

**CHANGING
LIVES**

HOMES

**ANNUAL REPORT
2024-2025**

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Chair's Foreword

It is my pleasure, as Chair of the Board of Changing Lives Homes, to introduce this Annual Report for 2024/25.

This year has been one of continued progress and development for our organisation. Changing Lives Homes has remained focused on its core purpose: providing safe, good-quality homes that help people build stable, fulfilling lives. Housing is far more than a roof over someone's head. It provides security, dignity and the foundation from which individuals and families can thrive.

Throughout 2024/25, the Board has continued to strengthen governance, oversight and assurance arrangements to ensure that the organisation remains financially resilient, compliant with regulatory requirements and focused on delivering positive outcomes for tenants. We have worked closely with our colleagues across Changing Lives to support the delivery of housing services that place residents at the centre of everything we do.

During the year, the social housing sector continued to face significant challenges, including rising costs, increased regulatory expectations and ongoing pressures on housing supply. Against this backdrop, I am proud of the commitment shown by our staff, partners and Board members in maintaining a strong focus on service quality, tenant safety and continuous improvement.

The Board has paid particular attention to the quality and safety of our homes, the experience of our tenants and the organisation's preparedness for the evolving regulatory environment. We recognise that good governance is not simply about compliance; it is about creating the conditions for excellent services, meaningful tenant engagement and long-term sustainability.

I would like to thank our tenants for their trust and feedback, which continue to shape and improve our services. I would also like to acknowledge the dedication of our staff and Board members, whose expertise and commitment have been instrumental in the progress achieved during the year.

As we look ahead, we remain committed to strengthening our services, increasing opportunities for tenant involvement and ensuring that Changing Lives Homes continues to provide homes that enable people to live independently, safely and with hope for the future.

On behalf of the Board, I am pleased to present the Changing Lives Homes Annual Report for 2024/25 and invite you to reflect on the achievements outlined within it.

Alex Shiel. Chair of the Board, Changing Lives Homes Limited

Welcome to the first Annual Report published under our new identity, Changing Lives Homes.

Formerly known as TCUK Homes, we officially became Changing Lives Homes on 1 April 2025. This change reflects our closer alignment with Changing Lives and our commitment to delivering high-quality homes and support services for people facing homelessness, disadvantage and social exclusion.

This report provides residents, stakeholders and partners with an overview of our performance, finances, governance, tenant satisfaction and plans for the future. It provides you with a summary of our achievements for the year ending 31 March 2025 and the plans in place for the following 12 months.

Changing Lives Homes is a Registered Housing Provider regulated by the Regulator of Social Housing and a Home's England Investment Partner. The Regulator has set national standards within their regulatory framework, and we are expected to update you annually on how we are performing and meeting these standards.

Our Vision

To Help people in financial hardship to access good quality affordable homes to rent and thereby help to relieve poverty.

Our vision keeps everyone at Changing Lives Homes focused on providing the best possible services to our residents.

Our objectives:

- Deliver an excellent housing service
- Run an efficient business
- Invest and grow our business
- Relief of poverty in local communities

If you have any feedback or comments about our objectives, we would love to hear from you. Email us: homes@changing-lives.org.uk

About us

Changing Lives Homes is a subsidiary company of Changing Lives. We became a registered housing provider in 2013 and qualified as an investment partner with Homes England.

Changing Lives Homes is a passionate, honest and diverse organisation which is committed to respecting and empowering people.

Homelife

Homelife is the name of our empty homes programme. We manage affordable homes in seven local authority areas. These are Northumberland, Newcastle, Gateshead, North Tyneside, South Tyneside, Sunderland and Durham.

Our Properties

As of 31 March 2025, Homelife have 61 affordable rented homes in management. We also manage 11 non-social rental housing units on behalf of Changing Lives, bringing our total homes in management to 72.

In addition, there are 39 supported housing projects in management including The Fells, 3 Haley Terrace, Doncaster Homeless accommodation, Hedley House, Middlesborough refugee, The Vineries, The North Eastern, Sanctum, Teesdale House, Woodlands and many more. All together there is 604 units which are all used for the delivery of supported housing accommodation.

Changing Lives

Changing Lives is a registered national charity that provides specialist support services to people facing the most challenging of circumstances.

We believe that everyone deserves a safe home, a rewarding job and a life free from addiction or abuse. We know that given the right support, anyone can change their life for the better.



Our Board

Our Board comprises experts from across the field of housing and social exclusion, bringing a wealth of management expertise to help us deliver the best service we can to those that access and live in our services.



Stephen Bell
Chief Executive



Anne Marie Pearce
Trustee



Matthew Strain
Trustee



Geraldine Kay
Trustee



Mel Smith
Trustee



Alex Shiel
Trustee



Anthony May
Trustee

Changing Lives Homes provides a wide range of accommodation designed to meet diverse housing and support needs.

Our services include:

- Supported Housing
- Homelessness Accommodation
- Housing First Services
- Recovery Housing
- Domestic Abuse Accommodation
- Refuge Services
- Dispersed Accommodation
- General Needs & Affordable Housing

These services provide more than accommodation alone. We work closely with residents to support independence, recovery, employment opportunities, wellbeing and long-term tenancy sustainment.

Our services operate across a broad geographical area. Each area has an area specific Central support team to ensure an equal support service offer for everyone. This reach enables us to support individuals and families across a wide range of communities while maintaining a strong local focus.

How are we performing?

Our performance is important to us as it indicates how well we are doing as an organisation, and more importantly how well we are delivering services to you, our residents and tenants.

We set targets every year and monitor our performance against them. This helps to highlight performance - good and bad - to focus our attention on any areas that require improvement.

Our Board members monitor our performance to ensure that we meet standards and legislation and deliver the objectives in our Strategic Plan. They also scrutinise our budget and assets to make sure that we provide you with quality homes and services. In addition, they help us to plan and deliver improvements to our services and deliver value for money.

Changing Lives Homes operates through a dedicated Board structure supported by specialist advisory and governance groups that oversee finance, risk, health and safety, safeguarding, equality and resident outcomes. The Board considers the organisation compliant with the Regulator of Social Housing's Governance and Financial Viability Standards.

The Board monitors a range of Value for Money (VfM) indicators to assess financial strength, operational efficiency and the effective use of resources.

During 2024/25, Changing Lives Homes recorded a gearing ratio of **23%**, demonstrating a relatively low level of debt in comparison to the value of housing assets.

EBITDA MRI interest cover remained strong at **273%**, indicating continued ability to meet financing costs from operating performance.

Headline social housing cost per unit increased slightly to **£12,592**, reflecting inflationary pressures and increased operating costs.

Operating margins reduced during the year, with social housing lettings margin at **4%** and overall operating margin at **4%**, reflecting higher costs and increased void activity.

Return on Capital Employed was **3%**, demonstrating continued positive returns from invested resources.

The organisation also delivered additional social housing units during the year, resulting in a new supply delivered metric of **33%**.

Strategic Plan

In 2024/25, Changing Lives Homes focused on strengthening governance, regulatory compliance, and service quality while continuing to provide safe, affordable, and high-quality homes for tenants.

Key priorities included:

- Preparing for the new consumer regulation requirements introduced by the Regulator of Social Housing
- Improving tenant engagement and satisfaction
- Enhancing property safety and asset management
- Ensuring robust oversight of financial and operational performance

The organisation also worked to improve data quality, complaint handling, and performance reporting, while exploring opportunities for sustainable growth and investment in existing homes. Through these priorities, CLH aimed to deliver positive outcomes for tenants, demonstrate regulatory compliance, and support its wider mission of helping people live independently and thrive within their communities.

Regulatory Compliance

A major focus during the year was strengthening readiness for the enhanced regulatory environment.

During 2024, significant reforms to social housing regulation came into effect following the implementation of the Social Housing (Regulation) Act 2023. These changes strengthened the powers of the Regulator of Social Housing and introduced a more proactive approach to regulation, with regular inspections and enhanced consumer standards for all registered providers. Landlords are now expected to demonstrate higher levels of accountability, tenant engagement, property safety, complaint handling, and data management. The new regulatory framework places tenants at the heart of service delivery and requires housing providers to evidence compliance through robust governance, performance monitoring, and continuous improvement activities.

Changing Lives Homes secured the services of an external auditor to ensure we were prepared. The auditor found that as a Registered Housing Provider, we were compliant. The auditor then created a Governance Regulatory Improvement Plan for Changing Lives Homes.

The plan delivered:

- Enhanced compliance monitoring.
- Board skills reviews.

- Improved governance reporting.
- Mandatory training programmes.
- Improved rent arrears and void management policies.
- Better oversight of consumer standards requirements.

These improvements strengthen our ability to provide assurance to residents and regulators alike.

Listening to residents

Resident feedback is central to how we improve services. Our 2025 Tenant Satisfaction Measures survey found that residents were overwhelmingly positive about the services they receive. Residents highlighted:

- Supportive and approachable staff
- Feeling safe within their homes.
- Good repairs services.
- Being treated fairly and with respect.

Tenant Satisfaction Highlights

Measure	Result
Overall Satisfaction	92%
Home Safety Satisfaction	92%
Well-Maintained Homes	91%
Listened to Tenants Views	87%
Keeping Tenants Informed	82%

What residents told us to improve

While satisfaction remains high, residents identified areas where we can do better.

Key themes included:

- More consistent communication.
- Greater responsiveness in some services.
- Improved digital access and Wi-Fi.
- Continued investment in communal facilities.
- Increased opportunities for feedback and engagement.

These areas will remain priorities throughout 2026/27. If you would like to be involved in reviewing how we work, please Email us: homes@changing-lives.org.uk

We remain committed to working with and listening to the people who live in and access our properties. During the forthcoming year we anticipate seeking additional resident feedback. We also anticipate having further opportunities to expand upon previous resident involvement with new initiatives, policies and legislation including the introduction of Awaabs Law.

We aim to keep our residents informed, using a variety of methods tailored to their needs. We will seek to involve our residents in decision making, respond promptly to complaints and treat all residents fairly and with respect.

Our Accommodation

Dispersed Accommodation

This accommodation focuses on giving people their “own front door” and provides a different offer to many people who struggle with communal living for a variety of reasons.

Dispersed properties allow for a sense of community whilst still offering the lifeline of visiting support and the offer of 24/7 phone lines to keep people connected. Our dispersed accommodation can be accessed as a first offer to people in our services but can also be offered as Move On accommodation. Our dispersed accommodation now covers many areas including Northumberland, Newcastle, Sunderland, South Tyneside, Durham, North Tyneside, Middlesbrough & Gateshead and is continuing to grow.

Middlesbrough Refuge

Middlesbrough Refuge is a 15 Bed supported accommodation made up of 14 self-contained flats and 1 emergency room. This refuge is for women and their families who are fleeing domestic violence.

We work to prevent further domestic abuse by providing support and facilitating a safe space for women and women with families in our refuge accommodation, supporting them to be able to regain control of their lives and progress toward safe independent living beyond the refuge.

We use a holistic and strength-based approach to support all individuals, supporting women who may have experienced multiple disadvantages and have unmet needs and also who require specialist trauma informed and non-judgmental support.

Hedley House

Hedley House is a 24/7 service in Durham, offering temporary, supported accommodation for young people from the age of 16. We provide 11 self-contained flats and 1 emergency crash pad.

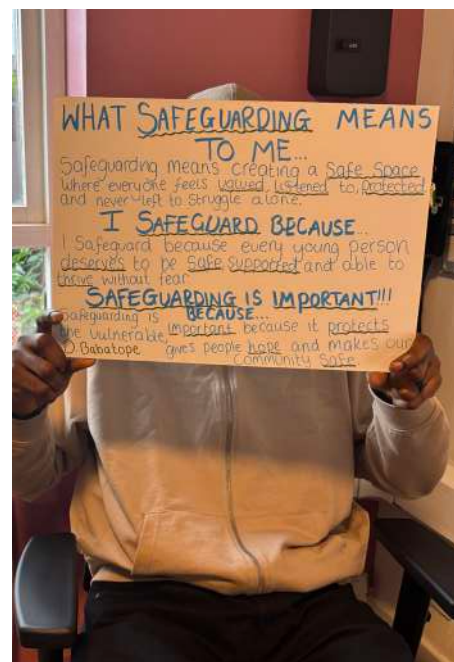
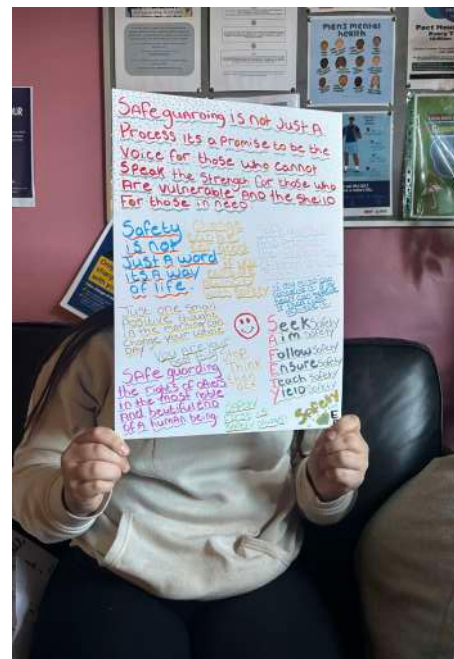
Many of the people referred to us are looked after children or care leavers, or young people that have been made homeless. This may have been through family breakdown, abuse, or death of a parent or carer. The young people often present with additional support needs, such as mental health, substance misuse, physical health needs, learning disabilities and trauma.

Mental health may present in suicidal ideation, self-harm, eating distress, anxiety and depression. Many young people have experiences of trauma due to family violence and abuse, bereavement, being exploited and a victim of abuse themselves.

Additionally, we support a number of young asylum seekers and young people who have been trafficked for the purpose of labour or sexual exploitation. Many of the young people using Hedley House have never felt accepted. They have been rejected in their family home, excluded at school, struggled to form positive friendships and have negative experiences of intimate relationships.

We provide support to this diverse range of young people for an average of 12 months. Some move on more quickly but for some it takes a little longer. We review needs and progress frequently with the young people, encouraging them to take the lead in their future. From Hedley House, we also offer dispersed, community based accommodation on a smaller scale, with visiting support.

Our goal at Hedley is to help young people obtain and maintain affordable, permanent accommodation, to be happy and healthy and thrive in the community. We want to support the young people to become the people they wish to be.



As part of Safeguarding Week, young residents at Henley House shared what safeguarding means to them, highlighting the importance of feeling safe, supported, listened to and respected.

The Fells

The Fells provides accommodation for men aged 18+ who have experienced homelessness in County Durham. Our purpose-built accommodation centre can accommodate up to 51 people at once, with a mixture of intensive support units and semi-independent living.

All residents are assigned a Key Worker on arrival who will work with them throughout their journey, providing tailored support around the interconnected issues that may act as a barrier to building a brighter future. Those accessing the service may have issues and needs around substance misuse, offending, physical and mental health, unemployment, and debt.

We offer our residents the opportunity to engage with our external agencies such as Uplift and TRN who come to site to deliver work-based training. Financial inclusion who helps with benefits, new claims and budgeting. Health care who come once every 3 months to work with and offer health checks such as blood pressure, weight etc. They also help with any GP issues and offer a stop smoking session which is a 12-week course.

Weekly sessions with Drug and Alcohol (Way-Through). Way-through's consistent presence and specialist knowledge complement the work of the mental health and engagement teams, creating a wraparound approach to support that addresses the whole person. This also includes detox and rehab.

Our Mental Health teams work on site Monday – Friday playing a critical role in supporting residents who are managing a range of emotional, psychological, and behavioural challenges. Their consistent presence on-site helps build trust and stability, particularly for residents who may have previously struggled to engage with statutory services.

At the heart of our support is a belief in our residents, often when they aren't able to believe in themselves. We offer support to everyone accessing the service to work on their personal goals; with every achievement a step closer to a happy and healthy future.



Alex's Place

Alex's Place (Formally Bentinck Terrace) is a 36 Bed supported accommodation made up of 36 Self contained flats, which all have access to shared communal rooms and gardening facilities. Alex's Place is for Male's, Female's and Couples 18+ who are experiencing homelessness. Alex's Place also allows residents to reside here with their cats or dogs.

Alex's Place employs a trauma-informed and person-centred approach, allowing the staff at Alex's Place to work with each client at their own current stage of life and/or recovery with empathy and compassion. Residents are assigned their own keyworker to support them throughout their journey at Alex's Place. Alex's Place is designed to be the next step in a person's journey along the accommodation pathway, a place where they require less support as they are ready to move on from emergency accommodation.

Residents can reside at Alex's Place for up to two years, with a view to move into a dispersed property with Changing Lives, or into their own tenancy, either privately rented or with the local authority. If staff identify a person with complex needs, they will work with that person to establish if more specialised accommodation is required and involve relevant agencies to ensure the person's voice is heard allowing their individual needs to be met.



The Big Issue
visited Alex's
Place as part of
their Community
Roadshow in
October 2024

Doncaster Homlessness Accommodation

Wharf House is a 34 Bed supported accommodation made up of 30 en-suite flats and 4 emergency rooms, all which have access to shared bathrooms, cooking, living and gardening facilities. Wharf House is for single male & females 18+ who are all experiencing Homelessness.

Wharf House accommodates clients who are considered vulnerable and often with multiple and complex needs such as mental health and substance misuse. Each client is assigned a keyworker who they will meet with once a week to provide support, information and advice on things such as life skills and other training, including support around accessing the appropriate services for physical and mental health needs, alcohol and substance misuse, budgeting, and more practical skills such as cooking & maintaining their room. Staff will support clients to look for move on accommodation when they are ready, through Doncaster council or private landlords.

All clients have access to our two recreational rooms where they have access to a pool table and computer and where we often host weekly activities.

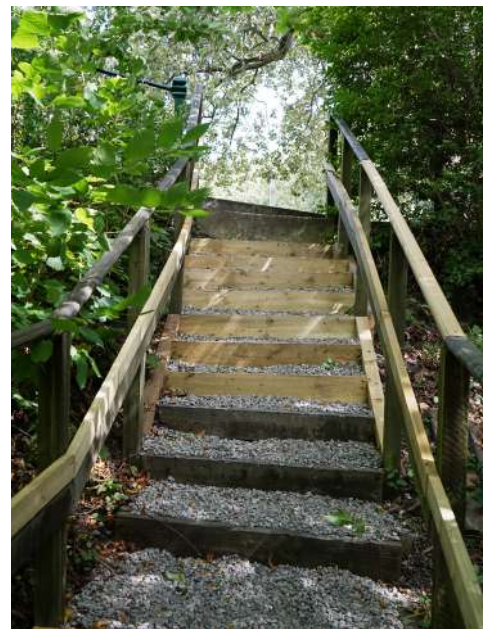
Virginia House

Virginia House is an 18 Bed supported accommodation made up of 17 en-suite flats and 1 emergency room, all which have access to shared cooking, living and gardening facilities. Virginia House is for males 18+ who are all in need of direct access to crisis accommodation.

We create person centred tailored support plans and work closely with the local GP service, drug and alcohol services, community mental health team and harm reduction services. We have weekly drop ins from Mental health teams and Needle exchanges. We also have very close links to our local GP Surgery. We aim to move people into less supported, more independent accommodation, but this depends on the needs of the individual.

We carry out weekly activities with our residents such as cooking sessions or gardening which our residents thoroughly enjoy and allows them to regain their independence.

The garden refurbishment at Virginia House is transforming a previously underused outdoor area into a calm, welcoming space where residents can relax, connect with others and support their wellbeing as part of their wider journey with Changing Lives.



The Vineries

The Vineries is a 32 Bed supported accommodation split across 8 shared blocks with individual bedrooms and shared communal spaces. The Vineries is for young people aged 16 – 19 who are at risk of homelessness. The Vineries offers up to two years of short-term accommodation for young people with low to medium support needs.

Our mission is to empower young people to build the confidence, skills, and resilience they need to transition into independent adulthood. We are committed to trauma-informed, person-centred support that recognises the potential in every young person and helps them take positive steps toward a brighter future.

Each young person benefits from a tailored support plan that focuses on areas such as wellbeing, education, employment, budgeting, domestic skills, and securing sustainable move-on accommodation. We aim to support young people to overcome barriers, develop independence, and achieve long-term positive outcomes.

Each young person is assigned a named Keyworker who works closely with them to co-develop a tailored support plan. This includes regular 1:1 sessions, goal-setting, and collaborative reviews. Keyworkers are also available to assist Young People in attending appointments with external agencies. Our team works in partnership with external agencies, local authorities, and education providers to ensure joined up support for each resident.

We also have a new visitors room available which can be used for our residents to have visits with friends & family, private keywork sessions or for access to computers for job searches and educational activities.

We also have our Communal lounge which serves as a vibrant social hub, hosting events such as Movie & Games nights, Peer-led workshops and Drop in sessions with local services.

Amanda's Story

Case Study

When Amanda (not her real name) arrived at our supported accommodation service, she was 17 and in crisis. Her world had been shaped by trauma, exploitation, and substance misuse. Shortly after being placed at The Vineries, Amanda became involved with a serious and well-known London-based gang who sexually exploited her, involved her in opioid drug use and assaulted her. Despite police arresting those involved, the effects of her involvement still lingered, and Amanda continued to engage in sex work, use "lean" regularly and struggled to maintain stability. Amanda's level of need far exceeded the low to medium threshold our service is designed for, and her presence placed considerable pressure on staff capacity and the emotional safety of other residents.

Yet it was clear that moving her elsewhere in her current state would likely cause further harm. The placement, her support worker, and I agreed that what she needed most was consistency, structure, and people who would not give up on her. In partnership with Barking and Dagenham local authority, we co-developed a plan to provide 24 additional hours of support each week. This enhanced resource gave us the space to build trust, respond to her emotional needs in real time, offer structured keywork, and conduct increased welfare checks.

Recognising the wider safeguarding picture, we worked closely with our organisation's VAWG (Violence Against Women and Girls) lead. Together, we mapped out a detailed safety plan that considered both online and offline risk. This included identifying the specific websites Amanda had used to advertise for sex work and supporting her to disengage from those platforms. We also liaised with the Metropolitan Police's CSE team, ensuring that their intelligence supported our local risk management.

To address Amanda's substance misuse, we built a relationship with Subwize and St Luke's Drug and Alcohol Service, who were instrumental in offering trauma-informed harm reduction and treatment planning. Over time, with their support, Amanda ceased her use of lean entirely. At the same time, CAMHS provided wraparound mental health support, helping Amanda to process the trauma she had experienced and build healthier coping mechanisms.

We also worked with a Children's Rights Officer to ensure Amanda's voice was central to decision-making, particularly as she began transitioning to adult social care. That role proved invaluable in navigating what could have been a disempowering process.

Today, Amanda is in a very different place. She no longer has contact with those who exploited her. She has disengaged from sex work and no longer uses "Lean". She is attending college more regularly

and is beginning to think about her future in a way that once felt impossible. Those additional support hours that once felt essential are now being reduced gradually. Her journey is a powerful reminder of what's possible when services work together without ego, stay focused on the young person, and hold risk with compassion and determination.

This has not been a quick win. It required creativity, relentless partnership working, and a willingness to lean into complexity. But it also demonstrates that, even within a service designed for lower-level needs, transformative outcomes are possible when the right support is wrapped around the right young person at the right time.

Our Commitment to Equality and Diversity

We treat all our tenants fairly and with respect. We ensure that our policies and procedures are fair and transparent.

We try to gather information to understand the make-up of our tenants and staff. The purpose of collecting this data is to:

- Demonstrate that we're complying with the law and treating people fairly
- Help to identify demand or potential new services
- Allow us to gather satisfaction levels from different groups of tenants

Changing Lives Homes is fully committed to, and supports, equality of opportunity, and as such seeks to create a culture of fairness, dignity and respect. The company encourages an environment which is inclusive to all and free from discrimination.

Our Tenancy Standard

We must let our properties in a fair, transparent way and work with local councils to meet the housing needs in their area.

We aim to help people access affordable homes.

We minimise the amount of time properties are empty.

We offer affordable tenancies in our Homelife properties that meet all legal requirements relating to tenancies

Our Homes Standard

We aim to sustain our properties at the Decent Homes Standard set by the Government, provide a cost effective repairs service, achieve a right-first-time service, demonstrate value for money and comply with all regulatory requirements including health and safety.

Homelife

Homelife provides homes for people who might otherwise struggle to access private rented or social housing tenancies due to a lack of availability or affordability.

Because of our key lettings criteria, Homelife is often the first port of call for referral agencies working with people with specific needs and vulnerabilities.

Homelife manages both social and private tenancies. Although there are slightly different rent structures, both social and private tenants have the same rights and responsibilities.

Rents are set in accordance with the Rent Standard published by the Regulator of Social Housing, with increases capped to Local Housing Allowance rates so that tenants in receipt of full housing benefit or universal credit housing costs can have their rent fully covered, subject to household size.

In letting properties our Homelife Tenancy Management team prioritise:

- People who have been homeless or are at risk of being made homeless
- People who are in recovery from drug and/or alcohol addiction and, in particular, those who have

been engaging with recovery services and are at risk of homelessness

- Men and women fleeing domestic violence
- Veterans who are experiencing homelessness

A great deal of the Housing Staffs' work is to provide general tenancy management services, together with allocations/ lettings and rent arrears recovery which focuses upon supporting tenants to sustain their tenancies, whether it be by helping those tenants who are benefit dependant to maximise their incomes, or by working with other agencies to support the more vulnerable tenants. During the past year this has become increasingly important as tenants have suffered the negative affects of the "Cost of living crisis".

The Housing staff have worked closely with other Changing Lives projects as well as outside organisations to provide this support. With the exception of some changes to our repairs service, we are pleased to report that the Housing Team have continued to provide the same tenancy management service throughout. Home visits and general support have continued throughout.

As a relatively small housing association, it is important that we maximise our rental income and keep to a minimum the periods properties are vacant between tenancies. Changes to benefits; particularly the roll out of Universal Credit, continue to have a significant impact upon our tenants. As a consequence, a number of tenants have required additional support during the year.

Thank You

Thank you to all residents, colleagues, partners and stakeholders who have contributed to another successful year.

Your feedback, support and involvement help us continue improving our homes and services. We remain committed to delivering safe, high-quality accommodation and creating opportunities for people to achieve stability, independence and positive futures.



Changing Lives Homes (operating name of TCUK Homes Limited) is a company limited by guarantee registered in England and Wales with company number 08385555 and a wholly owned subsidiary of The Cyrenians Ltd. It is a non-exempt charity registered with number 1197888 and registered with the Regulator of Social Housing as a provider of social housing with registration number 4756. Registered Offices: H26 The Avenues, Eleventh Avenue North, Team Valley, Gateshead NE11 0NJ.