

# Social accounts

2024-2025



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# Welcome

I'm delighted to share with you our 2024/25 Social Accounts - a reflection of the real and lasting impact we're making together in our communities.

At the core of our work is a simple but powerful mission: to provide safe, affordable homes and to support our customers in building brighter, more secure futures. This year, we've continued to deliver on that promise, not only by offering quality housing but by actively supporting our customers' financial, mental and physical wellbeing.

Through targeted support services, advice programmes, and community partnerships, we've helped hundreds of households feel safer, connect with their communities and gain greater financial confidence. These efforts don't just change lives, they also represent significant savings to the public purse, easing pressure on health, social care, and emergency services.

But behind every number is a story. In this report, you'll hear from customers whose lives have been transformed - from families who've found stability after years of uncertainty, to individuals who've re-entered employment or education thanks to the support they received. These stories bring our social value to life and remind us why our work matters.

Our achievements have shaped our key themes for this year's Social Accounts:

- financial wellbeing
- employment, training and skills
- health and wellbeing
- creating safer, stronger communities
- tackling social isolation and loneliness
- young people
- investing in social enterprises.

Thank you for taking the time to read this report. I hope it leaves you as inspired and proud as I am of what we've achieved - and energised for the journey ahead.

*Sharon Marsh*

**Sharon Marsh**  
Executive Director of Customer Insight



## Our impact

**We're committed to creating meaningful outcomes and lasting impact for our customers and the communities we serve.**

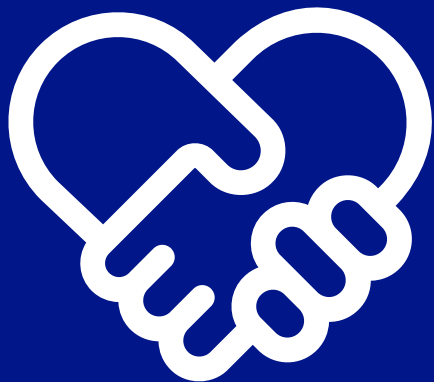
This commitment is reflected in everything we do, from directly supporting customers to stay safe and secure in their homes, to investing in programmes that open up opportunities and help individuals and communities thrive.

We define social value as the positive benefits our services and initiatives bring to people's lives. We actively measure the impact of our programmes and the support we provide, ensuring we continue to deliver value where it matters most.

Our Social Return on Investment is

**£1:£1.65**

This means that for every £1 we spent on creating impact, we created £1.65 of social value



Our activities have created a total social value of

**£61,740,973**

We measure the impact and social value we create through our programmes, customer support and partnership work, using the HACT UK Social Value Bank

# Supporting the public sector

**Our work creates benefits for individuals and communities which in turn creates a positive value to society in the form of reduced reliance on public services and associated savings to government spending (known as an 'exchequer value'):**

- support for mental and physical wellbeing reduces pressure on health services
- helping people find somewhere safe to live and stay in their homes longer lessens the demand on local authorities
- supporting people to find work saves money for the Department for Work and Pensions (DWP)
- our work to address antisocial behaviour in our communities benefits local policing and community safety partnerships.

These efforts translate into real savings. Here's a snapshot of the measurable impact we've delivered.

*We've used the HACT UK Social Value Bank to create this exchequer value*



Saving to the public purse of

**£12,637,008**

# Financial wellbeing



# Financial wellbeing

With households facing levels of inflation that we haven't seen in years, the rising cost of essential living is impacting everyone, especially our customers.

Understanding the challenges this presents, we've continued to take action. We're helping customers maximise their household income, providing access to debt advice, and offering practical support with fuel and food costs.



# 2,182

customers were supported with fuel, food and essential items. The financial value of this support was

# £82,720



# £42,027

in savings were made for our customers through Pocket Power



# 1,017

people supported with budget maximisation and benefits advice



# 3,774

customers supported to improve their financial wellbeing and resilience

# Pocket Power

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We work with Pocket Power to help customers reduce their household expenditure by switching to better deals, accessing grant support, or having utility debt written-off.

In 2024/25, 217 customers accessed the service and saved £42,027 between them, an average of £193 per person.

## Frankie's getting 'Back on Track'

Frankie was under growing financial pressure. With rising broadband costs and over £500 in water debt, making ends meet was becoming harder. That's when we connected her with Pocket Power.

The team quickly helped Frankie switch her mobile and broadband contracts, finding her better deals and saving her £23 a month.

The biggest breakthrough came when Pocket Power supported her application to the United Utilities Trust Fund, clearing her £530 water debt entirely.

To support long-term savings, they helped Frankie apply for the Back on Track scheme, capping her annual water bill at £288, saving her another £300 a year. She also received a brand-new electric cooker, arriving just when she needed it most.

Altogether, she's now saving £1,302 annually. But more than the financial relief, the support has lifted a huge burden. With essential costs under control, Frankie feels a renewed sense of stability and peace of mind.





# Our Financial Support Team

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**This dedicated team helps customers manage rent arrears, debt and budgeting. It prevents financial issues from escalating, improves wellbeing, promotes long-term tenancy, and empowers customers to become more financially stable and independent.**

## Putting money back into Colette's pocket

Colette had always managed her bills, but rising living costs made things harder. Concerned, she contacted her housing advisor, who referred her to our Financial Support Team.

Living on a low income with ongoing health issues, Colette's mental wellbeing was declining. With her permission, we reviewed her benefits and discovered a major oversight: her Personal Independence Payment, received since 2018, hadn't been included in her housing benefit assessment. This meant that she wasn't receiving everything that she was entitled to.

We worked with Knowsley Council and the DWP to fix the error. As a result, Colette received over £16,000 in back payments; £12,000 in Housing Benefit and a £4,000 Council Tax refund. Her weekly rent dropped from £49.73 to just 93p, and her Council Tax was significantly reduced.

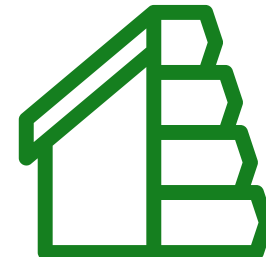
Thanks to our support, Colette can now manage her finances with confidence.



## Energy saving homes

Improving the energy efficiency of our homes not only helps lower energy bills and create warmer living spaces, it also reduces our environmental impact. We've invested £2.1m to upgrade homes, introducing measures such as loft insulation, triple glazing and solar PV panels.

These improvements are part of our ongoing commitment to sustainability, affordability and comfort for our customers. By reducing carbon emissions and energy consumption, we're not only protecting the planet but also helping to tackle fuel poverty and improve health outcomes in our communities. Energy-efficient homes contribute to a fairer, greener future where everyone can enjoy the benefits of a safe, warm, and affordable place to live.



# 821

homes with an improved EPC rating



# 420

customers provided with energy advice and support



# £2,100,000

invested into the energy efficiency of our homes, providing loft insulation, triple glazing and solar pv panels

# Citizens Advice Knowsley

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**We partnered with Citizens Advice Knowsley to help our customers access a wide range of energy advice and support.**

Together, we reached out into our communities to raise awareness of the free services available. This included:

- practical tips on reducing energy costs
- guidance on accessing energy grants
- help with understanding energy meters and bills
- signposting to energy-related benefits and entitlements.

Using a £12,800 grant, Citizens Advice Knowsley also distributed energy-saving packs to customers, which included useful items like LED lightbulbs and warm blankets.

By funding this initiative, hosting community events, making referrals, and ensuring open access to Citizens Advice services, we've been able to make a real difference, helping customers stay warm, informed and financially supported.



# Employment, training and skills



## Employment, training and skills

**Our support programmes are designed to offer practical, personalised opportunities that connect local people with real job prospects.**

We provide tailored guidance to help individuals build confidence, overcome barriers to employment, and successfully move into, and sustain, meaningful work.

We're proud to work with support services across the borough and wider Liverpool City Region to develop and deliver initiatives that achieve real, meaningful outcomes for our customers.



# 330

people gained employment through our support



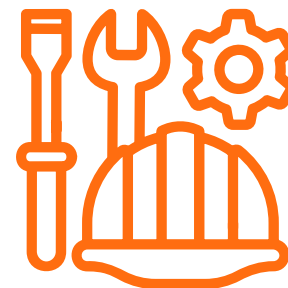
# 19

apprenticeships created by Livv and partners



# 335

people took part in training provided through Livv



# 75

customers entered work through the Future Skills in Construction programme

# Future Skills

Our Future Skills programme offers free, short, industry specific training courses to help people get the job they want. It's helped hundreds of customers over the years kickstart their chosen careers.

## Lighting the way for Jake

Naturally hands-on and eager to learn, 18-year-old Jake completed his Level 2 Electrical Installation course and Level 2 Plumbing qualifications at college, aiming to become a multi-skilled tradesperson. However, without a CSCS card, Jake struggled to access work on construction sites.

That changed when he discovered our Future Skills in Construction programme at L14 Community House. After completing the training and earning his CSCS card, it opened the door to the hands-on opportunities he'd been missing.

Jake now has a two-year full-time apprenticeship with a leading telecommunications provider, specialising in electrical work, giving him the opportunity to gain invaluable site experience. We've also provided him with PPE for site work.

With determination and the right support, Jake is on the path to become a confident, multi-skilled tradesperson, paving the way for a successful future in construction.

*"I'm so happy to have secured my apprenticeship, which wouldn't have been possible without the CSCS card. My dad's just bought a new house too, and when the light was flickering, I said I'd take a look. These are real-life skills I can use at home and in work."*



# Give Get Go

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The Give Get Go project offers wellbeing and employability support to customers who are long-term unemployed and lack up-to-date skills, experience and confidence. Delivered over 10 weeks, customers take part in formalised face-to-face training one day per week, alongside one-to-one mentoring, volunteering placements and wellbeing activities.

## Transforming Ray's life

After a hospital stay and the heartbreaking loss of his wife, Ray was struggling emotionally and physically. That changed when he met the Transform Lives Company (TLC) at a local wellbeing seminar.

Recognising Ray's vulnerability, their team invited him to join our Give Get Go programme. Ray learned practical tools, such as breathwork, to shift his mindset and make positive changes.

The relaxed, non-judgemental environment allowed Ray to engage, reflect and make progress in a way he hadn't expected. *"It ended up being like chatting amongst friends,"* he says.

Even after the programme ended, TLC stayed in touch. With their support and help from his housing advisor, Ray made the tough decision to downsize, marking a fresh start and newfound strength and optimism.

*"I am so thankful to TLC for all their support. If I hadn't met them that day, my life would be very different. The Give Get Go programme has given me a new perspective. I've met some great people and found real comfort in the process."*



# One-to-one employment support

Our employment support services offer customers a range of one-to-one support, advice and guidance to build their confidence and remove barriers to work. Whether they're looking for their first job or seeking better employment opportunities, we're here to help them succeed, with guidance that's tailored to them.

## Job security for Joe

Joe worked in a remote training job, but he knew it was time for a change.

As a Livv customer, Joe had access to the right support. After telling his housing advisor he was keen to find a new job, they made a referral to Livv's Employment & Skills Team.

We helped Joe refresh his CV and explore opportunities that would be a good match. It wasn't long before he was linked to a vacancy in our Security Team.

After an interview and two trial shifts, Joe was offered a permanent role and training to qualify as a CCTV operator. He's settled in well and is grateful for our support.

*"You've gone above and beyond to help me, even getting me a monthly bus pass to make sure I can get to and from work. I just want to say a big thank you to Livv – it truly means so much to me. I've never been this excited to start a new job!"*



# Health and wellbeing



# Health and wellbeing

**We take a holistic approach to addressing health inequalities.**

This could be helping individuals remain independent in their homes, offering one-to-one support and guidance, or delivering community projects that empower people to make positive, lasting changes in their lives.

Through our work, we play a vital role in helping to form solid foundations for good health and wellbeing. Our teams are often a first point of contact for identifying health needs, enabling early intervention and access to tailored support that promotes independence, resilience and a better quality of life.



414

people accessed  
our health and  
wellbeing projects



123

customers supported  
to stay in their  
homes for longer



1,965

customers supported to improve their health and wellbeing



# Holistic support to improve wellbeing

Often we work with customers to deal with issues which reveal deeper health and wellbeing challenges. This kind of holistic support has a lasting social impact, restoring dignity, stability and independence to those facing complex life situations.

## Jill's journey back to independence

Jill, a customer in her 70s, was struggling with poor health, financial stress and declining mental wellbeing. Her overgrown garden revealed deeper challenges.

A visit from our housing advisor led to holistic support: referrals to our Mental Health & Wellbeing Team, Financial Support Team, Shelter, and the Tenants Extra Support Service. Jill received food parcels, fuel vouchers, and housing advice. Environmental Health cleared her garden with a £2,000 clean-up, at no cost to her.

We went on to help Jill access key benefits and arranged adult social care assessments. Over the next four months, her life began to turn around. Home became a place of comfort again, and she regained a sense of dignity and independence.

Today, Jill is financially stable, supported and thriving in a home she's proud of.

*“Your housing advisor didn't just see a garden - she saw me. She helped me find my feet again.”*



Creating safer, stronger  
communities together

The image features three horizontal stripes at the bottom: a dark blue stripe on top, a yellow stripe in the middle, and an orange stripe on the bottom.

# Creating safer, stronger communities together

We believe everyone deserves to feel safe and supported where they live. That's why we're committed to not just providing homes, but helping to build thriving, resilient communities.

As a social housing provider, we play a vital role in creating safer neighbourhoods. We work closely with local partners - like the police, community groups, and support services - to address issues, prevent antisocial behaviour (ASB), and ensure our customers feel secure and respected in their homes.

Together, we're not just solving problems - we're creating places where people can truly belong and flourish.



150

people supported with domestic abuse issues



523

people supported with ASB concerns



116

walkabouts were held in our communities

# Supporting a family through change

Our customer, a single mother living with her two children, was facing overwhelming challenges, including alcohol misuse and difficulties with her son's behaviour. The situation had reached a critical point, but rather than focusing solely on enforcement, we listened.

In a face-to-face meeting, we heard her story and saw the family needed more than warnings; they needed support. So, we reached out to a network of partners who could help. Together, we took a holistic approach, recognising that each family member had different needs and deserved to be part of the solution.

The results have been transformational. ASB reports have dropped massively, and the family is now engaging positively with support services.

The family continue to take great steps forward, and the community around them is quieter and stronger because of it.

*"It was good that you came when you did, as something needed to change, and it has, for the better for all of us."*

# Tackling social isolation and loneliness

Four horizontal lines of varying colors (blue, dark blue, light blue, and grey) are positioned below the main text.

# Tackling social isolation and loneliness

**Loneliness and isolation can affect anyone. Building meaningful connections isn't always easy, which is why we offer personalised support and activities to help customers form relationships that matter.**

Our digital support programmes provide hands-on help with devices, data and digital skills-boosting confidence, independence and connection in an increasingly online world.



# 357

people supported to be digitally connected



# 307

people took part in customer-led activities at our community halls



# 2,628

customers supported to become more socially included and access wider opportunities



# 1,232

people took part in projects to reduce social isolation

# £71,564

in grants given to 14 voluntary, community, faith and social enterprise organisations for projects to reduce social isolation and loneliness in our communities



# Livv in Your Community

Loneliness can affect anyone - especially during the colder, darker months. That's why we're proud to support local efforts that bring people together and create welcoming spaces for all.

Through our Livv in Your Community grant scheme, we awarded over £71,500 in funding to 14 incredible voluntary, community, faith and social enterprise organisations. These groups delivered a wide range of activities across our neighbourhoods, offering warm, friendly places where residents could share a meal, try something new, and access the support they need.

From weekly lunch clubs to wellbeing events and youth programmes, the funding helped promote social inclusion, financial resilience, health and wellbeing, and more. Over just six months, these initiatives supported 1,686 people, helping to build stronger, more connected communities.



# Cooking with Livv

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The Cooking with Livv project is all about bringing people together through food - empowering our customers with the skills and confidence to cook healthy, affordable meals while connecting with others in a warm, welcoming environment.

Delivered in partnership with Alba Restaurant and Bar, this hands-on, four-week course teaches essential cooking techniques, from prepping fresh ingredients to mastering the art of batch cooking. Participants also learn how to make the most of slow cookers, an energy-efficient way to prepare nutritious meals on a budget.

But it's about more than just food. These sessions offer a friendly space to meet new people, share experiences and reduce feelings of isolation.

At the end of the course, each participant receives a starter kit including a slow cooker, a pack of store cupboard essentials, fresh vegetables, and a recipe booklet full of creative, budget-friendly meal ideas to continue their cooking journey at home.



*"I've never been much of a cook, but I've absolutely loved the course. It's given me the chance to get out of the house each week and meet so many lovely people. I'm already looking forward to returning for the advanced course."*

# LCR Digital Inclusion Initiative

Our partnership with the Liverpool City Region Combined Authority and access to the Liverpool City Region (LCR) Digital Inclusion Initiative has provided us with the tools and training to support our community in becoming more digitally included.

What began with distributing 60 tablets soon grew to 100 due to overwhelming demand. Seeing the potential for greater impact, our community investment officer was trained to lead digital skills sessions, and offer both one-on-one and group support at community hubs and centres.

The results have been inspiring. Customers used their new skills in a wide range of ways. More than just training, these sessions created a welcoming space for social connection, boosting overall wellbeing.

Through our Digital Inclusion Initiative, we've not only improved digital skills and access but also helped reduce loneliness and build stronger, more connected communities.

*"It's been wonderful to see our customers use their new skills to connect with loved ones, pay bills or even make their first online purchase."*



# Young people



## Young people

Children and young people in our communities are full of potential, ambition and creativity. But sometimes, they need the right support to help them unlock it.

That's where we come in. Our youth programmes are designed to inspire and empower, helping young people build confidence, improve their mental wellbeing, and take positive steps toward their future.

Whether it's through access to training and employment opportunities, support with managing mental health, or building connections with local employers and industries, we're here to help young people turn their aspirations into achievements.



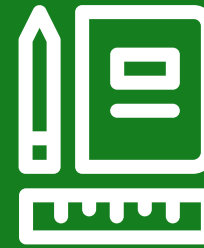
152

young people  
undertook mental  
health qualifications



24

young people  
undertook work  
experience at Livv



3,170

young people supported to  
increase aspiration and  
achieve their full potential



787

young people who are better able  
to manage their mental health



1,156

young people improved their  
skills through positive or  
diversionary activity

# Preparing students for success

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We're proud to have worked with 20 schools this year, including all six secondary schools in Knowsley, on a range of initiatives. We recently helped Year 11 students take their first steps towards the world of work. Through a series of one-on-one mock interviews, our Community Investment Team and HR Team supported over 170 students in developing the mindset and skills needed to prepare for future job interviews.

The sessions gave students a taste of real-life interview experience, helped boost their confidence and provided meaningful, personalised feedback. While many arrived feeling nervous and unsure, they left feeling confident, inspired and better prepared for their next steps.

By sharing our time, insights and experience, we're helping young people in our communities build brighter futures. We're proud to continue supporting and empowering the next generation as they prepare for the opportunities ahead.

*"The buzz from the students the next morning was amazing. General feedback was that every interviewer listened, gave constructive feedback and helped them all feel at ease."*

*"I met most of the students after the interview process and there was a clear difference in how they left the room compared to how they entered."*



# Knowsley Young Minds

We're proud to continue our partnership with Evolving Mindset to deliver the Knowsley Young Minds project, supporting children, young people and their families with vital mental health education and one-to-one support.

This project goes beyond awareness. Through its dedicated training academy, young people gain recognised mental health qualifications, equipping them with the knowledge and confidence to make a real difference.

By learning more, they're not just supporting their own wellbeing, they're changing the conversation around mental health in their schools, communities and peer groups. Many even use their new skills to take steps into employment or further training.

In 2024/25, young people involved in the project took things even further, coming together to plan and lead four social action projects that are already making a positive impact in their local areas.

Following their involvement in the Knowsley Young Minds programme, 12 young people have gained employment.

*“Evolving Mindset has been instrumental in helping me regain control over my mental health. With their support, qualifications, and the integration of sports, I have overcome my challenges and developed a keen interest in psychology, mental health and working with young people.”*



# Livv Investment





## Livv Investment

Livv Investment offers financial support and business growth packages to social enterprises across Knowsley and the Liverpool City Region that make a positive impact in our communities.

Our Livv and Flourish fund was launched this year, with £4.25million of support available in the form of blended finance for social enterprise and charities across the Liverpool City Region over the next three years.

This year we invested in some incredible organisations doing great work across the region. Funding from Livv and Flourish has combined with the vision and determination of social enterprises to make a real difference to people's lives, and the impact has been clear to see.

5 organisations were supported with total loans of



**£524,180**

and grants of

**£80,000**



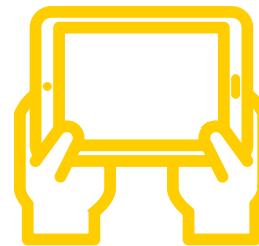
**1,264**

people were supported to access employment, skills and training



**500**

people were supported to improve their physical and mental wellbeing



**1,179**

people were supported to be more socially included and digitally connected

# The Livv and Flourish Fund

Last year we launched our biggest ever social investment fund, with a record £4.25 million open to eligible charities and social enterprises. With support from Access – the Foundation for Social Investment, we're offering a blend of grant and unsecured loan finance of up to £150,000 per application. The fund will be open until 2027, with tailored support offered throughout the process.

## Making a meaningful impact

Make CIC became the first recipient of our new Livv and Flourish Fund, empowering this purpose-driven social enterprise to expand its vibrant makerspaces across the Liverpool City Region. Since 2012, Make has united communities through creativity, art and culture, providing artisans and entrepreneurs with inspiring spaces to turn their passions into thriving businesses.

Our investment, consisting of a £150,000 loan and a £25,000 grant, saw Make launch its newest premises in Birkenhead, and will help strengthen the organisation's long-term sustainability. This will benefit Make's residents – businesses like Once Upon a Plant, The Tuck Shop UK and Cath Garvey Illustration – giving them the resources to grow, sustain their livelihoods and enrich the local community.

*“Thank you to Livv for supporting Make, and organisations like ours, to ensure that we can continue to grow the impact our communities desperately deserve.”*

# We're here for you

Get the support you need right when you need it.  
Our dedicated teams are here to help.

Give us a call on **0151 290 7000** or visit  
our website at [livhousinggroup.com](https://www.livhousinggroup.com)



**Livv**  
housing group