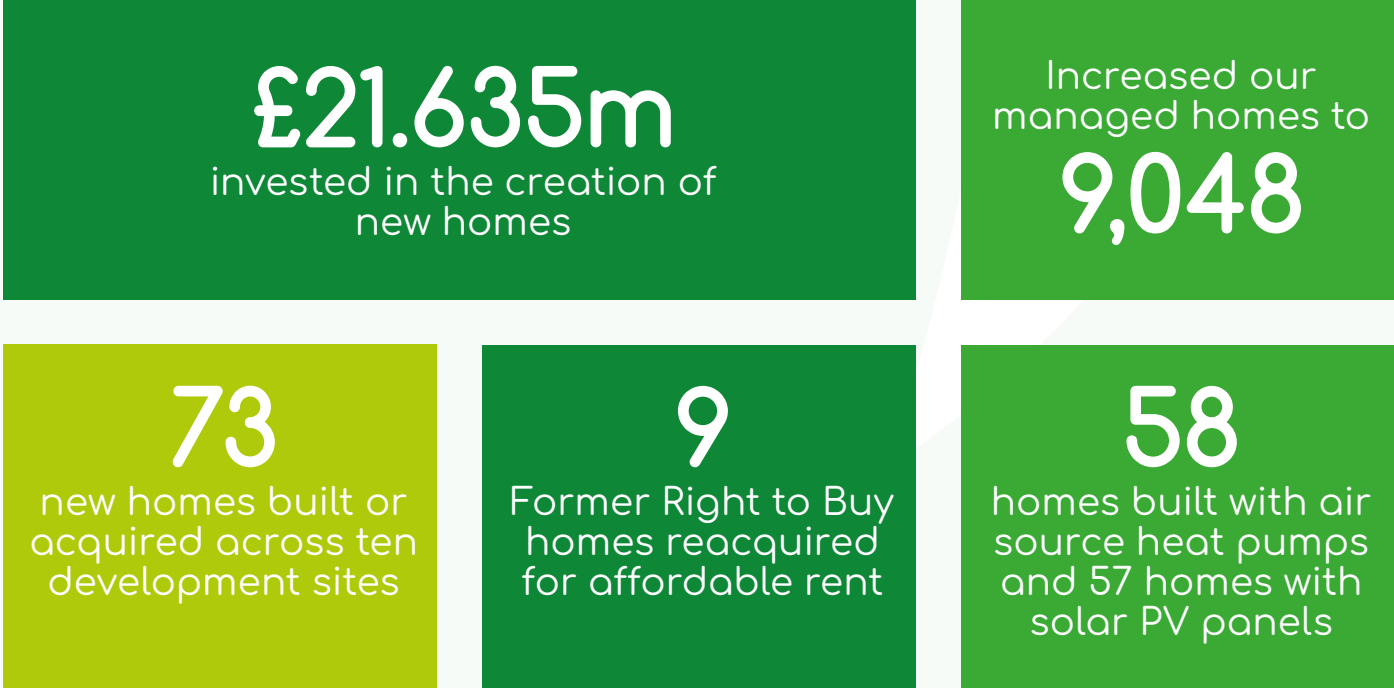
We aim to build and acquire additional high quality, sustainable homes, which meet the needs and aspirations of customers, in balanced communities.

Here's how we are doing...

Performance Measures



Key Stats



Building and Acquiring Sustainable Homes
Year in Review...

Over the past year, we continued to grow the number of high-quality homes we provide. We delivered 73 new homes for affordable and social rent across Spennymoor, Ferryhill, Chilton, Bishop Auckland and Newton Aycliffe.

We also increased our use of low carbon technologies, including air source heat pumps and solar panels. These help reduce carbon emissions while making homes more energy efficient. This year, 58 homes were fitted with heat pumps and 57 with solar panels.

We invested £21.6 million to make sure each home is built to a high standard, with a strong focus on comfort, safety and affordability.

These homes are better insulated and designed to stay warmer, helping you feel more comfortable and manage energy costs.

As well as building new homes, we brought nine former Right to Buy properties back into our housing stock, helping meet local demand.

Overall, our housing stock continued to grow, allowing us to support more individuals and families. We also worked with partners and funders to secure future opportunities, helping us continue to deliver new homes where they are needed most.



Customer Voice
We listened, we acted



Positive Feedback

It's not just about improving; it's about celebrating what works well too. Here's some of your positive feedback:

“My house is comfortable and eco-friendly, equipped with modern heating technology, solar panels, and an electric car charging point. The rooms are quite spacious and well planned. An additional advantage is the plant beds in the estate, which is not often found in other locations.”

“I feel that Livin has gone all out with the property, from the design/layout making it a perfect home for myself & children. I feel Livin has thought of everything, the layout and thought is better than most smaller private new builds. Well done Livin ... our happy forever home finally.”

“I would just like to take the time to leave some positive feedback, after the supportive help I received. I went to the neighbourhood of my new home. I would like to take the time to say thank you the workmen on the site who saw me looking around. They helped me and allowed me to look around the property, they were so helpful towards me and my disability which is rare these days. I feel in love with the area and bungalow.”

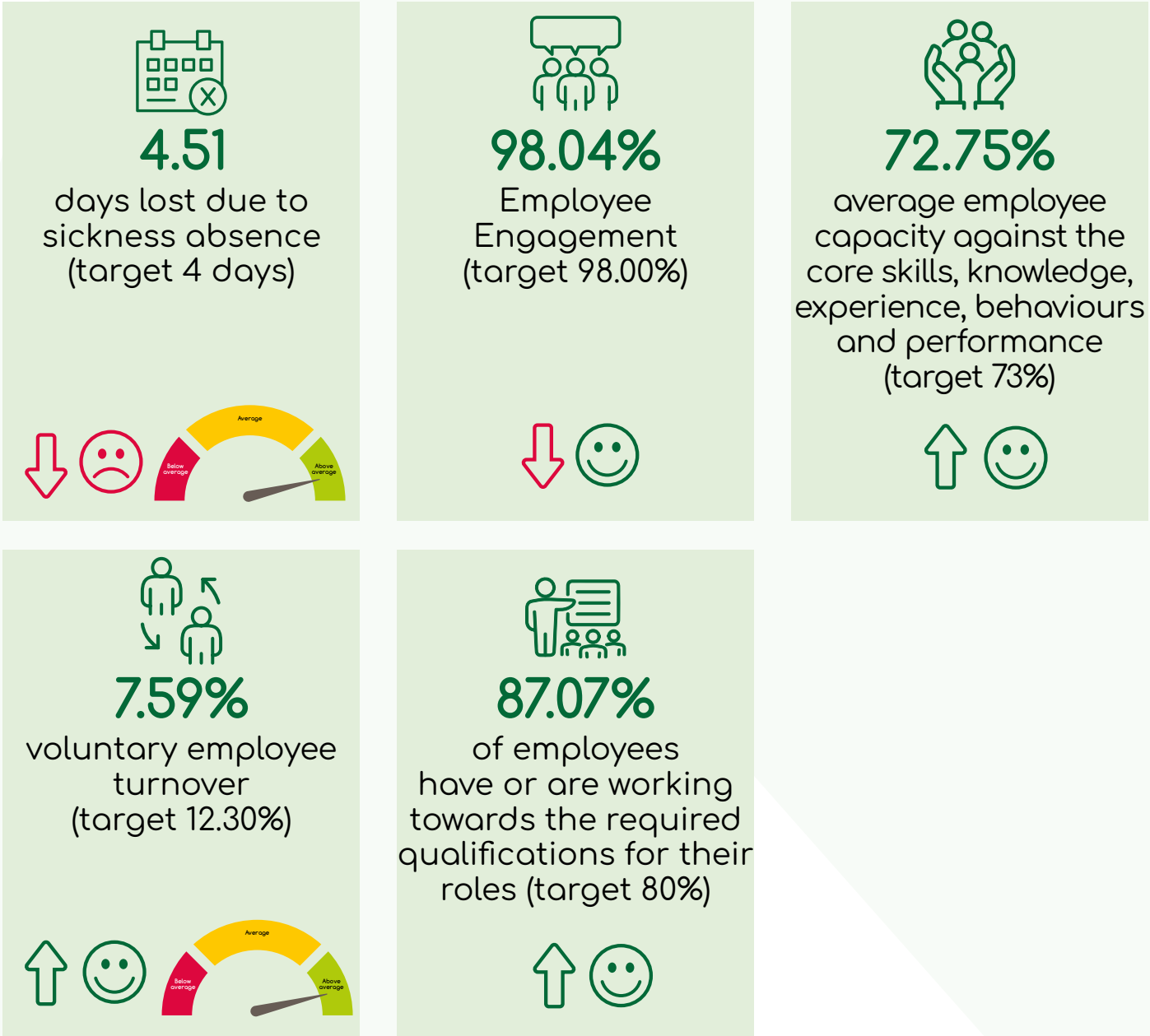


Maximising the Talent and Contribution of our People

We aim to have a professional, engaged and empowered workforce that works together to deliver excellent services.

Here's how we are doing...

Performance Measures



Key Stats

149

employees with
a collective 1,454
years of service
to Livin tenants

30%

of our people
started their careers
with us as an
apprentice

94%

of our team would
recommend working
for Livin to others

77%

of our people have
been funded to
achieve professional
qualifications

Maximising the Talent and Contribution of our People Year in Review...

Over the past year, we have invested in our people, so you continue to receive reliable, high-quality services. By developing our leaders, managers and front-line teams, we are building a skilled and motivated workforce to support you now and in the future.

All managers are completing core training to help them lead effectively and focus on what matters most to you. We are also developing future leaders to make sure our services remain strong and consistent. Coaching and

mentoring play an important role in this, helping our teams build confidence, work together and respond more quickly to your needs.

Our “grow your own” approach continues to deliver, with colleagues gaining qualifications and apprentices progressing into permanent roles. This means you are supported by people who understand your community.

We have also focused training on key areas, including supporting customers with vulnerabilities, preparing for Awaab’s Law, improving repairs diagnosis, and strengthening digital skills. This helps us communicate clearly and provide the right support for you.

We continue to invest in professional development to meet new regulatory standards, so you can be confident that anyone you deal with is trained, professional and accountable.

Customer Voice

We listened, we acted

We listened
(InsightXchange scrutiny – competence and conduct standard)

You supported our approach to high professional standards and highlighted the importance of continuous development, strong onboarding, and consistent expectations for contractors.

We acted

We strengthened our development approach, aligned expectations with contractors, and introduced mentoring to support onboarding and ongoing development. We're also improving how we share performance information.

Positive Feedback

It's not just about improving; it's about celebrating what works well too. Here's some of your positive feedback:

"I wanted to pass on positive feedback following the service I received today from one of the team at Livin. She was professional, helpful and got the job sorted properly the first time. She was patient and dealt with it really well. Her work ethic was brilliant and felt this needed to be shared."

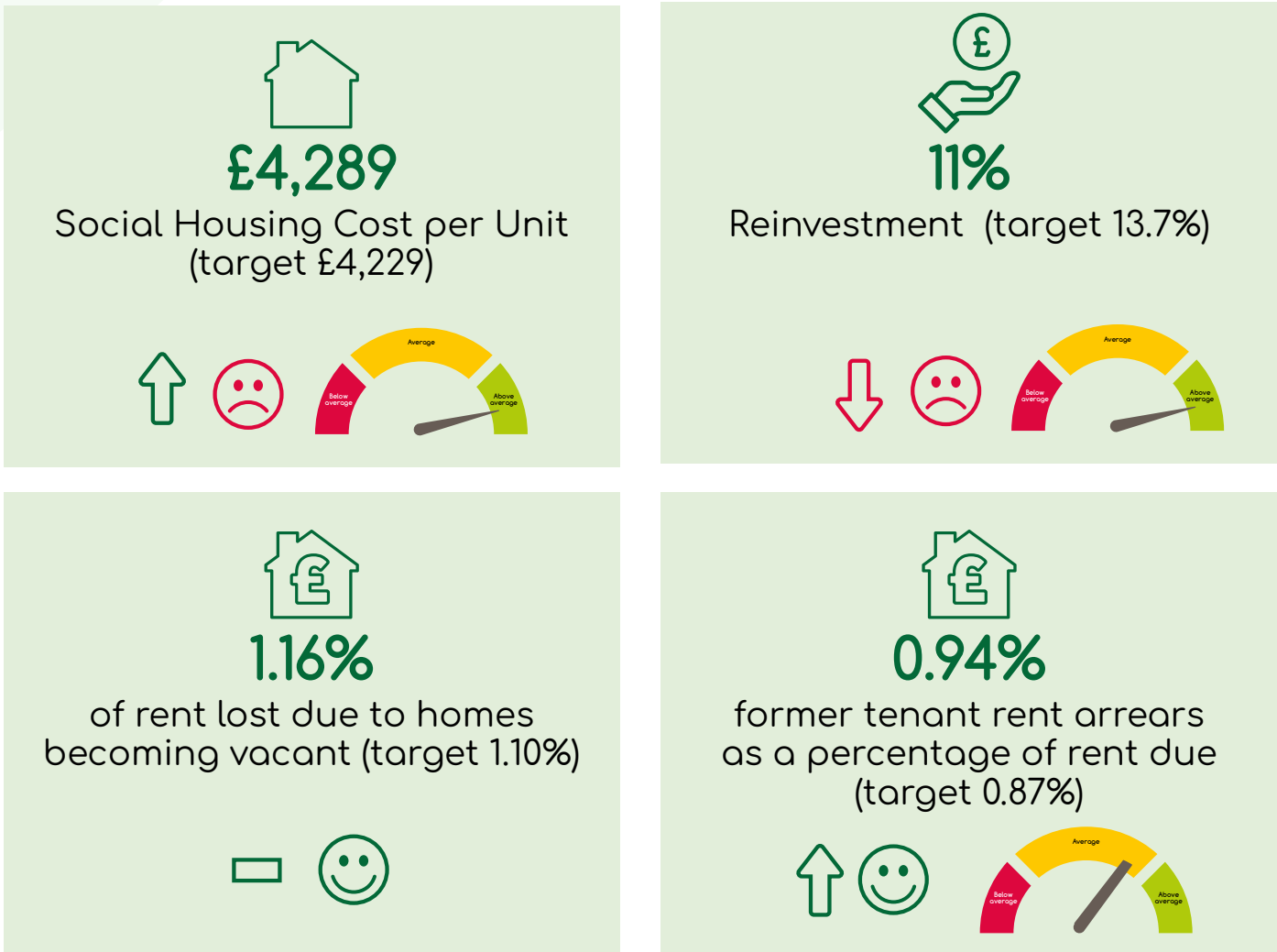
"I just wanted to pass on my thanks for the extremely prompt and efficient response to my report of our boiler not working properly, and also for the installation of a kitchen extractor fan. We have always received excellent service from Livin whenever repairs have been needed. Thank you so much."

Maintaining Strong Finances

We aim to be financially strong and resilient and invest in the future of social housing for you and your communities.

Here's how we are doing...

Performance Measures

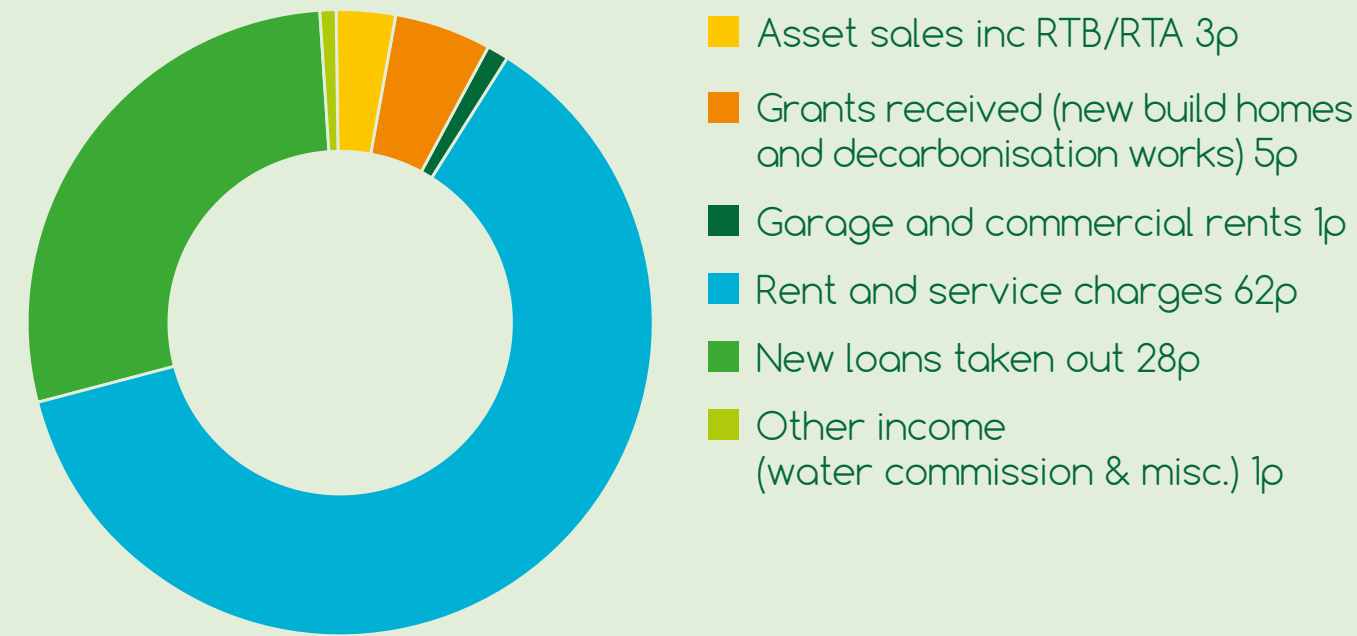


Key Stats

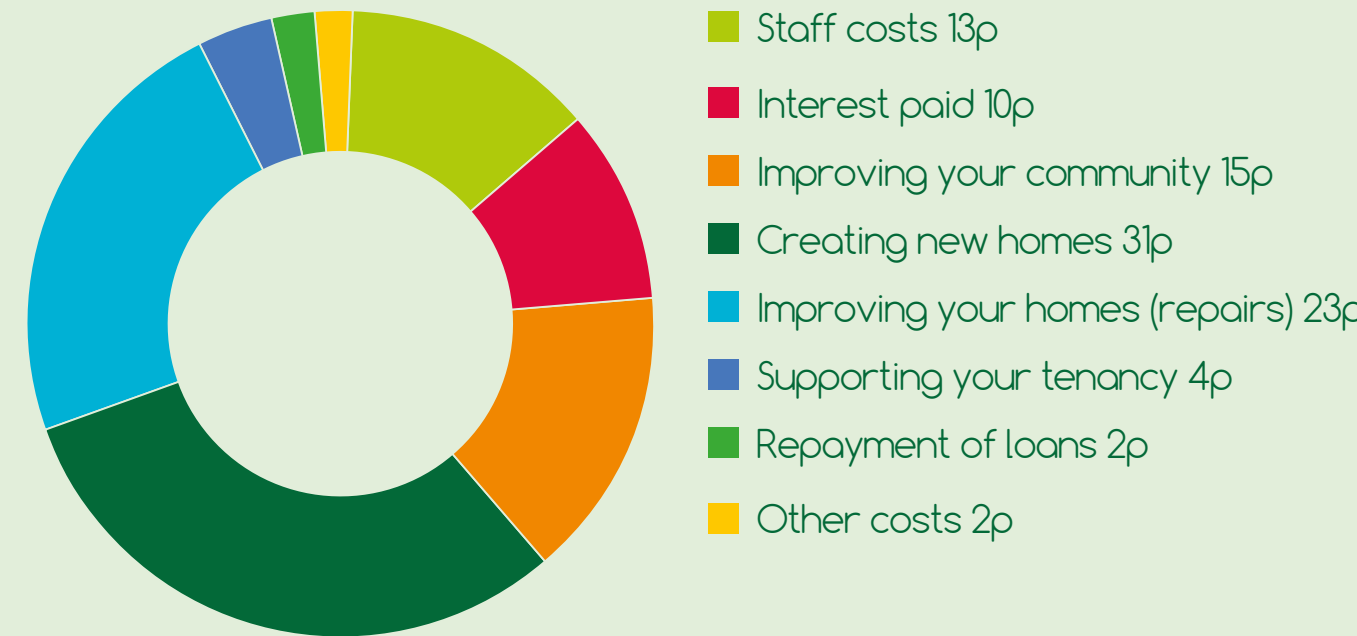


How we spend your rent

Where does each £1 come from?



Where does each £1 go?



Maintaining Strong Finances Year in Review...

We have continued to manage our finances carefully so we can invest in your homes and services while remaining strong for the future. This was recognised with the highest V1 regulatory grading for financial viability, reflecting our strong financial position.

Despite ongoing economic pressures, we delivered a £6.3 million surplus, achieved through increased income and careful management of costs. This means we can keep investing in your homes, maintain services and continue providing support where it's needed most.

We focused on getting the best value from every pound we spend. Demand for our homes remained high, helping to reduce empty properties and increase rental income. At the same time, we carefully managed our running costs and interest payments, while continuing to invest in the services that matter most to you.

During the year, we invested more than £25 million in maintaining and improving existing homes. This included day to day repairs, major improvements, and longer-term work to keep homes safe, warm and fit for the future.

We also invested over £21 million in building and acquiring new homes. Some projects were delayed due to planning changes, meaning some investment will now take place in future years. This helps us invest at the right time and deliver high quality homes in the right places.

We continue to closely monitor key financial measures, including interest cover, to make sure we can manage our borrowing responsibly. This helps us maintain the trust of lenders and continue investing in what matters most to you.

Overall, our strong financial position means we are well placed to keep investing in homes, supporting you, and planning for the future.

Customer Voice We listened, we acted

We listened

You told us rent letters could be clearer, and that more accessible information would help you understand changes and where to get support.

We acted

We improved our annual rent letters to make them clearer and easier to understand and added more information about how changes affect you and the support available.

Positive Feedback

It's not just about improving; it's about celebrating what works well too. Here's some of your positive feedback:

"My home is kept well up to date, and repairs are carried out swiftly and to a good standard, providing great value for money for my rent."

"Rent is reasonable, I love my home and feel very lucky to have the home you've provided."

"My rent is a better value than private markets, and I feel my home is cared for by your teams."

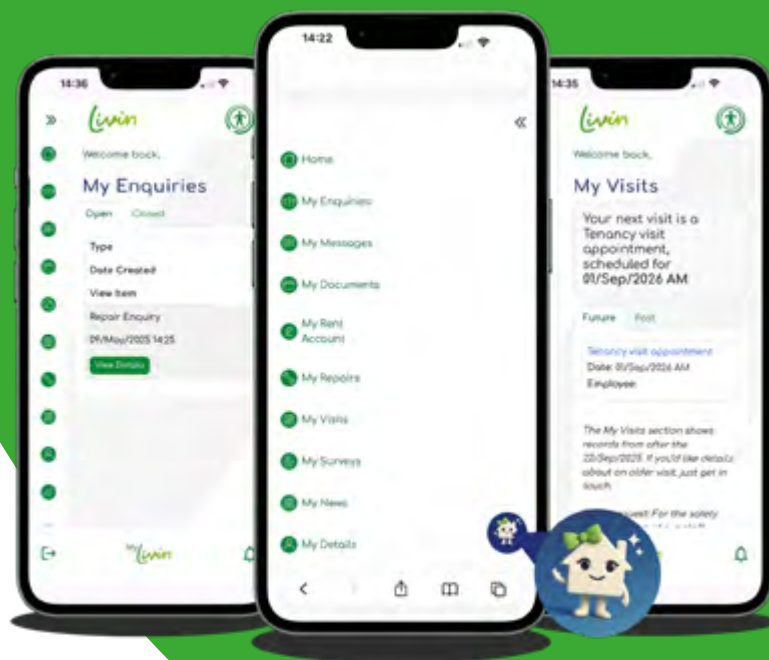
Service Standards

Our service standards set out what we aim to deliver for you, including how quickly we will respond, how we will keep you informed, and the timescales we work to across key services. This year, we reviewed our performance against these standards. We met several standards across customer contact, tenancy visits, major adaptations, communal safety checks, grounds maintenance and

stock condition surveys. Some standards were partly met or not met, including areas linked to complaints, minor adaptations, repair appointments, damp and mould inspections and empty home repairs.

Where we did not meet a standard, we are using the results to understand what needs to improve and how we can provide a more consistent service for you.

You can view our full service standards [here](#).



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