

Annual Report  
*for Tenants*

2024-25

**Thrive**  
Homes



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## Need this report in another format?



We have a range of ways to access our information including online, print, large print and translation services.

Find out more at [thrivehomes.org.uk/accessibility](https://thrivehomes.org.uk/accessibility)

## Welcome

First and foremost, a big thank you to our Thrive Customer Voice (TCV) members for taking part in this year's Annual Report survey. Your feedback is incredibly valuable and continues to shape our Annual Report for Tenants year after year.

### This year, you told us that you wanted more information on:

Property improvements

How we're keeping your home safe

Customer satisfaction

Energy efficiency

We've made sure to include updates on all these areas in this report, and we'll be focusing on additional areas of interest such as third-party contractors in other communications, like newsletters.

2024/25 has been another ambitious year for Thrive Homes, and I'm pleased to share some of the key updates with you:

We launched a recovery plan to improve our repairs service and brought in extra contractor support

We're preparing for Awaab's Law (new rules about damp and mould)

Costs are rising, and repair requests are up – so we're managing both carefully

We used your feedback to choose new cleaning and grounds maintenance contractors



Looking ahead, we remain committed to listening to your voice. Over the

coming year, we will continue to focus on improving our repairs, cleaning and grounds maintenance services. Keep reading to discover what's coming next!

If you have any questions about the content of this report, we'd love to hear from you. Feel free to get in touch in the way that works best for you.

**Paul Richmond**  
CHIEF EXECUTIVE



# Improving our repairs service

Like many housing associations, we've faced challenges delivering our repairs service. In 2024/25, we experienced **19,929 repairs** – that's a 3.3% increase from last year. We've also been navigating UK-wide issues such as rising prices, not enough workers, and taking a more proactive approach to managing and monitoring damp and mould. Making sure our repairs service meets customer needs is a key priority for us. It's our most-used service and really impacts customer satisfaction.

## Our Repair Plan

In January 2025, we started a recovery plan to improve our repairs service with extra support from contractors. We're continuing to work with our contractors to cut back on delays, and we're pleased to share it's already making a positive difference.



We have **33.4% fewer jobs** still waiting to be finished

We cut late repairs by **55.5%**

Data from 31 March 2025

We recognise that gaining access and missed appointments have contributed to delays in completing some repairs, affecting 60% of outstanding work. To improve this, we're working closely with customers to improve communication, keep you better informed, and ensure we're doing what we say we will.

# How we compare to other landlords

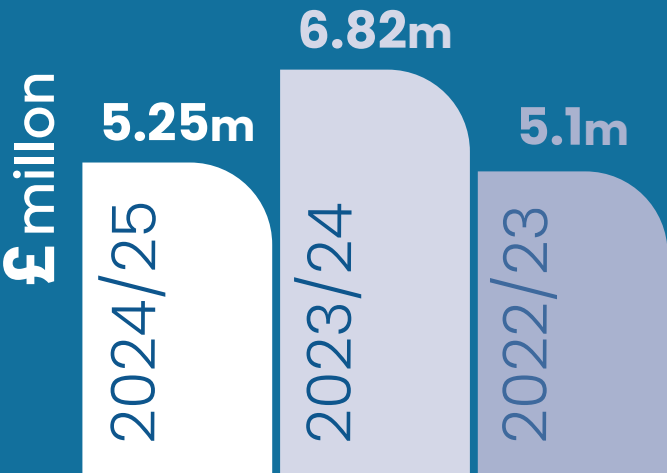
Responding within timescales

Type of repair	Our score %	Average score <sup>1</sup>
Emergency repairs	99.6%	95.3%
Non-emergency repairs	73.1%	81.3%

While we're performing better than other landlords for emergency repairs, we recognise improvements still need to be made for other, less urgent repairs. We're working hard to meet our goal of having no more than 1,000 jobs waiting to be completed and we're doing this by focussing on contractor availability, scheduling, customer preferences, and access issues.

# Property improvements: how we invest in our homes

We continue to invest in our existing homes to ensure they are **decent, safe and warm** for our customers. From boilers to bathrooms, our replacement programme is shaped by what your home needs most.



We brought forward 1.2m of work from 2024/25 into 2023/24 to facilitate a more balanced programme in 2024/25. This is why our total investment figure for 2023/24 is higher.

Here's what we replaced	2024/25		2023/24	
Bathrooms	62		53	
Boilers & heating systems	163		310	
Kitchens	97		63	
Roofs	97		98	
Windows	100		147	
Doors	137		206	
Fire doors	11		44	
Electrical works	317		232	
Fire safety works	14		12	
Door entry and lift works	81		4	
Flooring	2		7	
Environmental works	0		4	
Major aids & adaptations	24		49	
Works to building walls	0		5	
Structural works	0		4	
External wall insulation	115		55	

<sup>1</sup> Average scores are based on the Regulator of Social Housing Tenant Satisfaction Measure Report 2023/24 which was published in November 2024. This report was the most recent for comparison at the time of reporting our scores.



The Decent Homes Standard is a set of criteria designed to ensure that social housing meets a minimum level of quality. As of March 2025, 99.9% of our homes met the Decent Homes Standard, with the remaining three homes scheduled for completion by June 2025.

Every five years we carry out a Stock Condition Survey so we can plan what upgrades your home may need, such as new kitchens and bathrooms.



We expect the following to last at least:



These lifetimes are just a guide, and we may choose to carry out an improvement earlier or later depending on its condition.

Keeping your home safe and well maintained

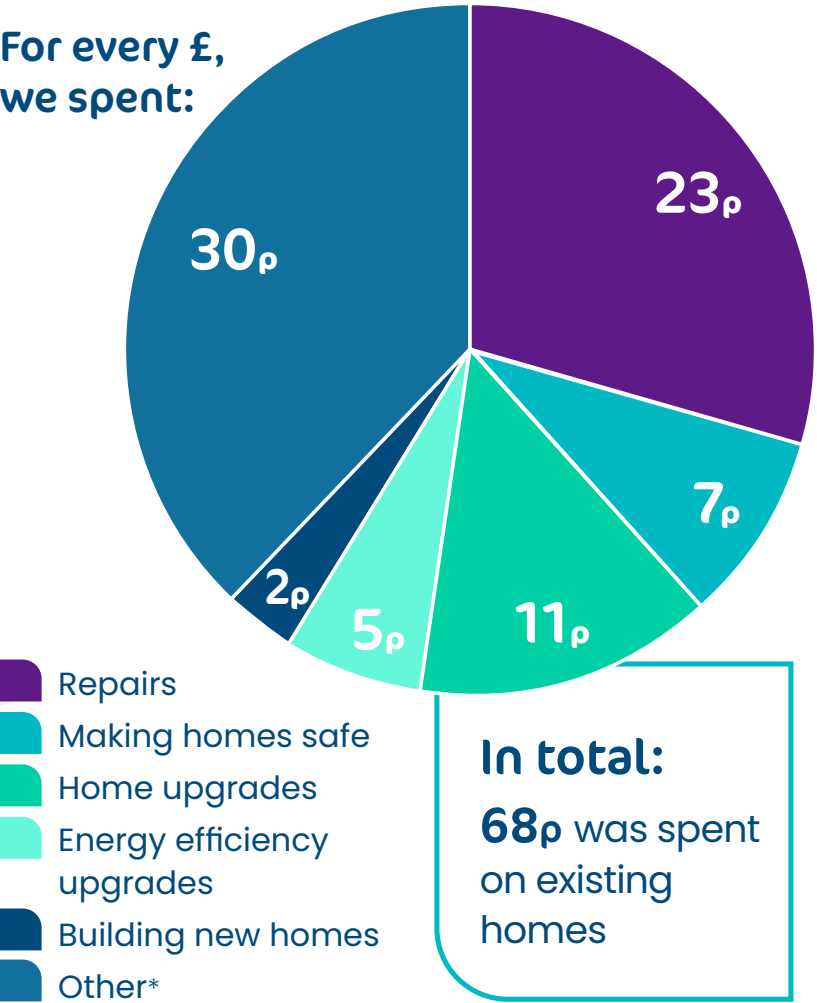
Find out more about how we make sure your home is always safe and well maintained!



Our costs

Last year, the average rent for a Thrive property was £138.72 per week. Despite rising costs, we've remained committed to delivering the level of service outlined in the Thrive Deal.

For every £, we spent:



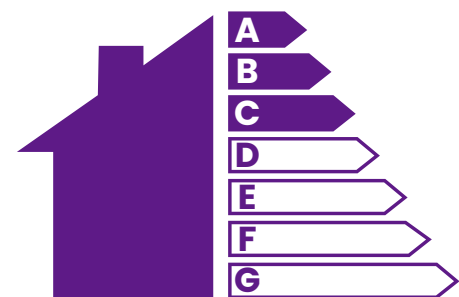
\*Other includes items such as business and staffing costs, interest on loans, mortgage costs and development costs.



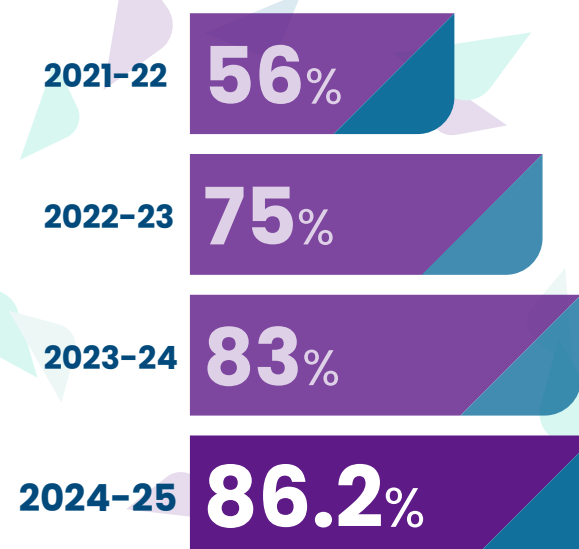


# Energy efficiency of our homes

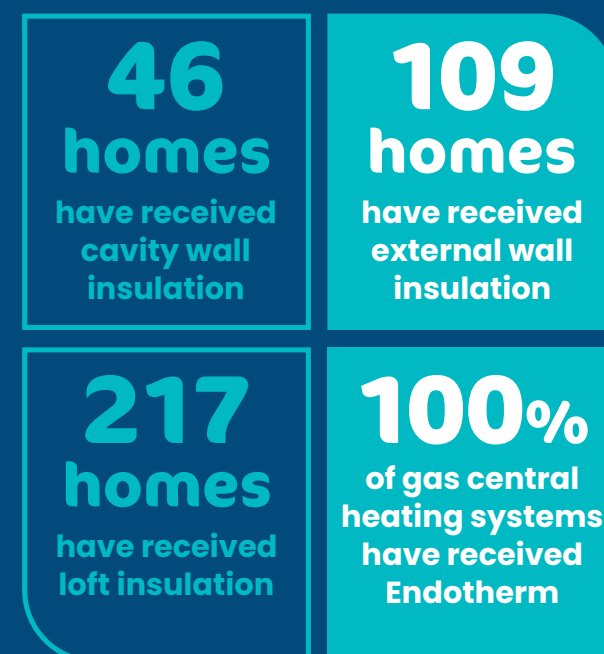
In the last three years, we've made great progress in improving the energy efficiency of our homes. The number of homes rated EPC-C or higher rose from 58.5% to 86.2%, and with extra funding secured the remaining 600 homes will meet the standard by 31 March 2030.



## % of existing homes at EPC C or above:



## How we've improved energy efficiency over 2024/25



## Getting the best value in shared spaces

All blocks have meters that measure how much energy is used. The energy companies charge Thrive based on meter readings, and we charge this cost back to you through your service charge.

Every year, we look for the best deals on electricity and gas to save money by buying them in bulk from energy suppliers.

The price depends on how much energy costs at the time, and how much is used in communal areas.

# Looking forward to 2025/26

To date, we have secured £4.9m in grant funding to improve our homes through the Social Housing Decarbonisation Fund (SHDF), the Great British Insulation Scheme (GBIS), ECO 3 & 4 and Heat Network Efficiency Scheme (HNES).

We're assessing heat efficiency at two sheltered schemes with HNES support. As a new member of the Thriving Communities Consortium, we're also part of efforts to upgrade 2,700 homes across the UK - strengthening our commitment to warmer, more energy-efficient homes for customers.

**60 homes**  
to receive loft insulation



**40 homes**  
to receive external wall insulation



**100 homes**  
to receive cavity wall insulation



**500 homes**  
will be assessed for installation of cavity wall insulation





# Our approach to enhancing your safety and wellbeing

## Addressing Anti-Social Behaviour

Tackling anti-social behaviour (ASB) and the harm that it can cause is a priority for us. Thanks to valuable feedback from our customers, last year we improved the ASB guidance on our website to make it even easier to:



Understand what is and isn't ASB	Learn how we'll support you to address it
Access tools like our 'Dear Neighbour' card to help resolve issues early	See real examples of how we've tackled ASB together

If you're experiencing ASB, you can report this via the **myThriveHub** or contact us directly. We will always work with you to resolve the issue.

*"I would be extremely grateful if you could please pass on my heartfelt thanks and appreciation to the ASB & Neighbourhoods team. Their hard work has resulted in changing all of our lives for the better. They have been my lifeline this past 12 months and for that I shall forever be thankful"* – Thrive Customer.

Explore the full range of advice and support at:  
[thrivehomes.org.uk/asb-resources](https://thrivehomes.org.uk/asb-resources)

For more information about our approach to tackling ASB, head to:  
[thrivehomes.org.uk/asb-policy](https://thrivehomes.org.uk/asb-policy)

### Handling ASB in 2024/25

**86** New cases opened in year  
**105** Cases closed in year  
**35** Cases open at year end  
**↑ 62.5%** Satisfaction with our ASB handling approach<sup>2</sup>



## Improving home security through door entry upgrades



Customer feedback also highlighted the need for better door entry systems. Since launching our Door Entry System installation project in November 2024, we've upgraded 110 Intratone Systems and 34 communal entrance doors with aluminium security doors.

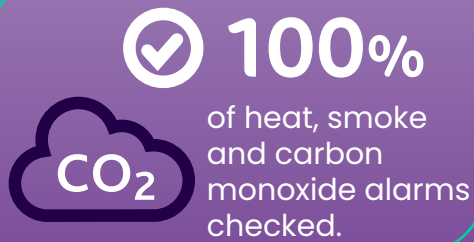
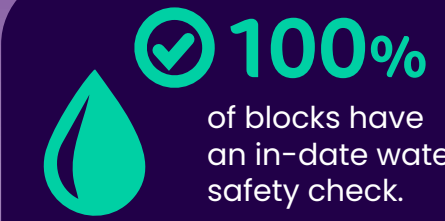
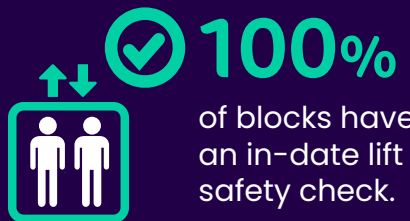
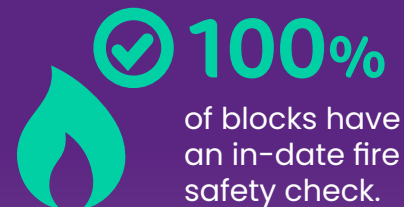
This year, our operatives have also undergone domestic abuse training, giving them the knowledge and skills to recognise, respond to and support those affected by abuse.

## The top three types of ASB on open cases relate to:

<b>20</b> Domestic parties Music Noise	<b>20</b> Drugs misuse and dealing	<b>12</b> Verbal abuse Harassment Threats
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<sup>2</sup> Satisfaction with our ASB handling approach for 2023/24 was 60.10%

# Maintaining home safety



**£57,000**

lost when customers were not at home for gas safety checks.



**£400**

spent on clearing bulk rubbish.

## Safety information at your fingertips

You can access a wealth of safety advice on our website or by following us on Facebook.

Find out more at:  
[thrivehomes.org.uk/home-safety](https://thrivehomes.org.uk/home-safety)  
[facebook.com/ThriveHomesUK](https://facebook.com/ThriveHomesUK)

# Making every visit count

During routine appointments like safety checks, repair visits, home visits and phone calls, we'll also check in with you to see how things are going.

We may take this opportunity to check your property for damp and mould or speak to you about any concerns as well.

Since January 2025, we have identified the following through our visits\*:

**394**  
damp and mould issues

**10**  
other housing health & safety issues (HHSRS)

**14**  
Safeguarding issues

## If we spot damp and mould in your home, we will:

Visit you to carry out a full investigation and record our findings (known as a survey report).

Confirm what we found and the next steps in writing or over the phone.

Arrange any repairs needed and let you know how long these may take. This may include things like installing new extractor fans, fixing a leak or clearing the guttering.

Give you advice about how to prevent damp and mould.

Carry out follow up visits to check on the issue.

Once we are satisfied the issue has been fixed, we will monitor it for at least 12 months to make sure it does not become a problem again.

## Shaping our services to suit you

We also use this opportunity to check your household details are up to date, so we can make sure our services meet your needs and make any reasonable adjustments.

Update your details and let us know of any accessibility requirements at:  
[thrivehomes.org.uk/my-info](https://thrivehomes.org.uk/my-info)

\* These results are from January to July 2025



# Who lives in our homes 2025

New customers over 24/25  
**319\***  
Total customers in 2025  
**6104\*\***

## Gender

99.97%  
of data held

**61.58%**  
Female

**38.27%**  
Male

**0.11%**  
Transgender

**0.03%**  
No Information

## Religion

39.4%  
of data held

**0.18%**  
Buddhist

**13.22%**  
Christian

**1.82%**  
Islam

**2.08%**  
Other

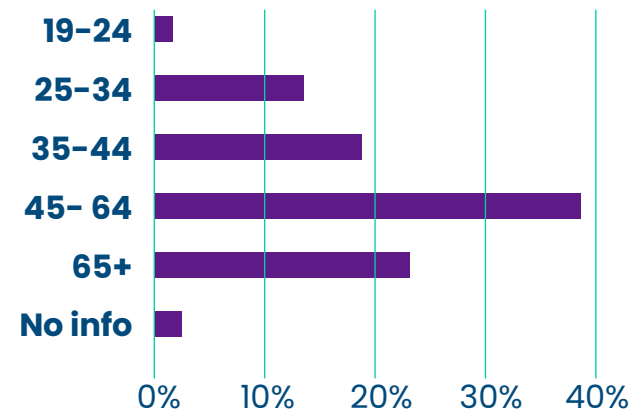
**15.69%**  
No religion

**60.6%**  
No information

**6.41%**  
Prefer not to say

## Age

96.85%  
of data held



## Disability

40.32%  
of data held

Vision Disability	<b>0.56%</b>
Mental Disability	<b>2.95%</b>
Physical Disability	<b>5.06%</b>
Other Disability	<b>8.67%</b>
No Disability	<b>20.94%</b>
No Information	<b>59.68%</b>
Prefer not to say	<b>2.15%</b>

## Ethnicity

68%  
of data held

Asian	<b>2.88%</b>
Black	<b>3.54%</b>
Mixed	<b>1.47%</b>
White	<b>58.8%</b>
No information	<b>31.54%</b>
Other	<b>0.57%</b>
Prefer not to say	<b>1.2%</b>

## Sexual Orientation

40.33%  
of data held

Gay or Lesbian	<b>0.38%</b>
Heterosexual or Straight	<b>33.83%</b>
Bisexual	<b>0.29%</b>
No information	<b>59.67%</b>
Other	<b>0.29%</b>
Prefer not to say	<b>5.54%</b>

# Tenant Satisfaction Measures

We're delighted to report that we've ended the year with a satisfaction score of 74.8%. Not only is this a 2.2% increase from last year, it's also above the average for the UK Customer Satisfaction Index (CSI) public sector!<sup>3</sup>

It's great to see we're moving in the right direction, and thanks to your feedback we're continuing to make improvements to our service. This year we have:

**Improved how we report and monitor follow-on actions for customers so these are carried out in a timely manner.**

**Centralised our complaints team to ensure consistency in the way complaints are handled.**

**Completed a procurement exercise for new cleaning and grounds maintenance contractors, with new contracts going live on 1 April 2025.**



While we're proud of this achievement, we know there's still work to do - particularly around cleaning, grounds maintenance, complaints and repairs.

To view the full report shared with our regulator, which has more details about how we're performing and making improvements, head to:  
[thrivehomes.org.uk/tsm-2024-25](https://thrivehomes.org.uk/tsm-2024-25)

\* This total number of customers includes tenants for rented, shared ownership and right to buy homes.  
\*\* This total number of customers includes primary and joint tenants for rented and shared ownership homes.

<sup>3</sup> UK CSI publish the average score twice a year. The last average score published in January 2025 was 71%.

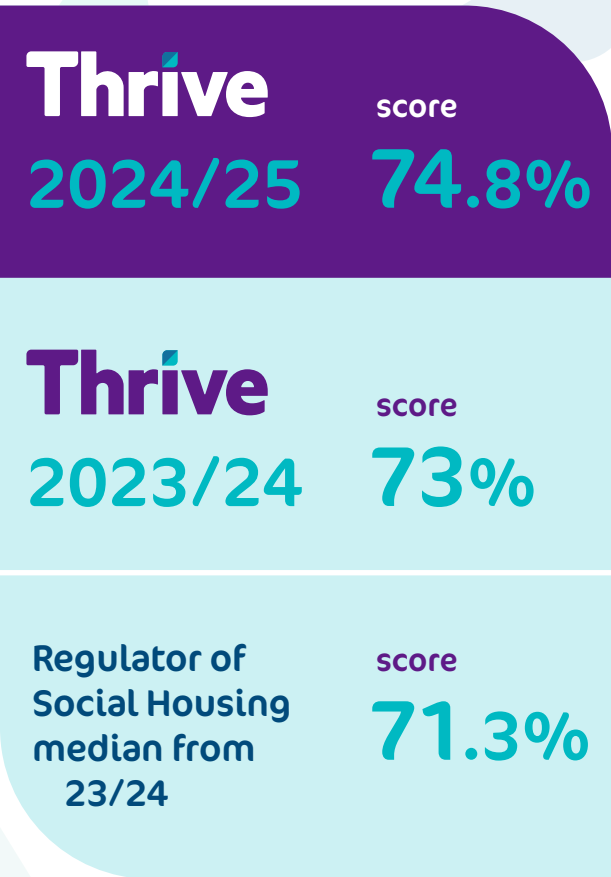


# What we've learned from this year's results

Overall satisfaction has improved for renters by +1.8%, boosted by further progress across 11 out of 12 measures – a clear sign that things are moving in the right direction.

We know that 'clean and well-maintained communal areas' didn't meet expectations this time, and we've been open about the challenges with our previous cleaning and grounds maintenance contracts.

The good news is that we've now brought in new contractors, and we're committed to seeing real improvements here. Thank you to everyone who's shared feedback and supported us through this – especially those who voted to keep these services while we worked on a better solution. Your input continues to shape the way forward.



# Our main areas of focus for 2025/26

## Repairs

We're continuing to make progress with our Repairs Recovery Plan. By year-end, we reduced the number of outstanding repairs from 1,725 to 759. Our focus is on reducing the time it takes to complete a repair, including any follow-on work, and improving how we communicate with customers about appointments.

## Do what we say we will

We're continuing to improve on how we report, complete and monitor actions for customers to make sure this is done in a timely manner. From this, we're starting to see less overdue follow-on actions from complaints and service requests.

## Cleaning & grounds maintenance services

We're monitoring and assessing the performance of our new contracts on a regular basis and inviting customers to get involved as block representatives.





# Thank you for your kind words

We're grateful for the positive feedback we receive. Many of your compliments highlight our team's friendly attitude, their hard work and politeness when carrying out works in your home. Customers also praised our colleagues for their customer service skills and professionalism on the phone.

## Compliments we received and what they were about



79

Staff



62

Repairs



8

Estate management



5

Property condition



4

Moving to property



1

Complaints handling

*"Whenever I have raised an issue with any matter, it has always been taken care of swiftly, so thank you very much to everyone at Thrive."*

*- Thrive Customer.*

# Complaints: working with you to make things right

At Thrive, we believe every complaint is a chance to learn and improve. Over the past year, your feedback has helped us make some important changes, including:

- **Setting up a central complaints team to make sure issues are handled fairly and quickly**
- **Hiring more repair engineers – which has reduced overdue repairs and wait times by 55.5%**
- **Bringing in new cleaning and maintenance contractors to meet our communal standards across our estates**



12	Customers withdrew their complaint as we resolved the matter early on
8	Referred to the Housing Ombudsman pending determination
40	Complaints refused as they were outside of the complaints handling code or were a service request
85%	of complaints responded to in time (including extensions) <sup>4</sup>
159	Compliments
35.8%	Satisfaction with complaints handling

<sup>4</sup>This percentage is for low cost rented accommodation only



# Complaints

**990**  
total complaints  
in 2024/25

**395**  
in 2023/24

In 2024/25, formal complaints rose by 150% compared to the previous year. However, when compared with complaints and dissatisfaction recorded in 2023/24, this was 7% fewer, as we now treat all dissatisfaction as formal complaints. The increase aligns with sector-wide trends driven by media coverage, government campaigns like Make It Right, and updates to the Housing Ombudsman's Complaint Handling Code.

While overall complaint handling and satisfaction have improved, our ability to respond within agreed timescales has dropped:

**Stage 1**  
on-time responses fell from  
**92.2% to 77.9%**

**Stage 2**  
dropped from  
**98.1% to 64.4%**

These percentages are for low cost rented accommodation only

This was due to a misunderstanding of the Complaint Handling Code and errors in how we recorded acknowledgement times. Once identified, we updated our systems and processes — with changes reviewed and approved by external auditors.

## What we're doing next

We've learned a lot from the complaints we received in 2024/25. They reflect what we're hearing more widely from customer feedback too, especially around communication, record-keeping and following through on what we say we'll do.

So, based on what you've told us, we're focusing on:

- **Keeping our promises**  
– doing what we say we'll do
- **Keeping you informed**  
– giving clear, timely updates
- **Improving our records** – so we don't miss important details
- **Getting more repairs right first time** – to avoid repeat visits
- **Making sure contractors deliver**  
– and holding them to account when they don't

These changes are all about building trust and making sure you feel heard, respected and that our service standards are met.

## Improving the way we handle complaints, and preventing them

Alongside these priorities, we're also improving how we manage complaints and working to stop issues from becoming complaints in the first place. Improvements to our technology system remains a key priority to improve how we record and track actions, helping us spot problems earlier and respond more effectively.

When a complaint does happen, we're making changes to improve how it's handled. This includes giving each complaint a named contact, using compensation data to improve contractor performance, carrying out 'discovery calls' to better understand concerns, and reviewing our compensation policy to help stop issues from escalating.

You can read more about these and other improvements in our Annual Complaints Performance Report 2024/25.

If you're not happy with a service you've received, let us know as soon as possible. Our complaints process is regulated by the Housing Ombudsman, so you can trust us to make things right. Find out more at [thrivehomes.org.uk/complaints](https://thrivehomes.org.uk/complaints) or contact us.

**Thrive**  
Customer Voice

We meet the Housing Ombudsman's Complaint Handling Code!

Learn more about our complaints handling performance, how we plan to improve, our Board's response and our self-assessment against the Complaint Handling Code on our website:  
[thrivehomes.org.uk/complaints](https://thrivehomes.org.uk/complaints)





## Working together to help shape our services

We're delighted to share that we now have 2,997 Thrive Customer Voice members!

**99%**

of members online

**1%**

of members offline

**64%**

of members are female

**78%**

of members are tenants

**18%**

of members have a recorded disability

Over the past year, 346 members got involved in activities to help us improve our services.

How you helped	What we learned	Action taken
Members helped interview and score contractor questions for our Door Entry System installation project.	Customers value clear communication and cost-effective solutions from contractors.	We appointed <b>Energ.B</b> for Door Entry System installations and <b>Anglian Windows</b> for window installations, improving security and reducing costs.
We asked members for feedback on our current Downsizing and Neighbourhood Management Policies.	51.1% didn't know about the Downsizing Policy, and some shared reasons for why they may not want to move.	We reviewed how much we offer to help you downsize, and updated our policy to better support informed choices.
Members shared their experience with the myThrive hub.	The myThrive hub can sometimes be slow and some customers experience crashes.	We're redeveloping the myThrive hub for smoother access and improved performance.
Members helped with the recruitment of our new Chief Executive Officer (CEO).	Customers want a CEO who listens, understands local issues and makes meaningful change.	We welcomed Paul Richmond to Thrive in April 2025, with two customers invited to join the interview process.

Discover how our customers are making a difference – see how their involvement and feedback has influenced our services and the actions we're taking.

## Securing our new cleaning and grounds maintenance contracts

In 2024, we chose our new cleaning and grounds maintenance contractors with the help of Thrive Customer Voice. After reviewing options and listening to what customers said about past services, we appointed New Green as our new cleaning provider and Groundscapes as our new grounds maintenance provider from 1st April 2024.

Since New Green started, we have continued to see an increase in satisfaction from last year. We have also received positive feedback about the quality of grounds maintenance work being carried out by Groundscapes.

*"It's been a pleasure to have the garden and grounds looking so much better. There has been an obvious improvement."*  
– Thrive Customer.



### Become a block representative!

As a block rep, you will help us to monitor our services by reporting on the quality of cleaning and grounds maintenance and any issues within the communal areas around your home.

For more details call us on **0800 917 6077** or email [enquiries@thrivehomes.org.uk](mailto:enquiries@thrivehomes.org.uk)

### Get involved and help improve our services!

Through Thrive Customer Voice, you can participate in a range of activities to help shape our services at a time, pace and place that suits you.

Join today and have your say: [thrivehomes.org.uk/get-involved](https://thrivehomes.org.uk/get-involved)



## Giving back

We're proud to support organisations that uplift our communities and enrich the lives of our customers through dedicated grant funding. Over the past year, we've continued to support initiatives that prioritise the health and wellbeing of our customers.



### **Three Rivers Citizens Advice Service**

Delivering money advice and budgeting support.



### **Herts Mind Community Support Services**

Providing domestic abuse and community support caseworkers.

## Stay in touch

Access our latest updates on  
**Facebook @ThriveHomesUK**

Learn about our service standards at  
**[thrivehomes.org.uk/thrivedeal](https://thrivehomes.org.uk/thrivedeal)**

Give feedback all year round at:  
**[thrivehomes.org.uk/feedback](https://thrivehomes.org.uk/feedback)**

Contact us in your usual way:

**[enquiries@thrivehomes.org.uk](mailto:enquiries@thrivehomes.org.uk)**

live chat on our website at:  
**[thrivehomes.org.uk/talktous](https://thrivehomes.org.uk/talktous)**

the myThrive hub at:  
**[thrivehomes.org.uk/mythriv hub](https://thrivehomes.org.uk/mythriv hub)**