

Annual report

2024-2025

Livv
housing group



What's an Annual Report?

Our Annual Report highlights and celebrates our key achievements, activities and milestones from the past financial year. It's a great way to show you, our customers, what we've been working on to improve your homes and communities.

We hope you enjoy taking a trip through the past year and seeing how we've continued to invest in our services, support, colleagues, and communities to build places people are proud to live and call home.

With around 13,000 homes in Knowsley and the wider Liverpool City Region, we're committed to providing great homes and helping people flourish by working with them to address the real challenges they're experiencing. Supporting customers with everything from finding work to helping with their finances, improving their health and wellbeing, or meeting new people, we're more than just a landlord – we help people unlock their potential and thrive.

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May we introduce Livvi?

Throughout this year's Annual Report, watch out for Livvi... and her furry friend Ralph! Sharing some handy hints and tips, as well as asking the questions you want to know, think of Livvi as your friend, who, along with the Regulator of Social Housing, keeps us accountable to you and our communities.

Livvi is here to guide you through the past year and will help us showcase how we're continuing our journey to become a landlord that acts on and truly embeds its customers' views, needs and wants at the centre of all its services.

So, look for Livvi and let us know if you spot her on our social media channels!



An introduction from our CEO



Welcome to our Annual Report for 2024/25.

This year has been defined by our ongoing commitment to understanding our customers and the communities we serve and support. We've continued building on the progress we made last year, engaging with our customers in even more ways to ensure their voices are heard – and used to shape and influence our services.

As a landlord, we're committed to creating channels that our customers can use to share their thoughts on our services, reach out for support and advice, and, where necessary, let us know about instances where we didn't meet their expectations. By offering customers more ways to share feedback in ways that suit them, we've not only gained deeper insights into their needs but also helped them better understand our business.

We're committed to being fully transparent with our customers. As we continue to embed the Regulator of Social Housing's

(RSH) **Tenant Satisfaction Measures** (TSMs) into everything we do, we're learning more and more about the people and communities we serve. This information is helping to meaningfully guide how we invest our resources to make sure we're working in a way that supports our customers.

We strive for excellence every day, and although there's still some way to go, we're confident that we're taking the steps we need to continue making a positive impact on our customers; and building communities they can flourish in together. I hope you enjoy this Annual Report. Please get in touch to share any thoughts, comments, or questions so we can continue talking to you and updating you on what you care about as a Livv customer.

A handwritten signature of Léann Hearne in black ink.

Léann Hearne
Chief Executive



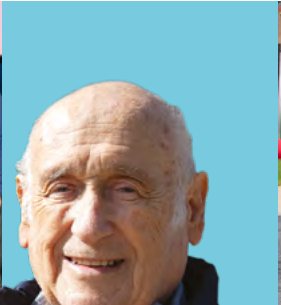
Tenant Satisfaction Measures

– or TSMs for short – allow our customers to scrutinise our performance and share their ideas with us. This means that everything we do has been influenced and informed by what you want and need from us, as your landlord!

Did you know that throughout the year, Livv customers have been sharing their thoughts on everything from how we handle complaints and deal with anti-social behaviour, to our repairs policy? **Take a closer look** at the difference our customers have made and the positive changes they've made for their communities and neighbourhoods.



Our year in review



April

Kicking off the new financial year with our customer panel – QuIP – to understand their focus for 2024/25

May

Putting on a five-star performance at the Northern Housing Awards and winning five prestigious awards, including Landlord of the Year

June

Our CEO, Léann Hearne, receives Woman of the Year award at the Women in Housing Awards for leading Livv to G1/V1 success

July

Taking home not one, not two, but three trophies at the Unlock Net Zero Awards as our journey to net zero is celebrated

Living loud and proud; supporting the first ever Knowsley Pride!

August

Livv and Flourish made its first social investment, loaning Make CIC £150,000 and helping the organisation support local entrepreneurs and creatives in Huyton

September

Welcoming our first customer to their new home at Clockwork Court extra care apartment block, part of phase two at The Watchfactory



October

Livv in Your Community Grant Scheme supports 14 local organisations and community projects to reduce social isolation and help ease cost of living pressures felt by people across Knowsley with a share of £70,000

November

Metro Mayor of the Liverpool City Region, Steve Rotherham, celebrates the completion of our phase two development at The Watchfactory in Prescot, welcoming 191 new affordable homes to the area

December

Spreading some festive joy with Cash for Kids as we support their Mission Christmas campaign

January

Welcoming our new Customer Services Director, Lisa Olsen, to the team to support our ongoing commitment to support the people who live in our homes

February

Celebrating with our customers who served up success after completing our Cooking with Livv programme, in partnership with Alba Restaurant and Bar in Melling

March

Cheering an encore and continuing our partnership with Shakespeare North Playhouse as its official Social Impact Partner, bringing even more cultural, educational and social opportunities to the people of Knowsley, together

What our customers have told us

Our customers will always be at the centre of everything we do.

From delivering services that go above and beyond, as standard, to incorporating feedback that brings about meaningful change and improves your experience, as a Livv customer, we want to continue learning and developing with you.

This year, we've made great strides in opening even more dedicated customer communication channels so we can engage with as many people living in our homes as possible. We've also increased our investment in a few of our customer-facing teams, including our Complaints Team, Housing Teams and Contact Centre and are already having more conversations with our customers than ever before.

To support us on our mission to get to know you better, we launched our 'Knowing You, Doing Better' survey. This is helping us further understand the make-up of our homes and communities, and proactively provide support, advice and guidance to those who need it. This is part of our ongoing commitment to making sure we achieve the right impact, at the right time, where it's needed most.

Changes made for our customers

Over the past year, we've worked hard to incorporate feedback from our customers and have already:

- **Grown our Complaints Teams** so your complaints are dealt with efficiently
- **Rolled out complaints training to every customer-facing colleague** to make sure whoever you talk to can support you appropriately
- **Redeveloped our Customer Handbook** to make sure it includes all the information you need to manage your tenancy
- **Started reviewing and rewriting our customer letters** to make sure they're easy to understand and consistent
- **Launched our Knowing You, Doing Better survey** to help us understand our customers and how to engage better and communicate with everyone living in one of our homes

These are just a few examples of how we're changing, adapting and responding to what you tell us, so keep a lookout for even more improvements coming your way!

88%



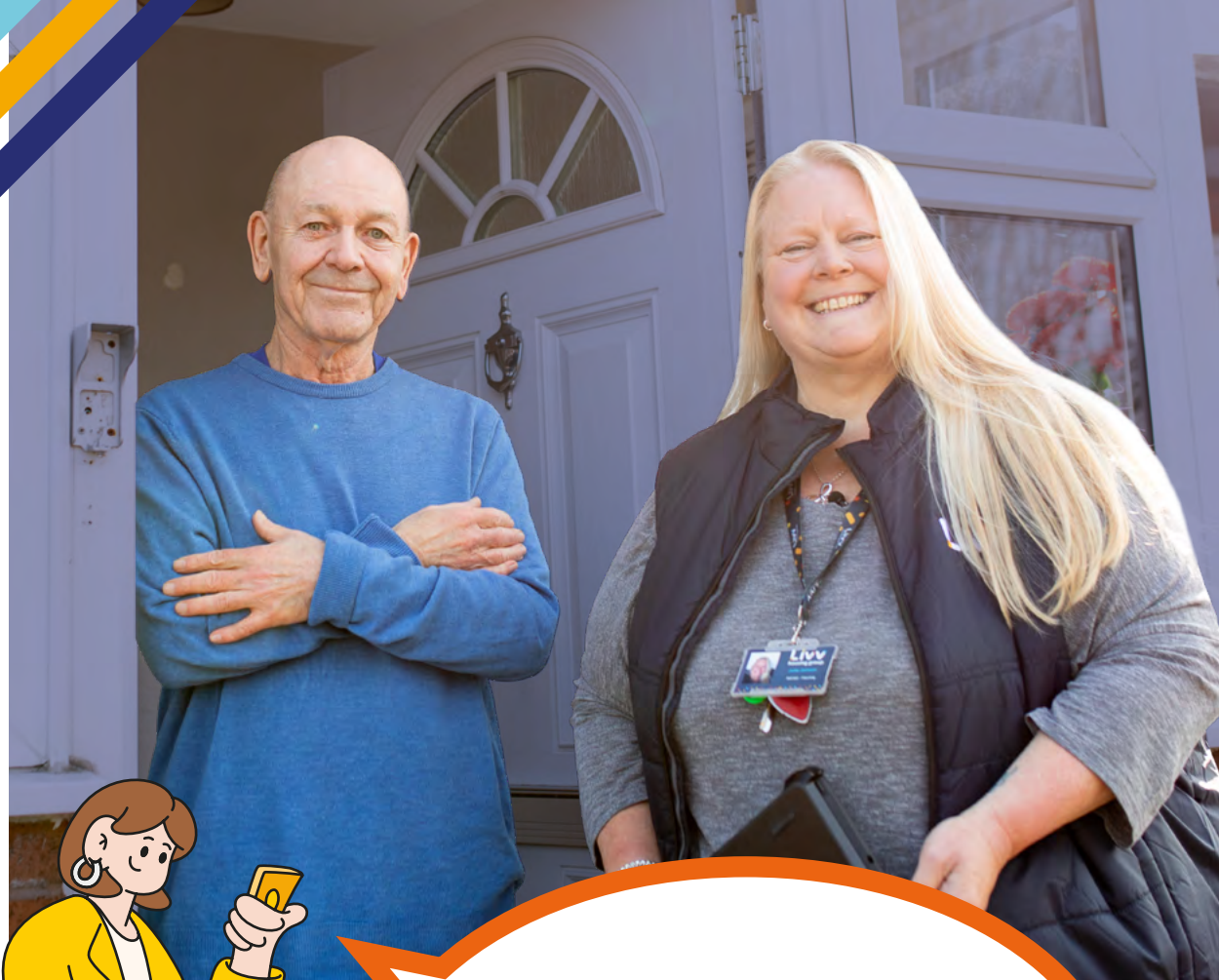
Customer ease – How easy our customers find it to deal with us – 2% less than last year

86.5%



Overall satisfaction – How satisfied were you with the service we provide? – 1% less than last year

We're making changes to how we work with and for our customers, but positive progress takes time. We know that there's still improvements to be made and we're already working on solutions to the challenges we know our customers face, so watch this space!



Want to find out more about how we're performing against TSMs? **Read our TSM Report now** and find out how satisfied our customers are with our performance!

Learning from our customers

Complaints and service requests are essential to gathering customer feedback, which allows us to understand, on a deeper level, how we can improve situations that frustrate, upset, or annoy our customers.

Our ongoing investment in the Complaints Team and processes throughout the year is already seeing us record some successes for our customers. We're pleased to note a drop in the number of complaints received and an improvement in how efficiently we're dealing with any complaints that are logged with us.

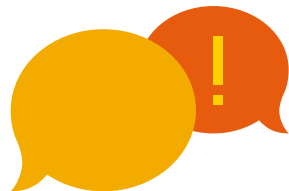
We still have improvements to make, but we're happy to have taken some positive steps forward. We're aware of the most common reasons customers complain and are already working to make things easier and more efficient for you. Hopefully, next year, we can once again highlight a drop in the number of complaints we've received.

Did you know we report on our complaints performance? You can discover how we've done this year and how we're working even harder to address your complaints and make the improvements you want to see. Check out our latest [Complaints and Service Improvement Report](#) now!



547

Stage 1 complaints received



We've been working closely with our customer panel – the QulP – on how we handle complaints. Their in-depth review, feedback and recommendations are already making a positive impact on how quickly we respond to and resolve any complaints we receive. You can find out what changes we've made to our complaints processes and what we're now doing differently by visiting our [website](#) now!



142

complaints escalated
to Stage 2



96%

complaints resolved on target



More than bricks and mortar

We know that a good home is the foundation for a good life and that it's so much more than simply bricks and mortar. That's why we work with our customers to offer them support and guidance to improve their financial, social, emotional, mental, or physical health and wellbeing.

We work with customers and provide them with the tools, support, and opportunities they need to address challenges impacting them or their households. We offer support to customers affected by issues such as anti-social behaviour or domestic abuse, as well as those struggling with financial pressures, living independently or managing their home.

We understand that people's health and wellbeing are linked to things such as work, finances, lack of social support, and sudden life changes – things that are often beyond our control. This is why we work with customers individually and provide the wrap-around support they need to get back on their feet. We're often just the helping hand customers need and work holistically with them to make sure they have what they need to remain in their home, feel well and become an active and happy member of their community.

£61,740,973

Total social value generated

For every **£1**
spent we generated
£1.65
in social value



This investment has supported our customers to meet new people, learn new skills, improve their mental health and wellbeing, access financial support, benefits, food and fuel vouchers and find employment and training opportunities!



Over

£400,000

invested in supporting our customers

This includes everyone we've helped meet new people, learn new skills, supported to improve their mental health and wellbeing, access financial support, benefits, food and fuel vouchers and find employment and training opportunities. Phew! That's a lot of people!

Find out how our support has reduced pressure on frontline services, helped the public and voluntary sector to do more and helped our customers live well and thrive by reading our latest [Social Accounts](#) now!

Repairing and maintaining your home

Like many landlords, we've been investing in improving the standard, quality and efficiency of our existing homes to make sure all our customers have a safe, secure and well-maintained home they're proud to live in.

Our programme of works has continued growing, and over the past year we've:

- increased investment in our existing homes by 4%
- spent 14% more than last year improving the safety of our homes.

Making sure we invest our time, money and focus in what matters most to our customers has led us to fit aids and adaptations, replace boilers, install new kitchens and bathrooms, improve communal areas and introduce innovative energy-saving technologies in our homes this year.

This means we're continuing to help people live independently in their homes for longer, keep their homes warmer for less and modernise homes and communities.

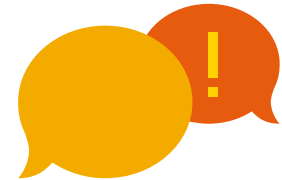


£19 million

spent on repairing and maintaining existing homes



Find out how we've worked with our customers to improve our **Repairs Policy** and work in a way that reflects our customers' needs and priorities.



82%

of our customers were satisfied with repairs



40,683

compliance safety visits were made to homes and communal properties – 2% more than last year!





14,173

gas safety checks completed
– 17% more than last year!



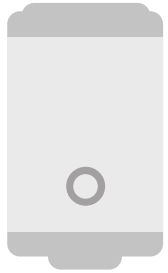
2,600

electrical installation safety
checks completed – 21% less
than last year



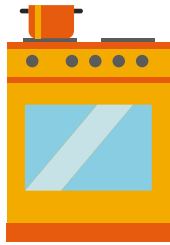
Did you know
electrical safety checks are
only completed every five
years? So, even though it
looks like there's been a big
drop in the number we've
done this year, our homes
remain fully compliant!





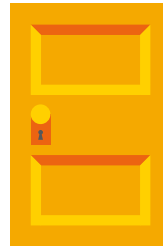
926

boilers replaced



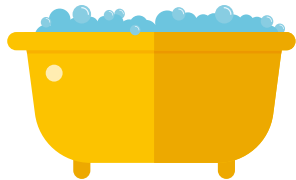
129

new kitchens installed



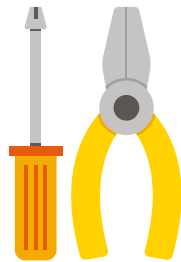
199

new doors installed



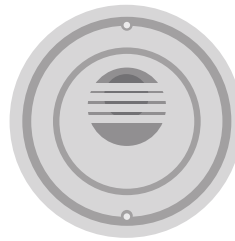
124

new bathrooms fitted



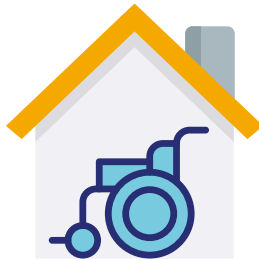
25

full electrical rewires completed



1,080

new smoke detectors installed



228

aids and adaptations made to homes, supporting customers to live independently



302

Fire Risk Assessments completed

100%
on target!



72

Lift services completed

100%
on target!



454

Asbestos surveys completed on non-domestic buildings

100%
on target!



11,485

homes have a valid asbestos survey



49

Legionella inspections completed

100%
on target!



We're investing in our homes every single day. Our planned repairs and maintenance programme is ongoing, so if your home hasn't benefitted from any of these upgrades and improvements yet it will...soon!

Our investment is more than just financial, and our commitment to making sure our customers live in quality homes that meet building safety regulations shows our long-term commitment to our communities, environment, and Knowsley at large.

Livving greener

We're leading the way regionally as we continue our journey to reduce even more carbon emissions and become a greener organisation.

We've invested a further £2.1 million in improving the efficiency of a further 1,198 homes this year alone and are proud that nearly 95% of our properties now achieve an EPC rating of C or above!

As we continue taking steps towards building a greener future for our customers and communities, we're also looking at how we can do things differently across the business. We will continue to invest in electric vehicles, reducing energy use in our offices and recycling initiatives in a bid to meet our ambitious targets of being carbon neutral by 2030.



£2.1m

invested in energy reduction measures across our portfolio



215

homes benefited from energy improvement works

1,198

Livv properties achieved an EPC C rating





Building new communities

We're working hard to address the lack of affordable housing options in Knowsley and the Liverpool City Region as a whole. In the past year, we've completed the transformational Watchfactory development, which brought 191 new homes to Prescott, continued building 20 new homes at Mossborough Drive in Kirkby, and added the finishing touches to 49 homes at Sandymoor in Runcorn – and our development programme just keeps growing!

Our approach involves working with partners, such as Homes England and the Liverpool City Region Combined Authority, to unlock funding and land to create new communities that help people find a home that meets their needs, either through affordable rent, rent to buy or shared ownership.

We're building the homes our customers and communities need, redeveloping forgotten sites to create places where people can grow and thrive, and opening the door to homeownership for people across our communities.





308

new homes built



£33.5m

invested in building new homes



140

people supported onto the
property ladder through
shared ownership



Looking ahead: 2025/26 and beyond

This year, we've achieved a lot, thanks to contributions and feedback shared by our customers and people living in our communities. However, we're still learning, adapting and growing in line with what you're telling us, and that journey isn't over yet.

As we head into a new financial year, we do so knowing that there's still work to be done, but that we've already made significant progress in incorporating the changes you need and want from us into our services. You can find out more about how we're listening to our customers by visiting livvhousinggroup.com/get-involved/we-are-listening/

We're recommitting to engaging with our customers in even more ways than before, and this year, we're introducing new ways to hear your thoughts, face-to-face! From reintroducing annual visits, which will see us visit every single one of our homes each year, to hosting customer engagement events in our high-rise communities and setting up regular Housing Advisor drop-in sessions, 2025/26 will see us out and about in our communities like never before.

Alongside this, we'll continue working with you and valued partners such as Merseyside Police and Merseyside Fire and Rescue to help tackle challenges you experience in your neighbourhoods. Through running even more Walkabout Wednesdays and hosting tailored community events and activities, we're hoping to address issues such as anti-social behaviour, fly tipping, social isolation and the impacts the cost-of-living crisis is having on our customers.



This approach demonstrates our dedication to our mission of creating a positive impact for our customers and creating environments where people can truly thrive. We believe that by making sure people have a safe, secure place to call home and are supported practically, emotionally, and socially, they can build a life they're proud of.

Our mission is what drives us, and thanks to our customers sharing their Livved experiences of our services and support, we're getting closer to achieving our ultimate goal each year: creating flourishing communities for the people of Knowsley and beyond.



Clockwork Court



The regulator's expectations

All housing providers, including Livv, must meet specific standards set out by the Regulator of Social Housing (RSH), which has three main objectives:

- to make sure we're well managed and financially stable
- to ensure that our customers live in quality homes, have choice and protection, and can hold us to account for the things we promise to deliver

Every year, our Board oversees a detailed self-assessment of our performance, looks at each consumer standard, and provides evidence of how we've met it. We collect evidence throughout the year by engaging with our customers in different ways, including:

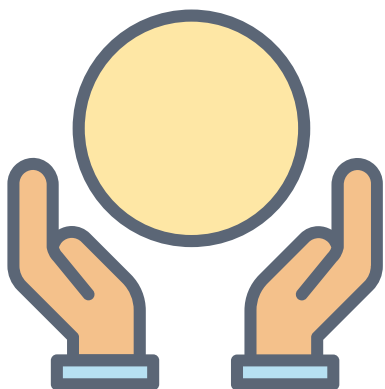
- over the phone and face-to-face at appointments
- at customer engagement events in our communities
- through social media, our website and digital channels

This feedback from our customers – whether formal or informal – is essential to understanding what the people who live in our homes and communities want and need. In short, sharing your thoughts informs and guides how we deliver services, a key part of what the RSH expects to see; our customers being central to everything we do.

Our Board has reviewed this year's self-assessment and have agreed that we're fully compliant and delivering services that meet the RSH's standards and expectations.

There are so many ways to have your say...
from completing a short survey to joining
QulP, your voice makes a difference! Find
out more by emailing
customervoice@livvhousinggroup.com!





£82,515,000

Turnover

The amount of money into the business between April 2024 and March 2025.



£13,933,000

Operating surplus

This is the difference between the money in and the money spent, before interest payments. This money is re-invested in existing homes, improving our communities and offering customer support.

To find out more about our financial performance, including repairs, maintenance and pay, visit our website [here](#).

