

# Livein

## Environmental, Social and Governance Report

March 2024



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# Introduction



We are pleased to share our Environmental, Social and Governance (ESG) Report. We are an award-winning 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 places. 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.

In recent years there has been significant challenges in the housing sector, including cost-of-living pressures and the prioritisation of identifying and rectifying damp and mould in homes. New Consumer Standards were also published by the Regulator of Social Housing on 29 February 2024 which took effect from 1 April 2024.

[livin.co.uk](http://livin.co.uk)

We understand the continuing challenges our communities are facing and we are committed to delivering energy efficient improvements to our homes to reduce the cost of heating.

Our business strategy, Plan A, is flexible and able to respond to emerging issues. It continues to provide strategic focus through six priorities. These focus on helping tenants who are most in need to make the most of their money; growing our stock of affordable, well-designed homes; creating stronger, sustainable and thriving places and addressing areas most in need of improvement; upgrading our homes to make them more energy efficient and reduce carbon consumption; and providing support for older and vulnerable tenants so they can maintain their independence.

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

## Sustainability Reporting Standard for Social Housing

The Sustainability Reporting Standard was developed to enable social housing organisations to report their ESG 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:



Social housing contributes to several of these SDG's in particular:



Source: The Good Economy



# Report Structure

Our report continues to align to the different themes contained within the Sustainability Reporting Standard for Social Housing (updated for the September 2023 technical update). These themes, and their link to SDG's are;

ESG Area	Theme No.	Theme Name	Description	SDG Goal	
Environmental	T1	Climate Change	Prevents and mitigates the risk of climate change	13	Climate Action
	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
				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	16	Peace, Justice and strong Institutions
	T10	Board and Trustees	High quality board of trustees		
	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).

Ratings for existing homes are as follows:

EPC Rating	2024		2023	
	%	Number of homes	%	Number of homes
% Homes rated A	0.16%	14	0.02%	2
% Homes rated B	11.51%	1,022	9.33%	809
% Homes rated C	75.10%	6,672	61.69%	5,348
% Homes rated D	13.18%	1,171	28.90%	2,506
% Homes rated E or worse	0.05%	4	0.06%	5

### 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	2024		2023	
	%	Number of homes	%	Number of homes
% Homes rated A	5.15%	12	0.0%	-
% Homes rated B	94.85%	221	100.0%	99

### C3 – Net zero target and strategy

Planet A is our strategy map to a greener future, ensuring we act now to create environmentally sustainable futures for generations to come.

Our target is for 97% of our homes to achieve minimum EPC band C by 2025 and net zero carbon by 2050.

We will do this by:

- Investing in solutions to ensure our new and existing homes are fit for the future and achieve net zero
- Embed climate action throughout key tenant journeys and touchpoints to support our tenants to achieve greener living
- Collaborate with key partners to increase green skills and open up green job opportunities for our tenants and residents
- Create climate resilience places and natural environments
- Adapt our day-to-day operations, our office and commercial buildings to ensure they are fit for the future and achieve net zero
- Work with suppliers and partners to create a greener value chain that reduces our scope 3 emissions; and
- Implement a data-led approach to reducing our carbon footprint to inform effective decision making and to maximise impact.

### 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 2023/24 including:

- Insulated cladding and double glazing installed to 72 homes (using SHDF grant)
- Installed solar panels to 100 homes (using SHDF grant)
- Replaced windows to 191 homes with more efficient double glazing
- Topped up loft insulation to 154 homes
- Installed energy efficient LED bulbs to 787 homes
- Installed 68 smart air bricks

Funding has been accessed through the Local Authority Delivery scheme which will allow us to install solar panels (with battery backup) to a further 26 homes improving their SAP banding from D to C and in some cases even up to a B rating.

We were successful in our bid for grant through the Social Housing Decarbonisation Fund (wave 2) which will enable us to perform energy efficiency upgrades to 249 homes including:

- PV panels
- Smart airbricks to insulate suspended ground floors

The works will take place over the next year and will increase the average SAP score for these homes from D to C.



### C5 – Scope 1,2 and 3 greenhouse gas emissions

We chose to share our energy performance and carbon emissions data in our financial statements for the year ending 31 March 2024. We monitor progress against our targets each year and produce a report covering our

operations, buildings, processes and travel. SmartCarbon software is used to calculate emissions data in which the reporting methodology aligns with the Green House Gas Protocol and Carbon Reporting requirements.

	2023/24 tCo2e	2022/23 tCo2e
Scope 1 emissions	43.51	116.55
Scope 2 emissions	90.59	85.87
Scope 3 emissions	203.76	259.39
tCo2e per million £ of turnover	7.91	11.75

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

The majority of our homes (97.5%) are located in low risk flood areas and 98.0% of our homes are protected from overheating.

Our Planet A strategy includes commitments to ensure our homes are fit for the future. We aim to create climate resilient places and natural environments that include wide 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 Planet A objective of “Create climate resilient places and natural environments” we will shape how sustainability is embedded in place-based projects ensuring a focused approach that maximises impact. We will guide the delivery of a range of learning and training opportunities to enhance residents’ knowledge of climate change. We will support the enhancement of biodiversity across our open spaces to enable resilience to climate change and improve the natural environment.

We worked with partners to protect green spaces from off road vehicles, have planted trees at the Western Estate, Newton Aycliffe as well as completing biodiversity works (wildflower meadow and tree planting) on six other sites within our communities.

Planning is underway to ensure our new development sites will align with the Environment Act 2021 and feature 10% biodiversity net gain targets. Seven development sites have received planning approvals with construction underway. Biodiversity net gain surveys were completed which allowed for the development of biodiversity recommendations for each site with a net gain improvement of 1,008%.



**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. We have developed key resource use targets; these are embedded in Planet A and our CO2 and waste reduction plan.

**Resource Management**

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

We currently ensure responsibly sourced materials are used where legislation requires and for timber in new build homes and repairs and maintenance work. We are aligning the resourcing of materials with our Planet A strategy, which will enable us to increase the volume of sustainably sourced materials we use in all our

building works.

**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 92.51% recycling of waste on our repairs and maintenance contract.

We undertake an annual waste audit on our HQ office. In 2023/24

we increased the recycling of our waste by 47.4% including recycling aluminium, paper and plastic.

**C11 – Do we have strategy for good water management?**

All our new build housing developments are designed with sustainable drainage systems (SUD's) to manage any potential flood risk in association with the Lead Local Flood Authority. These systems include the use of SUDs basins, swales and attenuation tanks. During the year we completed 233 new homes all of which incorporated sustainable drainage systems.

One of our Planet A objectives relates to adapting our day-to-day operations to reduce their environmental impact and this includes good water management.

Our head office refurbishment which was completed in spring 2023 included design features such as dual boiling/chiller taps to be more sustainable and reduce water usage.

Resource monitoring and management is required in order to carry out emissions reporting which is included in our financial statements.

# 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 2024) and the market rent data is obtained from The Office for National Statistics.

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%

2022/23 Local Authority Area	Number of houses	Livin's Median Rent	Median Market Rent	% of Market rent
County Durham	8,580	£82.66	£116.40	71%
Darlington	59	£106.63	£121.46	88%
Stockton-on-Tees	16	£113.75	£137.48	83%

Social rent increases for 2023/24 were capped at 7% which was the rate of increase we applied to our rents. During this period market rents increased on average by 4.7% in County Durham and 4.2% in Darlington therefore increasing our percentage of market rents figure.

Our main area of operations is County Durham where our rents are on average 73% 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 homes 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.

During the year we purchased 66 new build homes in the Hartlepool local authority area. 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. As a result our rents set at 80% of market rent for those estates are 119% of the wider local authority average rents.



### 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	2024		2023	
	Number of units	%	Number of units	%
General needs (social rent)	7,052	79.39%	6,988	80.60%
Affordable rent	1,768	19.90%	1,630	18.80%
Intermediate rent	49	0.55%	37	0.43%
Shared ownership	14	0.16%	15	0.17%
<b>Total</b>	<b>8,883</b>	<b>100%</b>	<b>8,670</b>	<b>100%</b>

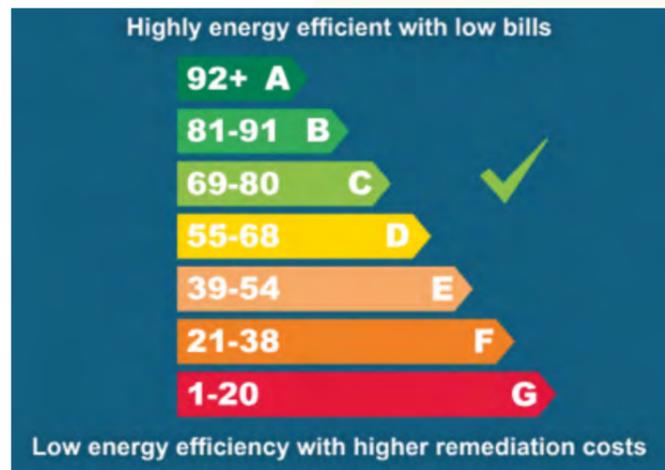
### C14 – Share of new homes (by tenure)

Building and Acquiring Sustainable Homes is a fundamental part of our business strategy, Plan A. The number of homes developed during the year was 233 which was 6 less than our target. These 6 units were delayed due to the effect of wet weather on external works and were completed in April 2024. We invested £39.4m in new homes including homes under construction at the financial year end.

Tenancy type	Number of units	%
General needs	68	29.2%
Intermediate rent (rent to buy)	19	8.2%
Affordable rent	146	62.6%

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

Our target is 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 2024 we had 86.77% (2023 71.04%) of our homes already at, or above, EPC band C and an average SAP score of 72.3 (2023 71.2) 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.

Extra funding from Durham County Council allowed us to continue to install solar panels (with battery backup) to a further 26 homes.



The grant we received under the Social Housing Decarbonisation Fund (wave 2) will enable us to continue installing solar panels and smart airbricks to 249 more homes. This additional grant will assist us in continuing our “fabric first” approach to energy efficiency for one more year.

We have a specialist financial inclusion team which provides appropriate, personalised support to tenants in need where fuel poverty is identified. Crisis support is available through the provision of fuel vouchers delivered through Charis, a national trusted administrator of essential funds and grants. We have a strategic partnership with Managing Money Better in Durham who deliver fuel poverty advice around more appropriate tariffs, debt support and solutions. They will also engage suppliers to remove pre-payment meters. We also refer into the Citizens Advice Bureau’s fuel redress scheme and have accessible information on reducing fuel use on our website.

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.



We have developed a programme of property improvements to bring 97% of our homes up to a minimum of SAP band C by 31 March 2025. The programme is being delivered through our capital works programme, part funded through grant funding from the Social Housing Decarbonisation Scheme.

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

We only offer assured (lifetime) tenancies and are engaging with our existing customers to move anyone currently on a fixed term tenancy onto an assured tenancy; this will give customers added tenancy security.

At 31 March 2024 only 0.06% or 5 tenancies (2023 0.2%, 17 tenancies) were on a fixed term tenancy with less than 3 years remaining.

## 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 99.98% (2023 100%) of homes with a valid certificate at the year end. Two homes had an overdue gas safety test at year end due to our customers refusing access. These tests were completed shortly after March 2024.

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

100% (2023 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?

99.65% (2023 99.46%) of relevant buildings had an in-date electric safety check.

### C18 - What percentage of homes meet Decent Homes Standard?

100% (2023 100%) of our homes meet the Decent Homes Standard.

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

We are continuing with our tenancy visits to all homes over 2-year period to identify any issues with damp or mould growth. We use customer contacts such as annual gas servicing and tenancy visits 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.



## 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 July 2023. At the time of the survey 1,200 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.

The proportion of respondents who were satisfied overall with the service was 89.92%.

We have developed a series of additional customer satisfaction measures which are aligned to the new tenant satisfaction measures and are monitored throughout the year. 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.

We are committed to ensuring homes are safe to live in and publish advice 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 “Planet A” strategy is to support tenants to live more efficiently, 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.

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

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

<p><b>Trust</b></p> <ul style="list-style-type: none"> <li>- Being supportive</li> <li>- Doing what we say we will do</li> <li>- Taking ownership</li> </ul>	<p><b>Respect</b></p> <ul style="list-style-type: none"> <li>- Listening and caring</li> <li>- Treating people as individuals</li> <li>- Valuing difference</li> </ul>
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Current customer engagement arrangements feature the use of transactional data from customers (through surveys and service usage) that are analysed and used in the development of services. We operate an amplified approach to explore service improvements, policy reviews, strategic key objectives, and Plan A actions by applying a targeted approach to customers with specific surveys and deliver focus groups with our volunteer bank.

Our Volunteer Bank helped us shape over 42% of the activities in our Customer Voice Forward Plan for 2023/24 and helped influence meaningful service improvement.

We have strengthened our approach to customer engagement through the implementation of the InsightXchange. Sessions are run



by service managers and this customer group both scrutinise and help shape policies by creating service standards and by focusing on key areas of importance to customers. So far the InsightXchange has helped to shape two key customer facing policies (anti-social behaviour and repairs and maintenance).

Customers are able to provide us with feedback through a series of satisfaction surveys or direct through our contact us or feedback processes and can raise a complaint if they feel we have not met their expectations. We publish an Annual Report which demonstrates customer involvement and the role customers have played to help shape service delivery.

Customer voice is embedded in our governance framework and we involve customers in decisions that affect housing related services.

**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 765 customers to claim an extra £1.352m in benefits.

The outcomes of any customer voice activities are included in our reporting framework to Board to demonstrate how their voice has been used to influence decisions.

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

Two complaints were upheld by the Ombudsman between April 2023 and March 2024.

Processes, policies and procedures have been reviewed to enhance our approach to learning from complaints in line with the revised Housing Ombudsman’s Complaint Handling Code.





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 2023/24 Livin Futures achieved the following outcomes:

- **1,026 residents supported**
- **352 jobs secured**
- **129 undertook vocational training**
- **£6.4m social value created**

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

During 2023/24 we worked with our partners to provide 2,400 customers access to clothing, cleaning materials and early years equipment, winter warm provisions (81 packs supporting 94 adults), school holiday activities with warm food, debt support (£197K of debt relief), transport to

work (11 people into work), health and financial wellbeing support (£204K of extra benefit income) and video doorbells to those suffering from ASB and domestic abuse (61 tenants helped to feel safer in their home).

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 2023/24 we installed major adaptations to 233 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 current Plan A 2022/25 highlights the need to create beautiful, sustainable, thriving places that meet the aspirations and needs of the community whilst nurturing a sense of pride and belonging. The Regulator of Social Housing and their new Neighbourhood and Community Standard highlights the need for a collaborative approach to making communities safer, cleaner and accessible. Making sure we play a role in promoting social, environmental and economic wellbeing, alongside working with the local authority and its strategic housing function.



Our approach to placemaking in targeted communities, reported in previous years, on such estates as [Jubilee Fields, Shildon](#) and [Western, Newton Aycliffe](#) continues to progress and has led to closer work with our local Authority, Durham County Council and the Northern Housing Consortium (NHC). Placemaking has been part of our regeneration delivery DNA for years and alongside other local Housing Associations, we have been able to work with Durham County Council to embed housing and place into their long-term vision and delivery work streams that make up the County Durham Plan. We have led on collaborative working groups which have seen housing and place feature in the County Durham Partnerships approach to health and wellbeing, antisocial behaviour and inclusive economic plans. This has also dovetailed with the Governments UK Social Prosperity Fund and we have helped steer the place making approach within the

funding stream looking at digital connectivity, sustainability and community cohesion.

Our work with Durham County Council has led to £100,000 of UKSPF grant being awarded to support long term unemployed tenants into employment. We are also at the forefront of the Governments Long Term Town Plan for Spennymoor which will see placemaking investment of £20M over the next ten years. The local authority will be project manager whilst our Chief Executive will Chair the Spennymoor Long Term Town Plan's Board.

Our investment into placemaking has also impacted on partners regionally, we are part of the North East Housing Partnership (NEHP) with our Chief Executive being the lead for Regeneration, Development and Placemaking and is on the Executive Board. We are also part of the Foundational Economy Place Network which has members across the North of England. This has led to closer work with Housing Association colleagues from North of the Tyne down to Manchester and with Public Health partners looking at how good quality housing can improve people's and family's health.

# 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?**

The Regulator of Social Housing reviewed our grading in January 2024 and concluded we remained compliant with a G1 V2 judgement.

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

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

No.

## Board and Trustees

**C31 – What are the demographics of the Board compared to our customers?**

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

Board Diversity	Customer profile 2024	2024	2023
Gender (% female)	60%	40%	33%
Ethnicity (% BAME)	1%	0%	0%
Average Tenure	N/A	4 years 6 months	5 years 2 months

During the year one independent board member (10%) was a tenant. 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.





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

Two board members retired in the last two years to 31 March 2024.

Additional leadership resource was created during the year with a new director of Customer Experience and Insight joining the executive management team.

**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, the private and third sector. The Chair of the Committee has over 28 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 2024, 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 seven years with a new audit partner overseeing the audit for the year ending 31 March 2024.

**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.

**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 the 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 gender pay gap?

Our gender pay gap increased to 17.5% (2023 3.8%). There were 17 new or vacant posts at lower pay scales that were filled during the year. New starters join on the lowest pay band but can progress up this band after demonstrating the required skills and experience. These posts were predominantly filled by female colleagues.

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

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

Using the Department for Business Energy and Industrial Strategy methodology our CEO to median worker pay ratio is 5.05 : 1 (2023 5.03 : 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:

- Building rapport by being open and positive and actively listening to and engaging with others;
- Treating others as individuals, and with equal respect and consideration; and
- 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 independent experts 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, under which managers are developed to enhance their HSE 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.

Physical, mental and financial wellbeing are pro-actively maintained through a number of key support services. 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.

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

**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 developed a number of new performance indicators for 2024-25 to monitor compliance with the qualification and CPD requirements of the forthcoming Social Housing Competency and Conduct regulatory standard.



**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.

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

As part of our procurement process we also perform due diligence on suppliers' environmental obligations.

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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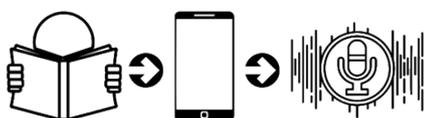


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