



livein

Environmental, Social and Governance Report

March 2025

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Introduction

We are pleased to share our Environmental, Social and Governance (ESG) Report.

We are an awardwinning not-for-profit housing association based in County Durham.



We offer more than just a home. We help improve the lives of the people living in our homes and in our communities. We work hard to make sure those homes are high quality, sustainable and adaptable, while meeting our tenants current and future aspirations. We offer support that helps people into work and training and increases their financial confidence and stability.

We are entering the fourth and final phase of our 10 year business strategy, Plan A. Our Plan A strategic objectives and key actions are agile by design, to enable an appropriate response

to any changes in the operating environment. It continues to provide strategic focus through six priorities. These focus on our property services contract to meet the service standards for repairs, making best use of data, meeting the new decent homes standard, increasing the number of new homes, delivering meaningful financial inclusion support to reduce poverty levels and progressing place based social and physical regeneration.

Our report is presented in line with the Sustainability Reporting Standard for Social Housing (SRS).

We understand the continuing challenges our communities are facing and we are committed to improving further the energy efficiency of our homes to reduce the cost of heating, and ensure existing homes are fit for the future and achieve net zero.

Sustainability Reporting Standard for Social Housing

The Sustainability Reporting Standard was developed to enable social housing organisations to report their Environmental, Social and Governance performance in a transparent, consistent and comparable way.

This allows investors to consider ESG performance as part of their credit process.

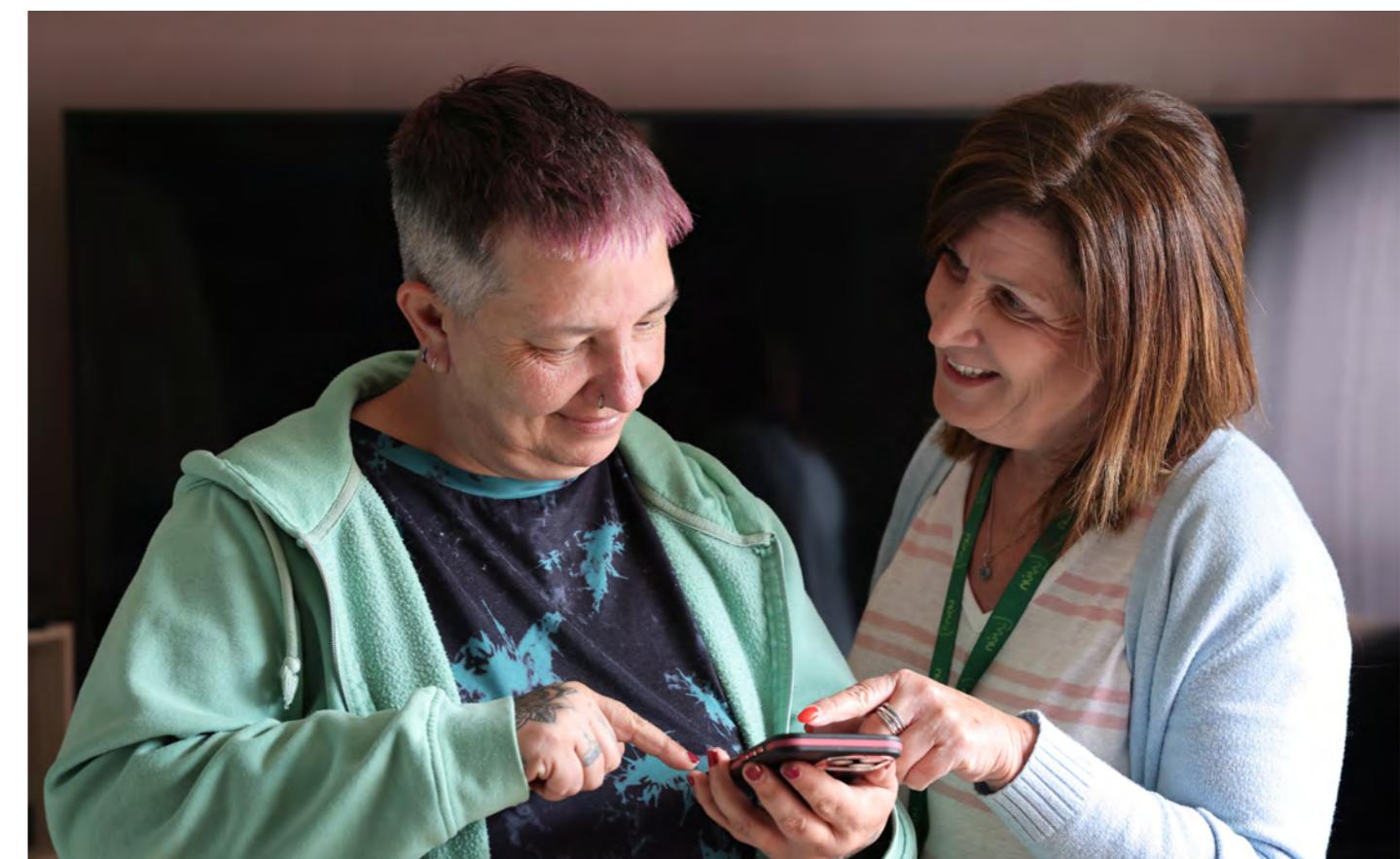
Our strength in sustainability is key to attracting new investors who will deliver new finance and therefore help deliver our strategic objectives, particularly building and acquiring sustainable homes and providing quality sustainable homes.

Affordable housing is recognised as a major contributor to communities and helps in delivering Sustainable Development Goals (SDG's).

UN Sustainable Development Goals

Sustainable Development Goals (SDG's) were adopted by all UN member states in 2015 and provide common goals that are recognised as necessary for investors, governments, businesses and

general society to do more to end poverty and protect the planet. Supporting our customers and communities is embedded in our strategy and links to several of the SDG's below:



Report Structure

Our report continues to align to the different themes contained within the Sustainability Reporting Standard for Social Housing as updated in May 2025. These themes, and their link to SDG's are;

ESG Area	Theme	Theme Name	Description	SDG Goal	
Environmental	T1	Climate Change	Prevents and mitigates the risk of climate change	13	Climate Action Environmental
	T2	Ecology	Promotes ecological sustainability	15	Life on Land
	T3	Resource Management	Sustainable management of natural resources	12	Responsible Consumption and Production
Social	T4	Affordability and Security	Provides affordable and secure housing	11	Sustainable Cities and Communities
	T4	Affordability and Security	Provides affordable and secure housing	10	Reduce Inequality
	T5	Building Safety and Quality	Resident safety and building quality are well managed	11	Sustainable Cities and Communities
	T6	Resident Voice	Listens to residents' voice	11	Sustainable Cities and Communities
	T7	Resident Support	Supports residents, and the local community		
	T8	Placemaking	Supports residents and the wider local community through placemaking		
Governance	T9	Structure and Governance	Legal structure of the organisation and its approach to Governance	11	Peace, Justice and strong Institutions
	T10	Board and Trustees	High quality board of trustees	16	
	T11	Staff Wellbeing	Supports employees	8	Decent Work and Economic Growth
	T12	Supply Chain Management	Procures responsibly	12	Responsible Consumption and Production

Environmental

Climate Change

C1 – Distribution of EPC ratings (existing homes)

EPC data is modelled using previous actual EPC scores and adjusting for energy efficiency improvements made to homes (e.g. the installation of solar panels). Due

to the additional improvements made to homes during the year the percentage of homes which achieve at least an EPC rating of C has increased from 86.77% to 95.60%.

Ratings for existing homes are as follows:

EPC rating	2025		2024	
	%	Number of homes	%	Number of homes
% Homes rated A	0.35%	31	0.16%	14
% Homes rated B	11.93%	1,067	11.51%	1,022
% Homes rated C	83.32%	7,450	75.10%	6,672
% Homes rated D	4.36%	390	13.18%	1,171
% Homes rated E or worse	0.04%	4	0.05%	4

C2 – Distribution of EPC ratings (new homes)

EPC's are carried out by an independent SAP assessor for all new build homes.

Ratings for our new homes completed during the period are:

EPC rating	2025		2024	
	%	Number of homes	%	Number of homes
% Homes rated A	14.08%	10	5.15%	12
% Homes rated B	85.92%	61	94.85%	221



C3 – Net zero target and strategy

Our strategy focuses on contributing to a sustainable future to achieve our vision of Environmentally sustainable communities for generations to come with customers thriving in low-energy homes.

We are committed to consistently adopting sustainable practices into our daily operations while advancing our data-driven approach to manage carbon

In our pursuit of a sustainable future, our goal is to ensure that both new and existing homes are future-ready and achieve net-zero emissions. Our target remains to achieve net zero carbon by 2050.

Through these initiatives, we aim to create a greener, more resilient future for all.

We will do this by

- Identifying the optimum technologies and timing of investment required for the large-scale replacement of fossil fuel heating systems
- Enhancing waste audit accuracy using real time data to ensure the HQ complies with the new recycling protocol from April 2025
- Introducing smart technologies to accurately track electricity, gas and water usage
- Sharing best practice and sustainability performance to make employees more aware of their impact on the resource consumption
- Delivering environmental interventions to increase biodiversity within open spaces in our communities and improve the perception of place

C4 – What retrofit activities and energy efficiency actions have we taken in the last 12 months?

We performed a variety of energy efficiency works in 2024/25 including:

- Installed solar panels to 100 homes (using SHDF grant)
- Replaced windows to 284 homes with more efficient double glazing
- Loft insulation top up to 133 homes
- Installation of energy efficient LED bulbs to 78 homes
- Installed 232 smart air bricks
- Installed 620 Radbots to provided zoned heating control
- Installed 338 A rated boilers



We were successful in our bid for grant through the Social Housing Decarbonisation Fund (wave 2) which enabled us to perform energy efficiency upgrades to 246 homes including:

- PV panels
- Smart airbricks to insulate suspended ground floors

The works have increased the average SAP score for these homes from D to C.



C5 – Scope 1, 2 and 3 greenhouse gas emissions

We reported our combined Scope 1, 2, and 3 emissions for the year ending 31 March 2025, noting an increase compared to the previous year. This change reflects improved data accuracy, particularly in Scope 3 emissions, which now include more

detailed information on employee commuting and waste. Emissions are calculated using SmartCarbon software, in line with the Greenhouse Gas Protocol and carbon reporting standards.

EPC rating	2024/25 tCo2e	2023/24 tCo2e	2022/23 tCo2e
Scope 1 emissions	35.42	90.84	116.55
Scope 2 emissions	90.42	96.14	85.87
Scope 3 emissions	383.70	114.37	259.39
tCo2e per million £ of turnover	10.73	7.01	11.75
Total emissions per home (KG)	56.98	33.92	53.27

C6 – How have we assessed climate risks to our homes (i.e. flood risk and risk of homes overheating)?

The majority of our homes (97.4%) are located in low risk flood areas and 98.0% of our homes are protected from overheating.

Our Contributing to a Sustainable Future strategy includes commitments to ensure our homes are fit for the future. We have created 25 climate resilient places and natural environments that

include wild biodiversity plans to enhance nature and provide resilience to extreme weather events.

We are investing in solutions to ensure new and existing homes are fit for the future and reduce the risk of overheating.

Failure to meet decarbonisation aspirations and targets is a key strategic risk. Strategic risks are considered quarterly by our Audit & Risk Committee before Board receives an update on the risk register.



Ecology

C7 – How are we increasing green space and promoting biodiversity?

Through our Plan A objective to "Deliver and enable environmental initiatives that improve neighbourhoods and support communities to be more environmentally sustainable" we will shape how sustainability is embedded in place-based projects ensuring a focused approach that maximises impact. To do this we will deliver environmental interventions to increase biodiversity within open spaces in our communities and improve the perception of place.

We continue to work with partners to protect green spaces from off road vehicles. We secured funding through the Police Commissioner, Durham County Council and the Governments' Trailblazer programme to secure over three adult football pitch size areas of open space from off road vehicles with an intention to plant over 20 new trees in 2025/26.

We have also designed with Durham County Council's ecology team and a local community stakeholder group a natural defensive play space made up of wildflowers, grass, trees and rocks to be created in one of our regeneration sites in 2025/26. Two open spaces have also undergone sustainable planting schemes as part of our plan to reintroduce flora, fauna and insects with a further four identified for 2025/26.

During 2024/25, 71 new homes were created across four development sites providing additional green space and improving the biodiversity across all sites by 16.51% net gain. All development schemes have an assessment of biodiversity net gain/loss undertaken by an approved specialist in the field, with our aim to provide a minimum of 10% net gain across all sites.

C8 – Do we have a strategy to actively manage and reduce pollutants?

We currently adhere to all required HSE and environmental legislation with processes in place to ensure our contractors and partners adhere to these requirements.

As part of our carbon reporting we measure pollutants and have set targets to reduce these. We will further develop systems to help us understand our wider environmental impact through our tenant activities, maintenance and repairs, retrofit and development activities.

Our repairs tender (published in 2025) has been shaped to ensure that the successful service provider will take action to reduce both CO₂ (carbon dioxide) and NO_x (nitrogen oxide) emissions, requiring a road map to be produced on how this will be achieved.

Resource management

C9 – Do we have a strategy to use or increase the use of responsibly sourced materials for all building works?

We are aligning the resourcing of materials with our Plan A strategy, which will enable us to increase the volume of sustainably sourced materials we use in all our building works.

All new build homes use responsibly sourced timber certified through the Forest Stewardship Council (FSC)

that verifies the wood has been harvested legally and sustainably. During 2024/25 35% of our new homes were constructed using timber framed systems.



C10 – Do we have a strategy for waste management incorporating building materials?

We have an internal waste management procedure which outlines the priorities for dealing with waste for the benefit of sustainability and environmental protection. The procedure is underpinned by a commitment to the Waste Hierarchy Principles and aligns with requirements set out in the Environmental Protection Act 1990.

Our main contractor for repairs and maintenance, and by far the greatest source of our waste generation, is Mears plc who are ISO14001 accredited. They have strong waste management systems in place and achieved 93% recycling of waste on our repairs and maintenance contract.

Enhanced data sources, such as the Premier Recycling Waste dashboard, now allow us to track waste across all operational buildings, replacing previous snapshot-based estimates.

We have introduced a new internal procedure to support compliance with updated food waste regulations, effective from 31 March 2025. This reflects our commitment to the Waste Hierarchy Principles and aligns with the Environmental Protection Act 1990.

In 2024/25, we enhanced our waste performance monitoring through the Premier Recycling Waste dashboard, allowing for



more regular and accurate tracking across all operational buildings. This replaces the previous method of using a single-day snapshot and will support quarterly performance reviews going forward. These improvements enable more timely interventions and better identification of anomalies. During the year we recycled 31.8% of our operational offices waste.

C11 – Do we have strategy for good water management?

All new build housing developments are designed with sustainable drainage systems (SuDS) to help manage flood risk in collaboration with the Lead Local Flood Authority. These systems include SuDS basins, swales, and attenuation tanks.

One of our objectives focuses on reducing environmental impact through improved water management.

Resource monitoring is now in place at our head office, Farrell House, and other operational buildings to support Scope 3 emissions reporting.

In 2024/25, we completed 71 new homes, all of which incorporated at least one of these features as part of our commitment to sustainable design.

These measures help ensure that water usage is tracked more accurately and managed more sustainably.





Social

Affordability and Security

C12 – Affordability and Security

We compare our average social and affordable rents to private rental market data. Our average rents are disclosed to the Regulator of Social

Housing in our annual Statistical Data Return (at 31 March 2025) and the Office for National Statistics' price index of private rents.

2024/25 Local Authority Area	Number of houses	Livin's Median Rent	Median Market Rent	% of Market rent
County Durham	8,754	£95.80	£135.04	71%
Darlington	89	£126.42	£140.56	90%
Stockton-on-Tees	16	£130.39	£162.35	80%
Hartlepool	69	£154.10	£121.49	127%

2023/24 Local Authority Area	Number of houses	Livin's Median Rent	Median Market Rent	% of Market rent
County Durham	8,709	£88.95	£121.58	73%
Darlington	78	£115.27	£126.17	91%
Stockton-on-Tees	16	£121.07	£146.57	83%
Hartlepool	66	£143.08	£119.75	119%

Social rent increases for 2024/25 were applied at 7.7% which was the maximum level allowed following the limit on annual rent increases published by the Regulator of Social Housing.

During this period market rents increased on average by 9.2% in County Durham and 10.8% in Darlington and 10.9% in Stockton on Tees, therefore reducing our percentage of market rents figure.

Our main area of operations is County Durham where our rents are on average 71% of the median market rent.

Our main area of operations is County Durham where our rents are on average 71% of the median market rent. In Darlington and Stockton-on-Tees the homes we own are mostly new build houses with an affordable rent set at 80% of the market rent at the time of letting. As these homes are new build the rent set is closer to the median market rent shown above. This is because that median rent includes older privately rented homes with lower market rents.

Our homes in the Hartlepool local authority area increased by three during the year as we continue to focus in areas where we have existing stock, aiming to build sustainable communities. These homes are located in the Wynyard and High Throston areas which are highly desirable and therefore have much higher market rents than the average rents for the wider Hartlepool local authority area. Sixty four of the Hartlepool based homes are let at affordable rent, set at 80% of market rent, and are 127% of the wider local authority average

rents. This is an increase on the 119% reported last year as median market rents, including older private rental homes, increased by 1.9% on average during the year.



C13 – Share of homes (by tenure)

Affordability is a major part of the key objective of supporting sustainable tenancies. Our

tenancies are mostly let at social and affordable rents as shown below:

Tenancy type	2025		2024	
	Number of units	%	Number of units	%
General needs (social rent)	7,104	79.45%	7,052	79.39%
Affordable rent	1,795	20.07%	1,768	19.90%
Intermediate rent	29	0.32%	49	0.55%
Shared ownership	14	0.16%	14	0.16%
Total	8,942	100%	8,883	100%

C14 – Share of new homes (by tenure)

Building and Acquiring Sustainable Homes is a fundamental part of our business strategy, Plan A. The number of homes acquired or developed during the year was 83. This was 5 less than our target due

to delays in discharging planning conditions and planning approval. We invested £18.2m in new homes including homes under construction at the financial year end.

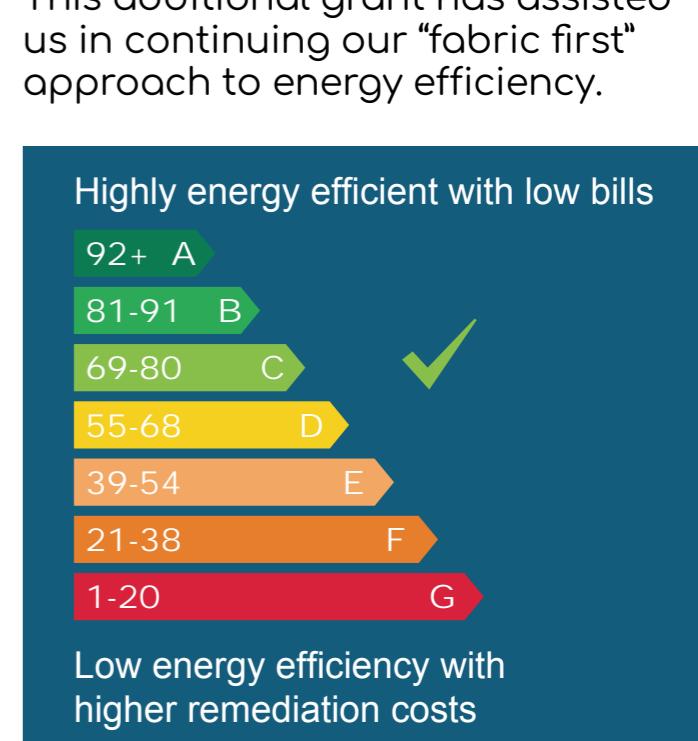
Tenancy type	Number of units	%
Social rent	32	38.55%
Affordable rent	51	61.45%



C15 – How are we trying to reduce the effect of high energy costs on residents?

Our target was to achieve an average SAP rating of 73 for our homes by 2025 with 97% of homes at a minimum band C by March 2025. At March 2025 we had 95.67% (2024 86.77%) of our homes already at, or above, EPC band C and an average SAP score of 72.98 (2024 72.3) across our homes.

We were successful in obtaining grant under the Social Housing Decarbonisation Fund (wave 2) and have undertaken works to our homes to make them more energy efficient. This included installing smart air bricks (which insulate suspended ground floors in homes), heating upgrades, loft insulation, double glazing window replacement, adding external wall insulation thereby reducing heating costs for customers.





To mitigate the effects of rising energy costs and combat fuel poverty among our tenants, we have implemented a comprehensive support framework:

- **Specialist Financial Inclusion Team:** Our dedicated team provides tailored support to tenants identified as experiencing fuel poverty, ensuring interventions are appropriate and effective.
- **Crisis Fuel Support:** We offer emergency assistance through fuel vouchers, distributed via trusted partners such as Durham County Council, HACT, and local food banks.
- **Direct Fuel Voucher Provision:** Where fuel costs present a barrier to essential services like gas safety checks, we provide direct support through Charis, a nationally recognised administrator of essential funds and grants.

- **Partnership with Groundwork:** Through this collaboration, tenants receive expert advice on energy tariffs, debt management, and supplier engagement. Groundwork also assists in transitioning residents away from pre-payment meters to more manageable billing methods.
- **Referral to Citizens Advice Bureau:** We connect tenants with the Bureau's Fuel Redress Scheme for additional support and advocacy.

We have a range of financial inclusion support offers targeting fuel poverty including access to fuel and food vouchers in emergencies, provision of energy efficiency advice, affordable loans for carpets / curtains, budgeting and benefit maximisations services. We support grant applications for white goods and other household essentials. We provide debt advice through a third party commissioned expert service provider and work closely with partners to provide childcare options and food clubs.

C16 – How do we provide security of tenure for residents?

We only offer assured (lifetime) tenancies except in exceptional circumstances.

Our Tenancy Policy sets out our very limited and specific approach to the use of fixed term tenure. Fixed term tenancies are only offered to those being housed through humanitarian resettlement schemes or asylum relief in partnership with Local Authorities whose immigration status does not allow for permanent residency.

At 31 March 2025 only 0.11% or 10 tenancies (2024 0.06%, 5 tenancies) were on a fixed term tenancy with less than 3 years remaining. All of these 10 tenancies were for humanitarian reasons where the customer does not have full immigration rights. Once this right is granted the tenancies will be converted to assured tenancies.

Building Safety and Quality

C17a – What percentage of homes with an in date accredited gas safety check?

The safety of our customers in their homes is a top priority and we take our regulatory obligations very seriously. We use approved contractors to perform repairs and servicing with compliance reported to Board quarterly.

We had 99.97% (2024 99.98%) of homes with a valid certificate at the year end. Three homes had an overdue gas safety test at year end due to our customers refusing access.

We follow a clearly defined legal process when access is refused and shortly after March 2025 two of the outstanding checks were completed. The one remaining check was still overdue, therefore resulting in legal action.



C17b – What percentage of buildings have an in date fire risk assessment?

100% (2024 100%) of relevant buildings had an in-date fire risk assessment, which are completed annually.

C17c – What percentage of buildings have an in date electrical safety check?

99.89% (2024 99.65%) of relevant buildings had an in-date electric safety check.

C18 – What percentage of homes meet Decent Homes Standard?

100% (2024 100%) of our homes meet the Decent Homes Standard.



C19 – How do we manage and mitigate the risk of damp and mould for residents?

Our initial biennial tenancy visit programme, which included identifying damp and mould in homes, was completed in December 2024. However, as the safety of our tenants is of paramount importance to us we continue to proactively inspect all our homes over a rolling 2-year period to identify any issues with damp or mould growth. In addition, we also use customer contacts such as annual gas servicing to identify homes affected by damp and mould. All customers who have had any issue with damp or mould receive a follow up visit to ensure that any remedial measures we have put in place have successfully resolved the problem to their satisfaction. We continue to prioritise customers with known vulnerabilities.

We are committed to ensuring homes are safe to live in and publish advice on our website on how

to keep homes free from damp and mould. We encourage our customers to report any instances of damp and mould to us so we can treat it.

An objective of our Plan A strategy is to “provide high quality, safe, well-maintained homes that meet local housing need” and align our investment programme to changes in legislation, such as Awaab’s law, and regulation to maintain ongoing compliance and meet local customer need.

We publish a guide on our website on greener living, giving advice on the steps tenants can take towards living more sustainably in their home. To support this, we have improved our tenant onboarding information to include “Greener Livin” content. This information covers a range of topics, including Energy Performance Certificate (EPC), saving water, waste and recycling, saving energy, energy efficient appliances, outdoor spaces, air quality and ventilation.

Resident Voice

C20 – What are the results of the most recent tenant satisfaction surveys?

We appointed an independent company to carry out a satisfaction survey in September 2024. At the time of the survey 1,011 responses were received. The sample was selected to ensure that a wide range of customers were asked covering age, location, ethnicity, house type, tenancy type and household composition.

Overall satisfaction has improved slightly over the last year with the Regulator's overall tenants satisfaction measure improving from 89.92%, which placed us in upper quartile for overall satisfaction, to 91.23% in 2024/25.

We use four Level 1 strategic performance indicators reported to Board each quarter providing oversight of overall satisfaction, Net Promoter Score, complaints handling and customer engagement to monitor satisfaction. There is also a suite of satisfaction measures across the organisation that feed into the overall satisfaction measure.

Insight gained from customer satisfaction surveys has influenced service delivery and policy throughout the year.

Our Annual Report to Tenants, which is available on our website, shows our achievements and areas for improvement in satisfaction.



Trust

Being supportive
Doing what we say we will do
Having integrity



Respect

Listening and caring
Valuing difference
Treating people as individuals



Own it

Seeing things through to completion
Taking the initiative
Taking personal responsibility



C21 - What arrangements are in place to enable residents to hold management to account?

Our values include trust, respect and own it, which helps us build relationships with our customers.

Our refresh of Plan A in 2025 introduced a new value of "own it" to ensure we take responsibility and see issues through to completion. This drives the right behaviour and helps to reduce avoidable complaints.

Current customer engagement arrangements feature a three levelled approach to customer voice. Transactional data from customers (through satisfaction surveys, TSM's, complaints and service usage) are analysed and used in all levels of customer engagement. We operate an amplified approach to explore more in-depth customer insights to inform service improvements, policy reviews, strategic key objectives, and Plan A actions. This is a more targeted approach to ensure that most appropriate groups of customers are engaged with, depending on the subject. Specific targeted surveys and focus groups

are used to undertake amplified customer voice work.

The Tenant Network, a group of involved tenants, helped shape over 48% of the Customer Voice activities in 2024/25 and helped us introduce 38 meaningful service improvements.

The most in-depth level of customer engagement is through scrutiny reviews conducted by the InsightXchange. Scrutiny reviews are supported by service managers and the InsightXchange group influence policies and services by identifying service improvements from their scrutiny work. To date the InsightXchange has helped shape four key customer facing services (anti-social behaviour, repairs and maintenance, equality, diversity and inclusion and damp and mould), they have also been involved in reviewing our self-assessment against the RSH Consumer Standards and the Housing Ombudsman's Complaint Handling Code. In 2024/25 the InsightXchange helped introduce 13 meaningful service improvements.

Customers can provide us with feedback via satisfaction surveys or direct through our contact us or feedback processes and raise a complaint if they remain dissatisfied. We publish an Annual Report to Tenants which demonstrates how customer views are listened to and acted upon, and the role tenants have played to help shape service delivery. Service performance information including Tenant Satisfaction Measures (TSM) is also provided for tenants to scrutinise.

C22 – In the last 12 months how many complaints have been upheld by the Ombudsman?

One complaint was upheld by the Ombudsman between April 2024 and March 2025.

The Housing Ombudsman shares learning from cases of maladministration and produces thematic 'spotlight' reports and 'special' reports where there are significant and continued failings of a landlord to learn from complaints. Where they are relevant, key reports



are analysed and learning shared across the organisation. Where any gaps are identified, actions are put in place and monitored via the corporate service improvement plan.

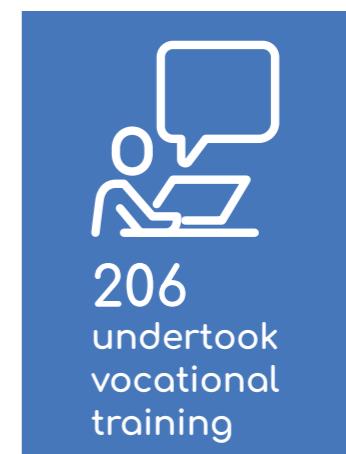
In 2024, a review was completed of our Housing Ombudsman findings received since 2022. As a result of the review, improvements were made to our approach to handling ASB and to the complaints and feedback service.

Resident Support

C23 – What are the key support services we offer to residents?

We offer a variety of support to our residents following our Community Investment Strategy which is aligned to our Plan A. Support is identified through community plans (housing and community data) and customer voice. Key areas of support include financial wellbeing, health and wellbeing and carbon reduction through greener Living.

We continue to offer a specialised benefits advice service to help customers increase their income. During the year we helped 2,959 customers offering personalised



inclusion support accessing £2.5m in financial gains. Our financial inclusion team enabled access for 39 customers to emergency food/fuel vouchers and helped 58 tenants access a total of £25k from the local authorities household support fund.

We operate our own employability programme (Livin Futures) to support residents into employment. Livin Futures helps to remove barriers to employment and supports residents in their search for work. During 2024/25 Livin Futures achieved the following outcomes:

We operate a community grant funding scheme which our communities and partners can access to tackle issues specific to those communities.

During 2024/25 we worked with our partners including Lifeline to provide 816 households with access to household items and emergency essentials for new parents and their babies.

Health and financial wellbeing support service was provided through our partnership with the LADDER centre, working with 101 residents to provide advice,

guidance and links to other support services and offering social cohesive activities.

We worked with NE First Credit Union to enable 22 customers to access interest free loans.

We use a targeted approach to support residents to sustain tenancies, mitigating the risk of tenancy failure and enabling older and vulnerable tenants to live independently.

During 2024/25 we installed major adaptations to 194 homes to support vulnerable tenants with independent living.



Placemaking

C24 – Examples of positive contribution to neighbourhoods and our engagement in placemaking or placeshaping activities.

Our business strategy, Plan A, highlights the need to support balanced and sustainable communities that meet residents needs and nurture a sense of pride and belonging. The Regulator of Social Housing's Neighbourhood and Community Standard highlights the need for a collaborative approach to making communities safer, cleaner and accessible.



50 residents supported into full time employment



Reduced ASB by 46%

Making sure we play a role in promoting social, environmental and economic wellbeing, alongside working with the local authority and its strategic housing function.

During 2024/25 we completed one of our key placemaking objectives through the delivery of an estate based physical and socio-economic regeneration scheme situated in one of the Governments 'left behind communities'. Collaborative working with residents and stakeholders on the Jubilee Fields estate has led to numerous positive outcomes for the community such as:



Accessing additional funding to support the community centre and increase the number of activities available to all age groups community centre and increase the number of activities available to all age groups



Introduction of energy efficiency measures such as battery backup solar panels helping reduce energy costs by an average of £630 per year per home



Conversion of low demand flats into 3 and 4 bedroomed homes supporting people with mobility issues



130 children engaging in school holiday club

More details are available on our website at [Jubilee Fields Estate, Shildon | www.livin.co.uk](http://www.livin.co.uk)



During 2024/25 we began to work closely with the newly formed North East Combined Authority, the Northern Housing Consortium and Durham County Council to position our next major placemaking venture, the Western Estate in Newton Aycliffe, as a front runner should any Government funding come available in 2025/26. More information about the estate and our socio-economic work with the local community and stakeholders can be found using the following link [Western Estate, Newton Aycliffe | www.livin.co.uk](https://www.livin.co.uk/our-work/our-places/the-western-estate-newton-aycliffe)

We continue to work closely with our local authority colleagues at Durham County Council and other relevant partners such as the Durham and Darlington Police Commissioners Office to make sure we are working collaboratively to address key place-based concerns. Examples of this include the cost of living crisis (one to one financial inclusion and employability support providing access to debt advice, school holiday and winter warmth programmes, family support, credit union and loans, employment and training), ASB (intensive housing support, enabling interventions

such as drones, target hardening, community safety equipment and youth diversionary activity), environment (energy efficiency measures on our homes and our local community facilities, energy saving tips and biodiversity improvements to our open spaces) and community cohesion (regular group interventions and events for all ages that offer social interaction and support improved health and wellbeing). For further information see [Community Grants | www.livin.co.uk](https://www.livin.co.uk/our-work/our-places/the-western-estate-newton-aycliffe)

Whilst the Government's Long Term Town Plan for Spennymoor has been placed on hold during 2024/25 so that further placemaking themes (including housing) can be considered, the Town Board, which is Chaired by our Chief Executive, has learned that a further two towns within our core delivery area Newton Aycliffe and Shildon will also receive place based funding of circa £10M each to be invested over the next ten years starting in 2025. Work is underway to position ourselves as key partners on each of these new town boards/working groups.

Governance

Structure and Governance

C25 – Are we registered with the Regulator of Social Housing?

Yes

C26 – What is our most recent viability and governance rating?

During 2024 the Regulator of Social Housing performed an inspection and in November 2024 published their judgement concluding we remained compliant with G1, V2 and issued their first consumer grading of C2.



specific risk for the committee to review with the findings reported back to Board.

Strategic risks considered by the board include a wide range of ESG risks such as failures to meet decarbonisation targets, identify and effectively manage damp and mould, to provide fair access, consider diverse need and deliver equitable outcomes, to manage landlord health and safety obligations, provide services that support tenants to maintain their tenancy, to provide meaningful opportunities for customers to influence and scrutinise services and failure to properly investigate, resolve and learn from complaints.

C27 – Which Code of Governance do we follow?

NHF Code of Governance: promoting excellence in Governance (2020 edition)

C28 – Are we Not for Profit?

Yes

C29 – How do we manage organisational and ESG risks?

Our Board retains ultimate responsibility for ensuring an effective risk management framework is in place. Strategic risks are considered quarterly by our Audit & Risk Committee before Board receives an update on the risk register. Board then selects a

C30 – Have we been subject to adverse regulatory findings in last 12 months?

No



Board and Trustees

C31 – How do we ensure input from a diverse range of people into governance processes?

The demographics of our Board compared to our customers (lead and joint tenants) is:

Board Diversity	Customer Profile 2025	Board Profile 2025	Board Profile 2024
Gender (% female)	61%	50%	40%
Ethnicity (% BAME)	2%	0%	0%
Average Tenure	N/A	3 years 6 months	4 years 6 months

Our InsightXchange (customer group) helps shape our policies and services by creating service standards and focusing on key areas that have been set out by our board.

All Board reports contain a section for customer voice where the results of customer voice activities relevant to that specific report can be detailed.

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C32 – What percentage of Board and management team have turned over in the last 2 years?

Three board members retired in the last two years to 31 March 2025.

C33 – Number of Board members on Audit & Risk Committee with relevant financial experience

Our Audit & Risk Committee has 4 members all of whom are also Board members. They draw on a broad range of skills from local government and the private sector. The Chair of the Committee has over 30 years' experience in audit and assurance and is a member of the Chartered Institute of Internal Auditors and a certified information systems auditor.

C34 – What percentage of Board are non-executive directors?

As at 31 March 2025, 80% of the Board were made up of non-executive directors.

C35 – Has a succession plan been provided to Board?

Yes – A three-year rolling succession plan is approved annually by Board.

C36 – How many years has our external audit partner been responsible for our audit?

Beever and Struthers have been responsible for external audit for eight years with a new audit partner overseeing the audit for the year ending 31 March 2025.

C37 – When was the last independently run board effectiveness review?

An independent review of board and committee effectiveness was completed in December 2022 by external consultants. The next triennial review will be undertaken in December 2025.



C38 – How do we handle conflicts of interest at board level?

Board members are required to complete an annual declaration of interest and inform Livin if there are any changes to their interests during the year in line with the Code of Conduct. In line with our Probity Policy, all meeting participants are required to declare any conflicts of interest at the start of the meeting and are required to declare any further interests that become apparent during discussions. The presumption is that the conflicted individual will withdraw from the meeting for the conflicted item. However, at the discretion of the Board, and depending on the nature and severity of the identified conflict, conflicted parties may be invited to remain in the meeting but not participate/vote on decision.

In the event of a fundamental or ongoing material conflict being proven, the Board may consider whether the person concerned should continue to be a Board member.

Staff Wellbeing

C39 – Do we pay the Real Living Wage?

Yes, we have been doing this since 2016.

C40 – What is the median gender pay gap?

Our gender pay gap decreased to 16.8% (2024 17.5%).

We continue to work to support female employees and ensure that diversity and inclusion is embedded in our organisation.



C41 – What is the CEO – median worker pay ratio?

Using the Department for Business Energy and Industrial Strategy methodology our CEO to median worker pay ratio is 4.94 : 1 (2024 5.05 : 1)

C42 – How do we ensure equality, diversity and inclusion is promoted across our staff?

Our Equality, Diversity and Inclusion Policy and a Customer Vulnerability Policy form part of the core onboarding programme for new starters. Employees have biennial training on the policy requirements with a CPD programme designed to equip them with the skills and knowledge to act responsibly and empathically according to customer circumstances.

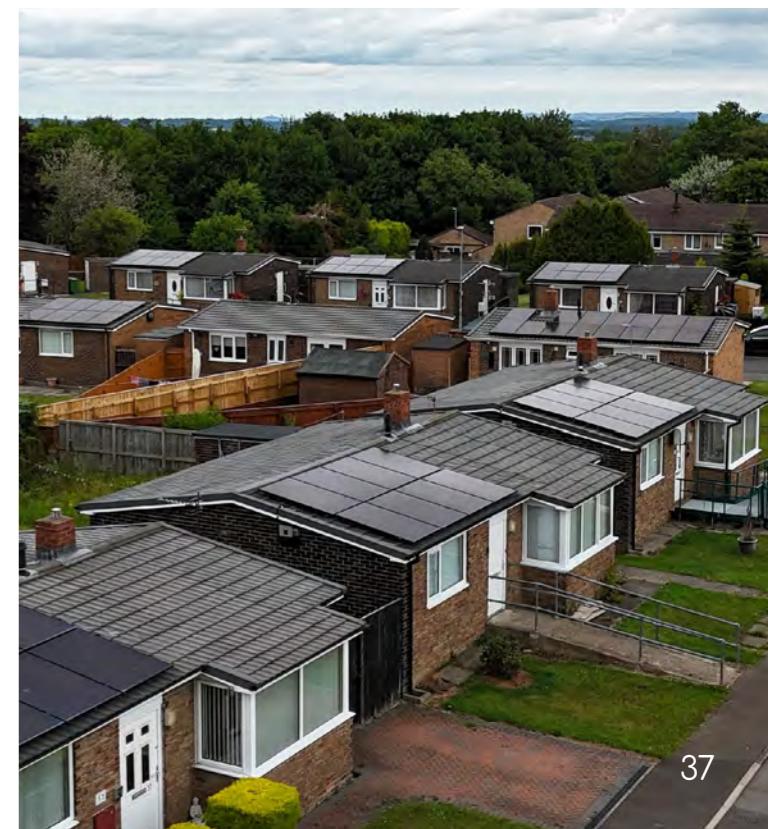
Our behaviours, attitude and values framework reinforce the principles and commitments of all employees to deliver services in accordance with EDI legal and best practice requirements.

Our 'respect' value in particular emphasises the importance of:

- Listening and caring - Building rapport by being open and positive and actively listening to and engaging with others;
- Treating people as individuals - with equal respect and consideration; and
- Valuing difference -

Understanding and acting on needs related to diversity characteristics to ensure an inclusive approach.

The Customer Vulnerability Policy has been designed to meet additional needs of customers that are not required under legal statute as they are not defined as protected characteristics (e.g. nationality, low levels of literacy/numeracy, language barriers, traumatic life events, alcohol and substance misuse/addiction, digital exclusion, low personal resilience/capacity). To support employees in applying the EDI and Customer Vulnerability policies and to be confident in managing tenancy cases according to the principles established we have created a cyclical EDI and vulnerabilities learning and development programme.



C43 – How do we support the physical and mental health of our staff?

We have a strong record in supporting the physical and mental health of our employees. We have a bespoke occupational health contract with Newcastle Premier Health for pre-employment medicals, absence case management and advice on supporting employees with specific health conditions and disabilities. This includes access to cognitive behaviour therapy and person-centred counselling and physiotherapy services.

We have developed and implemented a Mental Health at Work Procedure which ensures prevention, diagnosis and swift action to address stress at work and under which managers develop their stress management competencies.

Every employee has an individualised risk assessment with our Health and Safety team that considers individual susceptibilities and risks in relation to physical and mental health and safety, and this enables personalised plans to be developed to maintain their safety and wellbeing at work.

We have an employee safeguarding procedure that ensures that any employee or their dependent identified as at risk of harm due to the behaviour of others is provided with specialised support to access the relevant professional help.

We also run regular health and wellbeing promotion campaigns covering matters including heart/ cardiovascular health, cancer awareness, menopause and mental health.

An employee assistance programme is available 24/7 helping employees deal with personal problems that might adversely impact their health and wellbeing. This service offers both practical and emotional support as well as access to a confidential support counsellor and financial wellbeing guidance.

C44 – How do we support the professional development of our staff?

We have a comprehensive suite of organisational development procedures that support the principles and aims of our Organisational Development Policy. These include a Learning and Development Procedure, Professional Fees Procedure, Professional Qualifications Procedure, Check-In Procedure and Talent Development Procedure. Our approach to employee appraisals (Check-Ins) assesses competency against a range of criteria including the acquisition and application of job-specific skills, knowledge and experience required to deliver against the role. These check ins lead to targeted CPD for employees designed to improve their capacity and therefore their performance in their roles.

We have implemented a number of new performance indicators to monitor compliance with the qualification and CPD requirements of the Social Housing Competency and Conduct regulatory standard in advance of the implementation date in October 2026.





Supply chain

C45 – How is social value creation considered when we procure goods and services?

As part of our procurement process we ask several due diligence questions to ensure we appoint suppliers that aligns to our needs. This includes questions on health and safety arrangements, equality and diversity, modern slavery and people trafficking.

We are founder members of the County Durham Pound project, an initiative to increase social value in County Durham through procurement. We use the project's agreed TOMS (Themes, Outcomes, Measure's) framework to assess social value in tenders.

Larger suppliers are encouraged to support the County Durham Pound project and have pledged to a Charter that aims to increase Social Value in our local area.

C46 – How is environmental impact considered when procuring goods and services?

The new Procurement Act 2023 has made performing due diligence on suppliers' environmental obligations, which is part of our procurement process, easier by having a central repository.

The County Durham Pound project's TOMS framework also includes social value created by decarbonisation and safeguarding our world. This includes reducing carbon emissions, air pollution and resource efficiency (recycling).

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