

# Livviving



## Investing in our communities

Wellness walks, boxing, comedy clubs and crafts, Livv in Your Community has it all! *Page 4*

Get money confident with our support and advice now, plus meet our fantastic Financial Support Advisor - Karen - and hear her top tips for financial success

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Thanks to our partnership with Citizens Advice, you can access free, independent and completely confidential advice! Discover more now...

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What makes Cooking with Livv so special? We speak to Chef Adam and find out... He also shares some of his favourite recipes for you to enjoy at home!

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## Get in touch!

Call us on **0151 290 7000** Monday to Friday 8 am – 8 pm and Saturdays 9:30 am – 1 pm.

Mondays are the busiest day of the week for us. At busier times, we'll offer to call you back. We'd encourage you to use this service as you'll keep your place in the queue without having to wait on the phone.

The quietest times to call our Contact Centre is during the evening between 6 pm – 8 pm.

## Did you know?

We have new contact forms on our website where you can beat the queue. You can:

- ▶ make a payment
  - ▶ report a repair
  - ▶ ask about your rent
  - ▶ raise a complaint
- ...and lots more!

Just head over to **livvhousinggroup.com**, and click the **Contact us** button at the top of the page. Our Live Chat service is also available on our website Monday – Friday 8 am – 4 pm.



## Need this a different way?

We can send you Livving magazine – and any of our other documents – in a different format or language, all you need to do is get in touch!

To request an alternative version, please:

- ▶ Call **0151 290 7000** or Freephone **0800 561 0007**
- ▶ Email **contactcentre@livvhousinggroup.com**

Scan the QR code to contact us today



# Letter from our CEO

## Hello and welcome to the latest edition of Living Magazine!

Providing safe, affordable homes is the foundation of what we do as a landlord, but equally important to us is being able to provide the advice and support that our customers need to live well and thrive.

This issue is full of updates, stories and information about some of the support that's available to you and your household from our dedicated teams and the wider community.

- In September, we launched our annual Living Well visits which, so far, have seen our Housing Advisors visit more than 3,000 of you to check in and see how you're doing. These visits are all about you and give you the chance to talk to us about anything that's impacting you so we can get you the support you need quickly.
- We know how much your money matters, so we want to shine a light on all the financial support available to you as a Livv customer. Meet Karen – one of our fantastic Financial Support Advisors, who shares her top tips to get you feeling more money confident.

- Our partnership working with Citizens Advice unlocks even more financial support for our customers and Danny Evans from Citizens Advice Knowsley explains the range of support available to you, including help with debts, budgeting and more.
- Through the Livv in your Community grant, we've awarded £71,750 to local organisations to help them deliver community-led projects. With applications for the scheme opening again later this year, we want to tell you more about the fantastic impacts these projects have had.

I'm proud to lead an organisation that cares for its customers and helps improve the lives of people who call our communities home, so I want every single Livv Customer to know that we're here, if you ever need us.

**Sharon Marsh**  
Chief Executive  
Officer,  
Livv Housing  
Group



## Help stop Tenancy Fraud

Think someone is living in one of our homes that shouldn't be? It's important you let us know as soon as possible. Contact us today so we can help!

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18

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09

# Livv

## in your community

Over the past six months, we've supported 14 local organisations across Knowsley through our *Livv in Your Community* grant scheme.

These grants have helped bring to life a diverse range of projects that have made a genuine difference for local people. From tackling social isolation to improving digital confidence, boosting financial wellbeing and strengthening social connections, each project has played a huge part in supporting our customers and communities through the winter months.

Take a look at some of the highlights...





## Thanks to...

- An Hour for Others
- Centre 63
- Evolving Mindset
- Expanding Horizons
- Explore Partnership
- Friends of Eaton Street
- Kirkby Veterans Club
- Knowsley Vale Amateur Boxing Club
- Laugh for Life Comedy
- Merseyside Housing & Debt Association
- Plus One Community Learning
- Quirky Academy
- Torrington Drive Community Association
- Wild Warrior Wellbeing

Livv in Your Community will reopen in Autumn, so keep your eyes peeled for more information on the different projects we're supporting closer to the time.

Do you need support in the meantime? Then discover how we can help you by visiting [livvhousinggroup.com/help-support](http://livvhousinggroup.com/help-support)

# Your Money Matters



**Meet Karen Fenney – one of our friendly Financial Support Advisors – and find out how she helps our customers daily.**

## Hi Karen! Tell us more about your role here at Livv...

I work in the Financial Support Team and help our customers make their income go further and claim all the benefits and financial support they're entitled to. I also connect them to other services which can support them with their mental health or to find employment and training opportunities, as well as budget their money.

Basically, I work with people, one-on-one, to get them the help, advice and support they need to stay in control of their finances.

## Can you talk through some of the support available to our customers?

Like I said, our support changes from customer to customer – depending on their individual circumstances – but here's an idea of what we can do:

- Assess customers' eligibility for different benefits and guide them through the application process
- Connect customers to organisations to help them manage their debts
- Put people in touch with different Livv teams to help improve their mental



health and wellbeing or find training and employment opportunities

This is just an overview, but as you can see, there's a lot of help and support available to our customers!

## It sounds like no two days are the same!

Yes, that's because no two situations or customers are the same. I provide personalised support, completely tailored to that person, so no two days are the same!

The team and I tailor all the support we give to make sure it's as effective as possible, which means our days vary a lot. However, that also means we have access to a variety of information, services and organisations that can genuinely improve our customers' situations.

## What's the best part of your role?

That's easy! It's seeing the positive impact my support has on customers and how my help can change their situation.

To watch customers' money worries ease is so rewarding and I enjoy being the helping hand that they need to get through challenging times.

# Money Matters

## 10 top tips to remember



1

**Always open letters sent to your home** – especially when they're in brown envelopes – as it's important to know what's being sent to you – plus ignoring letters doesn't make them go away



2

**Prioritise paying your rent and Council Tax.** If you're eligible, apply for Council Tax discount or a Discretionary Housing Payment through your Council - visit your Council's website for more information



3

**If you're disabled or have any vulnerabilities, speak to your gas, water and electric suppliers** to see if there's any additional support available to you



4

**Understand how much your bills are every month and when they're due to be paid.** This means you'll be aware of what is coming out of your account and when, helping avoid any unnecessary surprises



5

**Spring clean your direct debits.** Cancel any subscriptions you don't use and shop around to see if you can get a cheaper deal on your bills



6

**If you're in debt, reach out for help as soon as possible.** The sooner you get in touch, the better, as this will stop your debts growing



7

**Be careful where you borrow money from. Avoid Loan Sharks and Pay Day Loan companies** as they often have extreme interest rates. If you're in debt to a Loan Shark, call **0300 555 2222** or WhatsApp **07700 102773** for free, confidential support. You can also get in touch with Citizens Advice, Credit Union or your bank for further support and information



8

**Watch out for scams and never give out your bank details.** Scammers can get you through email, text messages, WhatsApp and phone calls, so if you're not sure who you're speaking to, don't respond



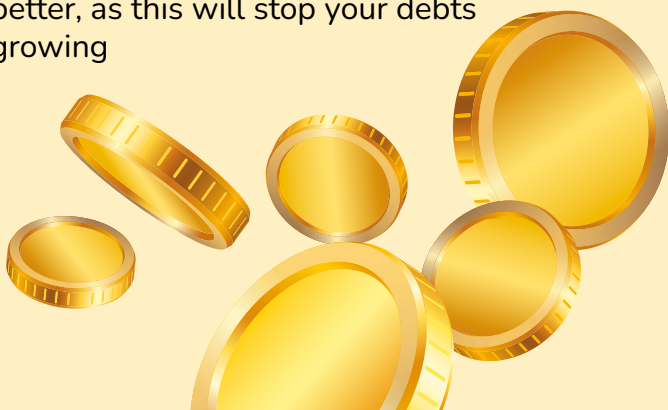
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**Check what benefits and financial support you're entitled to** by using our Better Off Calculator and visit [livvhousinggroup.com/better-off-calculator](http://livvhousinggroup.com/better-off-calculator) now



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**We're here when you need us** and you can get in touch with our team in a way that works for you. Call us on **0151 290 7000** or Freephone **0800 561 0007**, email [contactcentre@livvhousinggroup.com](mailto:contactcentre@livvhousinggroup.com) or visit [livvhousinggroup.com/support](http://livvhousinggroup.com/support)



# Helping you Livv Well at home

Open the door to support and make the most of your Living Well visit...

## What are Living Well visits?

As your landlord we want to make sure you have access to all the help, support and advice you need to thrive in your home and community, which is why we've introduced our Living Well visits.

These are simply annual visits we'll make to see you in your home to check that everything is okay. We can discuss anything that's bothering you and our teams can help you:

- Report repairs and any issues with your home
- Report anti-social behaviour, domestic abuse and hate crimes
- Support you to improve your health and wellbeing
- Manage your money and access financial support



## I've not had my Living Well visit yet...

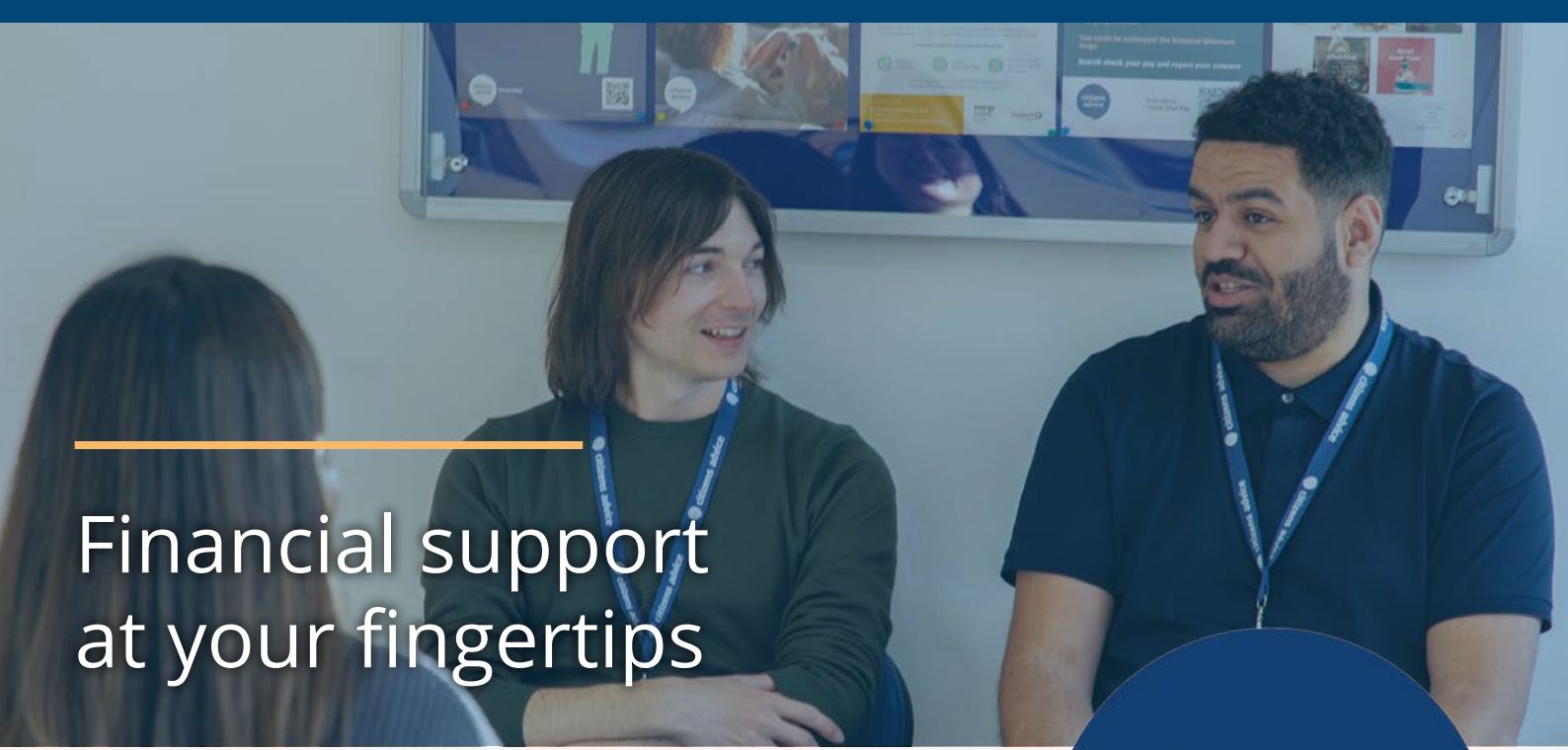
Don't worry, we'll be visiting very soon! Since last September, we've visited nearly **1,000** customers and are planning to visit all our homes every year, so listen out for our knock at your door!

If you're not in when we visit, we'll leave a note so you know we've been and you can then book an appointment that works for you.

We're looking forward to seeing you soon but if you have any questions or would like to book your Living Well visit, contact us today by:

- Visiting [livvhousinggroup.com/contact-us](https://www.livvhousinggroup.com/contact-us)
- Emailing [contactcentre@livvhousinggroup.com](mailto:contactcentre@livvhousinggroup.com)
- Calling **0151 290 7000** or Freephone **0800 561 0007**

Our Living Well visits have already unlocked so much support for our customers and you could be next. So make sure to let us in, and together, we can help you thrive!




# Financial support at your fingertips

## Need a helping hand with your finances?

Our partner, Citizens Advice Knowsley, is here to support you with free, independent and completely confidential advice. We caught up with Danny Evans, Deputy Chief Officer, to find out more about the support that's available and how you can access it.



**citizens  
advice**



### Hi Danny. Can you tell us what Citizens Advice Knowsley does?

Citizens Advice helps millions of people every year with free, independent and expert advice. Here in Knowsley, we support anyone who needs help with issues like debt, benefits, housing, energy efficiency, employment and more. If someone is worried about their finances, struggling with bills, or unsure what financial support they can get, we're here to guide them and help them access everything they're entitled to.

### What are the most common reasons people come to you?

A lot of people reach out when they're in debt, behind on rent, or finding it tough to keep up with household costs. Through our partnership with Livv – particularly the Financial Support and Customer Hardship project – we help people maximise their income and stay secure in their homes. Often, we find people are missing out on benefits or support they didn't realise they could claim – and that's where our advice can make a real difference.

## Can you give an example of what that support looks like?

It could involve helping someone apply for benefits, challenging a decision about their claim, employment access or supporting them with rent arrears. Although we work closely with Livv, we are completely independent. Our role is to act in the best interest of each individual and give clear, unbiased information so they can make informed decisions about their own choices.

## How easy is it for someone to speak to an advisor?

It's really straightforward. Livv can refer someone directly to us, or people can contact us themselves.

At the first appointment, we take the time to understand the full picture of what's going on. Sometimes people come in thinking they have one problem, but once we talk it through, we find there are several areas where we can offer support. We never push anyone towards a particular decision. Our job is to explain all the options clearly so the person can choose what feels right for them.

## What's a story that's stayed with you?

One case that always comes to mind is a resident who came to us facing eviction after falling behind on rent. They weren't receiving benefits they were entitled to because of illness.

By going through the debt advice process, we were able to help them claim disability benefits like Personal Independence Payment (PIP), as well as Limited Capability for Work on Universal Credit. This increased their disposable income, protected their tenancy and massively reduced the pressure they were under.

It's situations like that which show how life-changing the right advice can be.

## Are there any tools you recommend for people to stay on top of their budget?

We share resources tailored to each person's situation but a great starting point is the free **MoneyHelper online budgeting tool**. It's simple, easy to use and gives people a clear picture of what they're spending and earning so they can manage their finances more confidently.

Get started with the budgeting tool here:



## How can people get in touch?

There are lots of ways people can reach us:

- Visit one of our weekly drop ins:
  - **Huyton:** Mondays (Welfare benefits and general advice) and Thursdays (Debt and money advice)  
*27 Cavendish Walk, Huyton, L36 9YG*
  - **Kirkby:** Tuesdays (Debt and money advice) and Fridays (Welfare benefits and general advice)  
*142 Cherryfield Drive, Kirkby, L32 8RX*
- Call **0808 278 7839** (Adviceline Freephone)
- Email **advice@citizensadviceknowsley.org.uk**
- Send us a WhatsApp message on **0151 294 6309**

Whichever way someone contacts us, the process is the same – we take a few details, find out what they need help with and arrange the most suitable appointment. If our in-house team can't help, we'll make sure they're referred to someone who can.

Citizens Advice Knowsley is available to all Livv customers, whether they live in Knowsley or further afield. Our aim is to make it as easy as possible for people to reach us in whatever way works for them.



## Top tips to avoid scams

On average, UK adults receive **seven** scam phone calls or texts every month\* and because of improvements in digital technology and Artificial Intelligence (AI), that figure is likely to rise. So, with scams getting smarter and it getting harder to tell what's real and what's not, we wanted to share some handy hints and tips that could help you stay safe online and avoid falling victim to a scam...

### Common red flags to look out for

- people asking for money, with urgency
- people using emotional blackmail to coerce you into giving them money for medical or financial reasons
- people using language like “sometimes you doubt me” or “don't you trust me?”
- people encouraging you to keep secrets from your family, friends or even your bank
- people turning up to your home unannounced, claiming to be tradespeople – always ask for ID before letting someone into your home!

### How to stay safe online

- use different passwords for every one of your accounts
- choose a strong password and create it using three random words
- turn on 2-step verification for all your accounts
- back up your data to cloud storage or a USB
- update all software and devices as soon as possible
- limit the amount of personal information you share online
- avoid accessing sensitive information on public Wi-Fi networks
- install reputable anti-virus and anti-spyware software on your devices
- be cautious of emails or messages from unknown sources (phishing scams).

### What to do if you spot a scam?

- report it by visiting [reportfraud.police.uk](https://reportfraud.police.uk)
- call 101, or 999 if an emergency
- alert your bank by calling 159
- change your passwords as soon as possible.

\*according to evidence from National Trading Standards

# How contents insurance can protect you and your belongings

Did you know contents insurance could save you a lot of stress, time and money? Find out more, now...

## What's contents insurance?

Contents insurance is a simple policy you can take out to protect the things that matter most to you. It covers all the belongings that make your house feel like home, such as your furniture, clothes, appliances, gadgets, jewellery and keepsakes.

If these items are ever stolen, damaged or destroyed, contents insurance helps cover the cost of repairing or replacing them. Without it, you might have to pay for everything yourself – which can be a real worry when the unexpected happens.

## Why it matters

Most of us don't realise how much our belongings are worth until we add them up.

We hope you're never in the situation where you need to replace your belongings, but contents insurance gives you confidence that if something does go wrong, you won't be facing the problem alone.

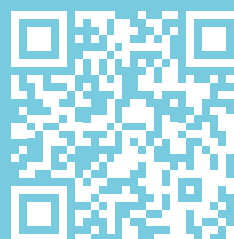
A basic contents insurance policy can cost as little as 45p to £1.25 per week or £20 to £65 a year, depending on the provider, where you live and the level of cover you choose. So, what do you have to lose?

## Don't leave it too late – protect your belongings today!

A small monthly cost now could save you a lot later and contents insurance is one of the simplest ways to look after your belongings and peace of mind.

### Did you know?

The average social housing customer has over £25,000 worth of belongings. That's a lot of money to potentially lose out on!



### Find out more

If you're unsure where to start or need help understanding your options, visit our website to find out more – [livvhousinggroup.com/insurance](https://www.livvhousinggroup.com/insurance)

# Cooking with Livv; more than just a meal

Lots of you have tried it and all of you have loved it, but what makes Cooking with Livv so special? We caught up with Chef Adam – the mastermind behind the courses' delicious recipes and owner of FedUp CIC – to ask just that...

## Hi Chef Adam! Tell us a little bit about yourself and FedUp...

I started FedUp as I believe that healthy home-cooked food can improve people's lives.

My first course helped people leaving long-term mental health care and I wanted to teach them how to cook simple, nutritious recipes in the Slow Cooker that would support their health, wellbeing and recovery. That was over 15 years ago now, and I'm thrilled that FedUp has grown!

## What is Cooking with Livv?

*Cooking with Livv* is a cooking course which teaches you how to make easy, tasty meals at home. Each course focuses on something different so every time you sign up to a course, you learn something new!

I now teach a range of courses and help people make the most of their Air Fryers, as well as Slow Cookers, learn how to make delicious Fakeaways, cook for their families, manage Type 2 Diabetes and support them to lose and manage their weight.



The purpose of Cooking with Livv is to give people the skills they need to cook meals that help improve their health and save money on their food shop.

I've now been working with Livv for over five years and it's fantastic to see how the course helps build a community as well people's confidence in the kitchen.

## What can people expect from the courses?

Cooking with Livv is all about creating a safe, relaxed environment people can enjoy cooking lovely food in. Each session starts with brekkie and a cuppa so we can all catch up and settle in, then we dive into the day's recipe.

Our recipes are always different, but in the past we've cooked soup, 'Marry Me' chicken, chia seed brownies, breads, focaccia, casseroles and curry (and they're all delicious!).



I believe there's no such thing as a silly question – we laugh and learn together. I just want everyone to get the most from any Cooking with Livv course they come to, so bring an open mind, a positive attitude, a willingness to get stuck in, and I guarantee you'll have a boss time!

### Why is Cooking with Livv so important?

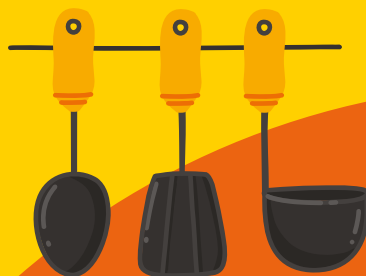
For so many reasons – it's tough to pick just one!

But, if I had to, I'd say it's the knowledge it gives people to make better choices. We're not taught how to cook in school anymore and how can people be expected to know what they're doing if they've never been shown?

It's so easy to grab processed and convenience foods from the supermarkets nowadays but that means we have even less of an idea of what we're eating! So, I want to give people the skills they need to cook, eat and feel better.

I also love the community Cooking with Livv creates. People come together to learn and have fun – it's fantastic to see.

People really get a lot from the courses and leave with not only new skills, ideas and a sense of accomplishment but also friends.



## Want to start Cooking with Livv?

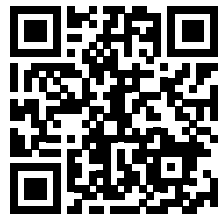
Then get in touch today and sign up to receive updates about our next courses!

- Call **0151 290 7000** or Freephone **0800 561 0007**
- Email [enquiries2@livvhousinggroup.com](mailto:enquiries2@livvhousinggroup.com)
- Speak to your Housing Advisor



Get a taster of our Cooking with Livv sessions now...

Scan here!



Or visit [Instagram.com/livvhousinggroup](https://www.instagram.com/livvhousinggroup) to see more.



# Slow Cooker Chicken Curry

## Ingredients

- 4 boneless, skinless chicken thighs
- 400g tinned tomatoes
- 1 onion, chopped
- 2 garlic cloves, minced
- 50g red lentils, washed
- 1 tsp turmeric
- 1 tsp cumin
- 400ml tin coconut milk
- 1 red pepper, diced
- 2 tbsp curry paste



## Method

- Chop the onions, red pepper and garlic
- Place in the slow cooker with the chicken thighs
- Mix the tomatoes, coconut milk, lentils and spices together
- Pour the tomato mixture into the slow cooker and stir well until everything is coated
- Cover with the lid and cook on high for 3-4 hours or low for 6-8 hours

## Alternatives

- Cauliflower or mushrooms work really well in curries
- Chickpeas and lentils are a great source of protein and are a good vegetarian option
- Sweet potatoes can also be added and are a great source of vitamins A & D, and fibre
- Spinach can be added for the last 30 minutes of cooking which is a great source of iron
- Add a little cream at the end of cooking time for a milder, creamy curry

# Livv Service Standards and you

Everyone deserves to live in a safe, comfortable and well-managed home and we know that starts by delivering consistent and reliable services, which is why our Service Standards are so important.

They hold us accountable and make sure you receive the service you deserve. Every time.

So, have you discovered our Service Standards yet?

## What are Service Standards?

Simply, they tell you what to expect from us whenever you use or access one of our services. Think of them as our promise to you, so you know that the service you're receiving is correct.

They've also been shaped with our customers to make sure they're clear and easy to understand. Find out more by visiting [livvhousinggroup.com/listening](https://livvhousinggroup.com/listening)



## Where can I find out more?

Our Service Standards can be found on our website at [livvhousinggroup.com/servicestandards](https://livvhousinggroup.com/servicestandards) and currently you can read more about the below services:

- Adaptations
- Anti-social behaviour management
- Complaints
- Customer engagement
- Customer enquiries
- Estate services
- Inspired Living and Extra Care
- Lettings
- Planned investment
- Planned maintenance
- Rent management
- Responsive repairs
- Tenancy management



## Are these all the services Livv provides?

Our Service Standards are a work in progress and there are still more to publish! So, please keep an eye on our website as it'll be updated with new Service Standards in the coming weeks and months.



Did you know that we measure the performance of our services against our Service Standards? This means we know exactly how we're performing and whether or not we're meeting your expectations! Check out [livvhousinggroup.com/performance](https://livvhousinggroup.com/performance) to see how we're doing today...

## Our promise to you...

Our service standards are built around five core principles, which means we will always:



Listen and understand



Treat you with respect



Take responsibility



Keep you informed



Do what we say we will

# Competition time

Put your puzzle-solving skills to the test! One word is missing from our wordsearch, tell us what it is and you could win a **£25 Amazon voucher!**

Submit your guess to [marketing@livvousingroup.com](mailto:marketing@livvousingroup.com) by **Friday 29 May** to be in with a chance of winning.

One lucky winner will be picked at random, so get searching and **GOOD LUCK!**

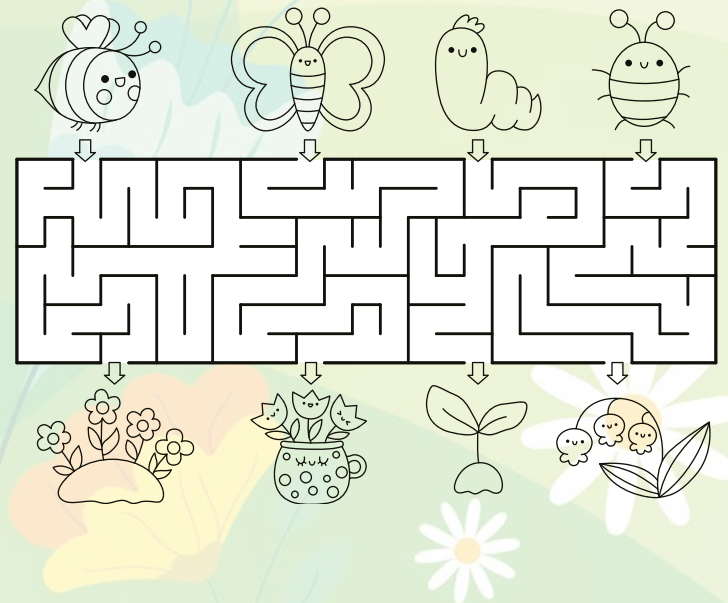
F	S	H	B	B	R	Y	O	L	M	U	D	D	S	N
S	U	D	N	U	Q	L	L	I	I	H	L	P	C	E
X	M	B	Q	K	O	H	P	F	Q	V	R	J	U	D
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G	J	S	L	X	M	R	T	O	A	W	K	Y	R	Q

## Spot the difference

Can you find all six differences between the two photos below?



## Help our little friends find their springtime treats



SPROUT

SUNSHINE

BUTTERFLY

BLOSSOM

HOME

LIVVI

SPRING

FLOWER

SUMMER

BLOOM

RALPH

GARDEN

# What's on in Knowsley

Now Spring has officially sprung, it's time to get out and about and discover all Knowsley has to offer. So whether it's taking time to stop and smell the roses, mooching round local markets or starting a new club, there's something for everyone to discover!

## Knowsley Flower Show

The Knowsley Flower Show returns on Sunday 2 August, and we're going! So make sure to say hi if you stop by.

The largest horticultural show in the North West, it's a completely free day out and the perfect way to enjoy and celebrate the borough's green-fingered residents.

Discover more now:  
[knowsleyflowershow.com](http://knowsleyflowershow.com)



## Marvellous Markets

Make the most of the better weather and explore the magnificent markets popping up across Knowsley. Throughout the year, local makers and independent businesses will be popping up in Huyton, Kirkby and Prescot ready to introduce you to your new favourite snack or one-of-a-kind item.

Find out more and plan your visit today:  
[marvellousmarkets.com](http://marvellousmarkets.com)

## Shakespeare North

The world's your oyster at Shakespeare North this Spring and Summer!


With so much going on, make the most of the workshops, family activities, guided tours, shows and supper clubs they're hosting and get involved by visiting:  
[shakespearenorthplayhouse.co.uk](http://shakespearenorthplayhouse.co.uk)



# Shared Ownership homes at The Watchfactory

Timeless luxury for less

Inspired Living<sup>+</sup> in the heart of Prescot with prices starting at £40,000\* for a 25% share of a 2-bedroom apartment (full purchase price £160,000).

 Bookbinders Lane, Prescot, L34 2TJ



*+Inspired Living is a community built for people over the age of 55 and The Watchfactory includes a number of amenities, support and services designed to keep people healthy, happy and well*

*\*Based on the 2-bedroom ground floor Sundial apartment type with no Juliet balcony*

**Book your viewing now and talk to our friendly team today**

 [info@livvhomes.com](mailto:info@livvhomes.com)



0151 290 7891



[livvhomes.com](http://livvhomes.com)

Photography is for illustrative purposes only. Some images may show upgraded properties and not the standard specification – please speak to a Sales Advisor for full details. Shared Ownership is available subject to status, and the percentage to be purchased is based on your affordability, terms and conditions apply.

Your home is at risk if you do not keep up repayments on your mortgage or any other debt secured on it. Prices and information correct as of 4 February 2026 and subject to change. Livv Homes is part of Livv Housing Group.



## HELPING YOU LIVV WELL AND THRIVE

Searching for support and don't know where to start? Meet Livvi...

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