

Living magazine

The magazine for Livv Housing Group customers **Autumn 2022**

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Livv speak to Chantelle Lunt to find out all about Black History Month
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▶ **Fire & bonfire safety**

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Contact us

Mondays are usually our busiest day so if your call isn't urgent, it's best to call us later in the week. Phone us on 0151 290 7000 or 0800 561 007. The contact centre is open 8am – 8pm Monday to Friday and 9:30am to 1pm Saturdays. Please note, we aren't not open on Sundays.

There are other ways to get in touch too!

Visit our website at www.livvhousinggroup.com where you can use our instant live chat service.

If you sign up for Livv Online you can:

- ▶ Pay your rent
- ▶ View your account
- ▶ View information about your repairs
- ▶ Give us feedback
- ▶ Contact us

You'll need your tenancy number to register.

If you prefer, you can drop us a line at contactcentre@livvhousinggroup.com

Check us out on Facebook and Twitter



Welcome!

to the autumn edition of Livving magazine...

Hello and welcome to your latest edition of Livving magazine.

We've recently published our Annual Report where we share with you our performance for 2021/22, including our services to you as a customer, for your home, and our overall business finances – you can find out more on page 4 and 5. You can also access the full report on our website

www.livvhousinggroup.com

We welcomed the High Sheriff of Merseyside, Lesley Martin Wright, to Crawford Gardens last month. She presented customers with certificates following their successful completion of a cookery course we worked on in partnership with Alchemic Kitchen. You can find out more on page 6.

Read the latest from our Quality Improvement Panel (QulP) on page 7. The panel, made up of our

customers from across Knowsley, play a vital part in helping us to understand first-hand experiences so we can ensure we're delivering the right services, in the right place, at the right time.

With autumn nearing an end and winter beginning there's some important fire safety advice on page 10 and 11 to help keep you safe during the colder months.

On page 14 and 15 you can find out about all the support you can get from Livv. It's a very uncertain time with the increasing cost of living but they're here to help you, whether it's to provide advice about benefits you may be entitled to, support you in seeking employment or securing cheaper deals on household bills.

There's lots of exciting things going on across Knowsley over the next couple of months including



Knowsley Music Festival from 10-19 November. Have a look on page 16 to see whether any of the events take your fancy!

We hope you enjoy this edition. If you have any feedback around what you'd like to see in future issues please get in touch (contact details can be found on the opposite page).

Léann Hearne
CEO, Livv Housing Group



**Read our
Chantelle Lunt
interview on
pages 8-9**

Annual Report summary

We've recently published our Annual Report for 2021/22 along with our Social Accounts and Financial Statement.

The Annual Report is where we show you how we're doing, what we got up to and where we've invested. Check out some of the highlights...



Investing in homes

£11m

invested in improvements and safety in our homes



£14m

has been spent on repairs and maintenance in the last year



£70m

will be invested into our homes over the next three years



76

new homes built in the last year



371

new homes are under construction



You and your community

£1.6m

additional income secured for our customers



1,677

customers have been supported with food and fuel vouchers



153

people and families have been supported to buy their own home



3,045

customers have been supported to become financially better off



1,876

customers helped to come together and/or reduce social isolation



12

voluntary and community groups funded to provide social inclusion activities





Health and wellbeing

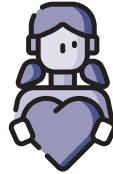
3,113

people supported to improve mental health and wellbeing



94

young people were supported with their mental health



474

young people have improved wellbeing



Education, skills and training

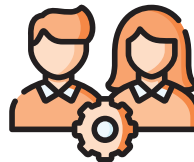
181

people have been supported into employment



20

young people who engaged or completed sector-based training went on to employment



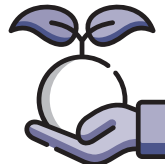
29

young people supported into apprenticeships



305

young people engaged in sector-based training



256

customers were supported with digital inclusivity



Safety and compliance

We completed over

13,000

gas safety checks



3,069

electrical installation safety checks



24,490

compliance safety visits to residential and communal properties



To read the full report please visit

[livvhousinggroup.com](https://www.livvhousinggroup.com)

or request a copy by emailing marketing@livvhousinggroup.com

Afternoon tea

Our 'Men vs Food' initiative, in collaboration with Alchemic Kitchen and local chef Adam Franklin, is a free cookery course for our customers that results in an Introduction to Slow Cooking qualification.

Designed specifically to support mental wellbeing in men, the programme gives them a safe space to talk about their mental wellbeing, while also improving their culinary skills and giving them ideas for affordable and nutritious meals.

The first phase of the project drew to a close earlier this year and over the summer, some of the participants headed down to Crawford Gardens for an afternoon of celebrations. They were presented with their certificate by the High Sheriff of Merseyside, Lesley Martin Wright, followed by afternoon tea supplied by social enterprise, Homebaked.

Councillor Mike Kearns, Cabinet Member of Resources Councillor



Jayne Aston and the Council's Executive Director of Resources, James Duncan, along with residents of Crawford Gardens/ Milner Court were also invited to join the fun.

Congratulations to everybody who completed the course – we hope you enjoy cooking up a storm!



Fighting fit

16 customers took part, losing an incredible 214lbs between them!

As the second phase of our Shape Shifters programme gets underway, we're celebrating the successes of the first cohort who have already completed the six-month course.

Developed in partnership with Northwood Together and Volair, Shape Shifters is open to both men and women living in the Northwood area. It's designed to change your lifestyle; helping you to lose weight whilst improving your health through gym, swim and group exercise classes, as well as bike rides and walks that the group set up themselves.

The 'biggest loser' was one of our customers Nicola, who lost a total of 35lbs. When she first joined the project, she could only swim a few

lengths of the pool but by the end of it, she was swimming over 40 lengths per session!

Following the results of the project, two more of our customers, Debi and Kate, have progressed to become team leaders on the next course.

A huge well done to you all and best of luck to the next cohort. If you're interested in joining future programmes, please follow our Facebook page for more information.



You Said, We Did

We continually strive to put the customer voice at the heart of our decisions and the way we deliver our services. Our Quality and Improvement Panel (or QulP) was established in May 2020. It's a group of customers who work with us to help inform, improve, and scrutinise our services, leading to improvements in the customer experience for all Livv customers.



The panel has previously looked at the ways customers can contact us and how we communicate with them.

Their latest review saw them hitting the road and visiting blocks of flats across the borough to inspect the cleaning and grounds maintenance.

The visits highlighted some really positive aspects, but they also identified some areas where they felt improvements could be made. For example, they reported that the cleaning was good in the majority of the blocks visited and in many cases the gardens were well looked after. However,

in some of the blocks they raised concerns about repairs, litter and overall grounds maintenance. In September 2022 they presented their findings to members of our Board. This has resulted in a number of actions which will improve the quality of these services for our customers, which can be found below.

Findings	Action
Additional communal cleaning was needed in some blocks	We are improving our inspection and scheduling system to ensure that blocks are kept clean and tidy
Litter was found in some gardens	We're improving our litter picking and engaging with customers regarding their responsibility in respect of litter
Communal flooring in one of the blocks required replacement	We are undertaking inspections to identify flooring that needs to be scheduled for replacement
Grass cutting not always completed	We've made improvements to our grass cutting service to ensure it is properly maintained
Customers belongings (including white goods and mobility scooters) are being left in communal spaces	It's really important that communal areas are kept free from customers belongings as they could hinder a fire evacuation. We'll be working with customers to ensure items are removed, and customers are aware of their responsibilities in keeping communal areas clear.
That some blocks needed minor repairs	We are improving our systems to make it easier for customers and employees to report any repairs that are needed

The panel will be closely monitoring the action plan to ensure that the work is completed.

Members of the panel have also taken time out to talk to our CEO about our 2021/22 annual report – you can see the interview here <https://livvhousinggroup.com/news/quip-questions/>

We're looking for new members to join the panel. If you want to make a difference and learn new skills then we'd love to hear from you. You can find out more by visiting our website

<https://livvhousinggroup.com/get-involved/customer-panel/>
or emailing us at customervoice@livvhousinggroup.com

Celebrating Black History Month

An interview with...

Chantelle Lunt



October marks Black History Month. It honours the contributions made to society by people of black heritage and their communities, and it's a time to educate and enrich the world with the importance of black history.

Chantelle Lunt is a writer, presenter, entrepreneur, and activist from Halewood. She's also the founder of one of Merseyside's most proactive anti-racist groups, Merseyside Black Lives Matter Alliance, and chairs its sister group, Merseyside Alliance for Racial Equality. We caught up with her to learn more about the work she does.

When did you set up the Merseyside BLM Alliance and why?

I created the BLM Alliance back in the first lockdown. I couldn't take part in the George Floyd protests as my son was shielding, so I engaged with the BLM movement through social media. Living in a predominately white area and with a white friendship circle, I saw that a lot of people were posting the black square on their grids, but after about three weeks, no one was talking about it anymore. It was business as usual even though there wasn't yet any justice.

I started posting asking why it had already slipped off people's radars but then I realised that the silence from others wasn't because they weren't interested, it was because they didn't know what to say.

That's when I set up the Facebook group. As a writer, former police officer and a black person with my own experiences, I could write the posts and provide the resources for people to share. The BLM Alliance is a forum for us to work together to fight racial inequality and the work we do has really grown.

What do you want to achieve?

I don't want to be on the streets in 10 years' time shouting "black lives matter" because I don't want there to be a need for it. Whilst we need the reactive – where we're marching and shouting through our megaphones – we also need to be proactive.

That's why we set up Merseyside Alliance Racial Equality. It's a Community Interest Company that focuses on education which has always been my main aim. In order to achieve that hope of not needing to be protesting in 10 years' time, we need that education to change the way people think and what people know. This is ground level work where we're working with community organisation, academic institutions and larger companies to break the cycle of racism. Racism isn't going to stop until people are aware of the legacy.

What have you been working on recently?

The group is very active and we're always discussing news stories and hot topics. We do lots of work on the national BLM circuit, speak on panels and discussions at festivals, support other movements up and down the country and we're now known locally and nationally.

Then as part of the work with Merseyside Alliance Racial Equality, we're currently looking at courses for diversity and inclusion in sports. I was also down at an event in London recently with the LCR BLAST Network to learn more about social investments and how we can break down the barriers. Only 0.024% of investments into social enterprises goes into black businesses and we need to address that disparity in funding allocation.

Let's talk about black history in Merseyside (and Knowsley in particular). Is there anything noteworthy that people might not know?

Robert Gladstone owned Court Hey Hall back in 1936, it was just down the road from Court Hey Park. Robert was the brother of William Gladstone. Their father, John, was a slave trader and when the slave trade ended, John claimed the single largest pay-out in British history. He used that money to send William to one of the best schools in England – William then went on to become Prime Minister.

Although William decried slavery, he defended his father's right to claim that money at the end of the slave trade. There are traces of that wealth all over the borough but the hall in Knowsley is just one example because of the slave trade.



In contrast, black people continued to work for free for five years after it ended as part of the deal to end slavery. We've always been ten steps behind, and that inequality has lasted for generations upon generations. The only way to undo that cycle of racism and cycle of inequality is through knowledge and education so that people understand the disconnect.

If you look at the beautiful building and architecture of Liverpool for example, most of that was funded by the slave trade. The city was built up on the back of the enslavement of African people but that's never acknowledged, only ever overlooked.

How are neighbourhoods in Knowsley changing?

They're becoming much more diverse because of migration and introducing new cultures, new people and new skillsets into the area can only enrich the towns and make them more vibrant. It'll hopefully make them more inclusive and exciting.

I know racism prevails but it's up to residents whether it's something we celebrate or are hostile to. Organisations and communities have a big role to play in that, which again links back to education.

How can the people of Knowsley support the movement/Black History Month?

Look out for what's going on in the area. There's usually a timetable of exciting events in both Knowsley and Liverpool during Black History Month. I want people to remember that it's not just a time to talk about slavery and the bad things – it's a time to celebrate our rich and diverse history.

I'd always advise people to visit the International Slavery Museum on the Albert Dock; it's a great place to brush up your knowledge on black history. Then there's The World Reimagined walking trail – there's ten large globes across Merseyside each with a bit of history and knowledge on them. There's one in Court Hey Park in Huyton.

I'd also encourage people to find out something uplifting that you didn't know before about the black community and their history. Teach it to your children and the people around you.

And finally, people can follow our Merseyside BLM Alliance and Merseyside Alliance Racial Equality social media pages. Everything we do is announced on there and the more people that join us, the more we can do to strive for change.

Fire safety advice

Here are some helpful fire safety tips to help you through the autumn and winter months.

Check, test and change your smoke detectors

- Check your smoke detector. Fire and smoke detectors are your first line of defence against danger.



- Test your smoke alarm by pressing the button on the face. Wait for a bleep, and make sure it can be heard across the property.



- Change your batteries if they're low. Smoke alarms often alert you when they need changing. **DON'T** ignore this.



Watch your appliances

- Be sure your oven, stove and any hot plates are far away from flammable items like curtains, dish cloths or chemicals. Don't leave the room unattended if you



can help it and avoid cooking late at night if you're feeling sleepy, particularly if you're the only person at home.

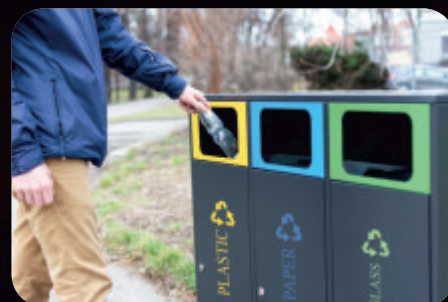
Around the house

- Make sure sockets are not overloaded.
- Extinguish cigarettes & candles correctly.



Outside the house

- Fully extinguish BBQs, bonfires and fireworks.
- Make sure litter is in the appropriate bins provided.



11%

of fires started in the home were caused by smoking



27%

of home fires were caused by arson



18%

of home fires were caused by faulty appliances



23%

of home fires were the fault of the tenant

*National Statistics.

Bonfire and Firework Safety

The following information is to make sure you have a safe but enjoyable Bonfire and Fireworks night this November.

The Merseyside Fire and Rescue Service have outlined some top tips.

Bonfire Safety Tips

If you have a bonfire, follow these simple guidelines:

- Bonfires can only be held on private land with the owner's permission
- Warn your neighbours beforehand - so they are aware and can make necessary preparations
- Only burn dry material, do not burn anything which is wet or damp, this causes more smoke
- Check there are no cables (telephone wires etc.) above the bonfire
- Build the bonfire well away from buildings, sheds, fences and trees
- Do not use petrol or paraffin to start the fire it can get out of control quickly

Once the bonfire is lit, make sure you:

- Keep a bucket of water or a garden hose nearby - in case of emergencies
- Do not leave the bonfire unattended
- Keep children and pets away from the bonfire
- Do not throw any fireworks into the fire
- Do not burn aerosols, tyres, canisters or anything containing foam or paint - this could produce toxic fumes and some containers may explode, causing injury
- Once the bonfire has died down, pour water on the embers to stop it reigniting and ensure it is completely extinguished

Firework Safety Tips

If you must have fireworks at home, please follow this safety advice:

DO

- Only buy fireworks from retailers registered with Merseyside Fire and Rescue Service
- Keep fireworks in a closed box
- Follow the instructions on each firework
- Light them at arm's length, using a taper
- Stand well back
- Always supervise children around fireworks

- Light sparklers one at a time and wear gloves
- Keep pets indoors

Once the fireworks are lit, make sure you:

DON'T

- Don't drink alcohol if setting off fireworks
- Never go near a firework that has been lit. Even if it hasn't gone off, it could still explode
- Never put fireworks in your pocket or throw them
- Never give sparklers to a child under five
- Don't let fireworks off after 11pm



Make sure your bonfire is well away from trees or houses



Children should be properly supervised



Store fireworks in a metal box in a cool, dry location



Keep a bucket of water nearby for emergencies

Saving the planet and saving you money

Carbon footprint

Over the last three years we've been working hard to reduce our carbon footprint as a business, and we've seen our emissions drop by 50%.

A carbon footprint is the total amount of greenhouse gases (including carbon dioxide and methane) that are generated by our actions. The average carbon footprint per person, per year, in the UK is 12.7 tonnes – around the weight of two elephants!

What can you do to reduce your carbon footprint?

- ▶ Don't use single-use plastic
- ▶ Reduce how much meat and dairy you eat
- ▶ Re-think your travel arrangements
- ▶ Switch to green energy
- ▶ Reduce, reuse and recycle

We're proud of our achievements so far, but we want to go further.

Energy Performance Certificate (EPC)

Work is underway to bring all of our homes up to an EPC rating of C by 2025 – five years ahead of the government targets.

To help us achieve this, we've been investing to improve the thermal efficiency of our homes through measures such as loft insulation or wall insulation and we've focused on energy-efficient gas boilers.

If your home is not yet at an EPC rating of C or above, we will be contacting you to arrange a survey to identify what work we need to do, to bring it up to that standard. Our surveys are underway now, but will continue throughout 2023 too. We aim to complete all of this work by April 2025.

What is an EPC Rating?

An EPC rating is a grading system on how energy efficient your home is. Your property is graded from A to G dependent on how efficient it

is. A is the highest efficiency and G is the lowest.

An EPC rating is generally used by potential buyers and renters to quickly see how much their energy bills would cost in their new home. D is generally the most common rating. If you want to know the EPC rating for your home you can see it online at <https://www.gov.uk/find-energy-certificate>.

We've invested heavily in our boiler replacement programme in the last year with over 900 replaced already. Rather than target certain sections of our community we've made sure we replace boilers that are old and inefficient as a priority and this work is continuing.

The more inefficient your boiler, the more it will cost to run.

If you're worried about your bills, struggling to heat your home or would like further information then please get in touch with your Housing Advisor. They're here to support you.



Buy fruit and veg from the Queen of Greens bus

The Queen of Greens bus brings affordable fresh fruit and vegetables to communities across Liverpool and Knowsley. We've arranged for the bus to stop off at several of our schemes along the way to make it easier for customers to access the service.

Bus schedule

The Queen of Greens bus will be stopping at the following locations each week:

Tuesday

Crawford Gardens
10:45am – 11:15am

Wednesday

Woolton Views
12:45pm – 1:30pm

Thursday

Quarry Green
11:45am – 12:30pm

You can pay with cash or card, and Healthy Start cards and Alexandra Rose vouchers are also accepted at all stops.

Visit our website to find the full bus schedule.



Watchfactory Bistro

Opening Hours

Tuesday – Friday

10am – 3pm

Sunday

12pm – 3pm

OPEN
TO THE
PUBLIC!

Watchfactory Salon (All About Hair)



Opening Hours

Tuesday, Thursday,

Friday and Saturday

9am – 3pm

Watchfactory, Prescot,
Liverpool L34 2AD

Crawford Gardens (All About Hair)

Opening Hours

Wednesdays

9am – 3pm

Crawford Gardens,
Alamein Road, Huyton L36 7YN

BOTH
ARE NOW
OPEN
TO THE
PUBLIC!

Cost of Living

We know times are tough. We're here to help you.

Our Advisory Team are here to help and support you in any way we can. We're all going through a very uncertain time and the increasing cost of living can feel unmanageable. We can offer a range of advisory services:

► Benefit maximisation

We can provide advice on the correct benefits for you, help you with your benefit applications, including Universal Credit or maybe you just want to talk to us about how you can better manage your money during these worrying times.

► Support with bills

We currently work in partnership with Pocket Power, who provide a free phone service to our customers, helping you switch to cheaper deals as well as helping you apply for discounts, funding, and grants for your household bills. Alongside this support, you can find out everything you

need to know about the recently announced government schemes for energy bill support and check your eligibility by visiting our website or simply give us a call. We'll make sure that we update our website on any government changes that happen.

► Affordable food

We don't want you to have to choose between heating and eating so we've put together a database of food clubs, social supermarkets and foodbanks local to you. We also have a set route for the Queen of Greens fruit and veg bus, which offers a range of affordable, fresh food within each of our neighbourhoods in Knowsley.

► Health and wellbeing

The cost-of-living crisis has pushed money worries to the forefront of everyone's minds and this can become a very daunting and worrying time. Here at Livv,

we have a dedicated Health and Wellbeing Team, who are here to help you. We can listen to your concerns and put you in touch with the right service for you. We've also funded a range of projects, which specialise in supporting our customers who may be struggling with their mental health.

► Employment and skills

You may have recently had a change in circumstances or have decided now is the right time to look for meaningful employment. We can help you with your job search, job applications and we can access the relevant training to give you the skills needed for the job you want. We not only deliver a range of sector-based route ways into local jobs, but if you find the job for you, we can provide financial support for things like travel costs, work clothes, specialist equipment needed for the job and much more.

Vicky

Vicky has various medical conditions which means she had built up a significant debt on her water account. Pocket Power helped her apply to the United Utilities Trust Fund to help wipe out her current debt and also bring down her future payments. They also helped her to get onto the BT essentials package.

Altogether Vicky benefitted from a total saving of

£1,992

Annette

Annette has severe medical conditions which she is currently undergoing surgery for. Pocket Power applied for the trust fund application with United Utilities to erase her water debt and helped her cancel her Sky broadband package and move over to Freeview saving her £30 a month.

Altogether Annette benefitted from a total saving of

£1,111

Karen

Karen is claiming Personal Independence Payment (PIP). After going through her bills, Pocket Power helped her cancel her TalkTalk broadband which she wasn't using and therefore didn't need. They also helped her with an ongoing dispute with her energy company.

Altogether Karen benefitted from a total saving of

£300

For more information or help with any of the areas covered above, please call us on 0151 290 7000 or you can email our contact centre direct on contactcentre@livvhousinggroup.com

Energy Saving Tips

► Understand your bills

Energy bills with a range of different numbers and measurements can be daunting but it's important you understand what it all means visit <https://www.epplus.org.uk/> for advice on how to read bills correctly.

► Switch off standby

You can save around £65 a year just by remembering to turn your appliances off standby mode. Make sure you are unplugging appliances when not in use.

► Draught-proof windows and doors

Unless your home is very new, you'll will lose some heat through draughts around doors and windows, gaps around the floor, or through the chimney. To draught-proof your home, you should block up unwanted gaps that let cold air in and warm air out. Saving warm air means you'll use less energy to heat your home, so you'll save money as well as making your home snug and warm.

► Turn off lights

Turn your lights off when you're not using them or when you leave a room. This will save you around £25 a year on your annual energy bills. Replacing all the lights in your home with LED bulbs could help you save even more.

► Careful with your washing

You can save around £34 a year just by using your washing machine more carefully. Use your washing machine on a 30-degree cycle instead of higher temperatures. Reduce your washing machine use by one run per week for a year.



► Swap your bath for a shower

Some of us might enjoy a long soak in the bath but swapping just one bath a week with a four-minute shower could save you £20 a year on your energy bills.

► Don't overfill the kettle

Kettles are one of the most used appliances in the kitchen. But many of us will admit that we occasionally boil the kettle with more water than we're going to use. Avoid overfilling the kettle and save yourself £13 a year on your electricity bill.



Additional help with managing energy costs including support with energy efficiency measures and applications to trust funds is available from Energy Projects Plus. Customers can call for free on **0800 043 0151** Monday to Friday, 9-5, or email advice@epplus.org. Full details are available on the Better Together Hardship Fund webpage.

What's on in Knowsley

10 October to 17 December 2022

National Gallery Masterpiece Tour

Kirkby Gallery is set to present the work of world-renowned artists including Cézanne, Degas and Renoir in the gallery's most ambitious exhibition to date. The display will be a key part of Knowsley's year-long celebrations as the Liverpool City Region Borough of Culture in 2022.

The Gallery is on of only three places chosen across the UK to host the National Gallery Masterpiece tour of Degas's 'Hélène Rouart in her Father's Study', sponsored by Christie's.



Friday 25 November to Saturday 7 January

A Christmas Carol at Shakespeare North Playhouse

A slightly bonkers, fast and furious retelling of the original A Christmas Carol with a sprinkling of pantomime fun along with a distinct Knowsley feel.

Ebenezer Scrooge is greeted by three mysterious Christmas visitors who make him see that there is more to life than counting his pennies.

Location: Shakespeare North Playhouse, Prospero Place, Prescot, L34 3AB

Booking Line: 0300 303 4204

General Enquiries: 0151 433 7156



19 November to 30 December

Knowsley Safari Park Enchanted Wonderland

Knowsley Safari Park's' magical Christmas lights experience returns this winter as they transform into an illuminated wonderland!

Join the safari team on a spectacular night-time adventure as their foot safari comes alive with an enchanting animal trail and forest lights, not forgetting toasted marshmallows to complete your festive fun. Enjoy a full range of festive food, tasty treats and for the thrill-seekers out there, the rides will be open too.

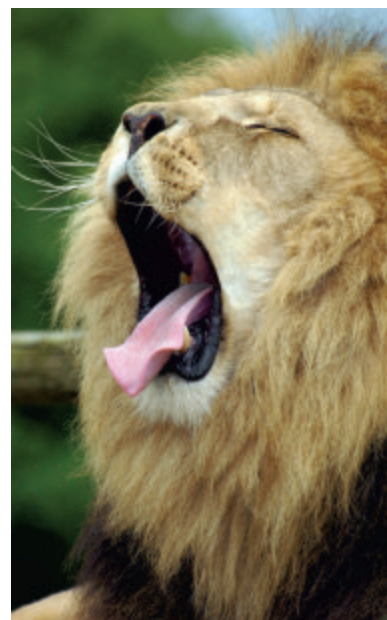
This November and December, see the safari in a whole new light - bring your family and friends, and make wonderful memories.

Prices

Adult / Child: £11

Members: £9

Carer / Under 3s: Free

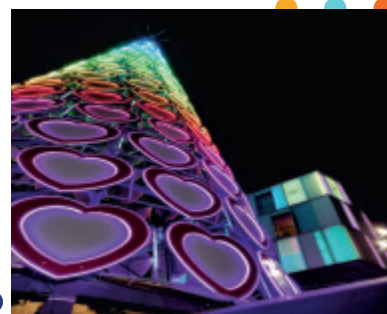


Christmas light switch on in your area

With Christmas just around the corner, make sure you keep an eye out for information about a Christmas light switch on in your area.

The events bring communities together and gets everyone in the festive spirit.

We'll be sure to keep you all updated with any information we receive- keep your eyes peeled!



How to spot a scam

Over 40 million people have been targeted by scammers during the cost of living crisis. We must be constantly vigilant in both our home and work life. It's important to know the different ways scammers could target potential victims, some of the most common ones are:

Selling fake insurance: fraudsters acting as middlemen to insurance companies will give low prices on car insurance to victims. The victims will pay thinking they got a good deal but will receive faked paperwork and will be left uninsured. This is usually targeted toward young adults so is often advertised on social media.

Internet purchase scam: the victim thinks they're buying an item from someone on websites such as eBay, Gumtree etc. After they pay for the item, it never arrives and they have no way of contacting the seller or getting their money back.

Grandparent scam: the victim receives a call or text by an individual pretending to be a grandchild or a person of authority (medical professional, police officer). The fraudster describes an urgent situation or emergency involving the grandchild that requires a money transfer to be sent immediately. No emergency has occurred, and the victim has now lost their money.

Lottery/prize scam: the victim is told they've won a lottery or prize and that money must be sent to cover the taxes or fees on the winnings. The victim sends money thinking they're in for a big payday but receives nothing.

Identity theft: scammers can fraudulently obtain your information and obtain credit. This goes onto your credit file and you might be liable to pay the money back and could end up with flags on your file, affecting your credit rating.

Romance scams: the rise of internet dating has created opportunities for scammers to use a relationship to fraudulently obtain money. The scammer will try to exploit your feelings for their fake persona to get you to give them money. This is much harder to prove that it was fraud as it appears you consented to giving the money.

How to protect yourself against scammers!

- ▶ Don't click on suspicious links – check website addresses.
- ▶ Question unsolicited calls, texts or emails.
- ▶ Keep your computer system up to date with security.
- ▶ Are things in emails not spelt correctly or is the grammar or arrangement of words inaccurate? Scammers impersonating official organisations sometimes don't use the correct English.
- ▶ Be cautious of people trying to hurry your decision making – question why.
- ▶ Refer back to the official source- some companies have ways to confirm it's them.
- ▶ If it sounds too good to be true, it probably is!
- ▶ Don't give out your card details to anyone.

Remember! Your bank will never ask you to move money to a safe account.

No one from Livv Housing Group would ever ask for cash or ask you to transfer your rent to another account. You can still pay your rent at a Pay Point like the Post Office.





**An update from
our partners,
Knowsley Council**

Cost of Living crisis – you are not alone

During the summer months, Knowsley Council was out and about across the borough talking to residents and asking them more about what support, services and facilities they need to thrive in the coming years. There was lots of feedback and suggestions from residents and the full findings are now available online at www.knowsleybettertogether.co.uk

The Council and its partners will now use these findings to shape their support and services in the coming months – the Knowsley Offer.

From talking to residents however, it was clear that the cost of living crisis was on the minds of most people with real concerns about how to manage price increases across the board. Whilst the Council acknowledges the challenge we are all facing, it also wants residents to know they are not alone and that help is available.

The Knowsley Better Together Hardship Fund has been established to help residents with essentials such as food and heating, Knowsley Foodbank's funding has been bolstered to ensure they can supply more food to more people and over 6,000 pensionable aged residents will receive support with food and heating bills.

The Council is working with partners to strengthen the support that is available to meet the ongoing challenges our residents face.

If you're experiencing stress or anxiety due to the cost of living crisis, the Life Rooms team is available in Knowsley's libraries providing help and support for money issues and your mental health. Mental health support is also available at www.nhs.uk/every-mind-matters or you can call the 24/7 crisis helpline on **0800 051 1508**.

Are you up to date with COVID and Flu vaccinations?



Eligible residents will be invited by the NHS to make an appointment for the Autumn COVID Booster vaccine. Remember, help is available to get you to and from your appointment – call Healthwatch Knowsley on **0151 449 3954** to find out more.

Eligible residents (including over 50s, pregnant women, carers and people with long-term medical conditions) are being invited by their GP to have their Flu vaccine. They can also access the vaccine at a local pharmacy. Children aged 2 to 14 are also offered Flu vaccinations by their GP and at school.

Vaccination offers you the best protection, as well as protecting others, from COVID and Flu.



Don't be afraid to get help

Unfortunately, in the run up to the festivities, incidents of domestic abuse can increase. There may be many reasons for this but whatever the reason, please remember you are not alone and help and support is available. You can call The First Step confidentially (a registered charity) on **0151 548 3333** or you can visit www.thefirststep.org.uk for information and advice.

In emergency situations, please dial **999**.

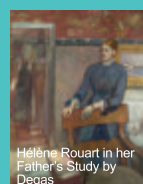
What a year it's been!

And there's still more to come – make sure you don't miss out.

2022 has been an extra special year for Knowsley as it has celebrated being the Liverpool City Region Borough of Culture.

From impressive light displays to the sporting legends relay. From the opening of Shakespeare North Playhouse to a major land art project and most recently the amazing A Thousand Feet Deep that took over Stadt Moers Park. 2022 has been full of surprises and there is still more to come, including:

- A 10 day Music Festival taking place from 10 to 19 November 2022 in venues across the borough with appearances from some famous faces from Knowsley's music scene and an opportunity for local up and coming performers to showcase their talents.
- The National Gallery Masterpiece Tour – at the Kirkby Gallery until 17 December 2022 including work from world renowned artists Cezanne, Degas and Renoir.



- Charles Dickens' A Christmas Carol – at the Shakespeare North Playhouse from 25 November 2022 until 7 January 2023.

Plus, our town centres will also be illuminated with Christmas light switch on events planned over the coming weeks – keep a look-out on www.knowsleynews.co.uk for more details.

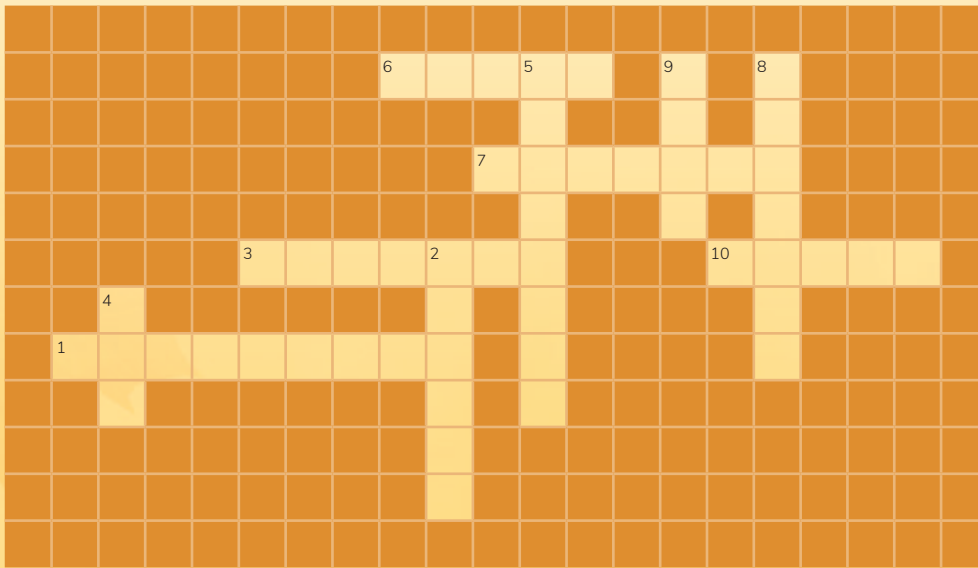
You can keep up-to-date with the latest Borough of Culture news and events at www.cultureknowsley.co.uk or follow @CultureKnowsley on social media.



Competition time

Crossword puzzle

Instructions: Complete the crossword puzzle by filling in the Autumn words that fit the clues.



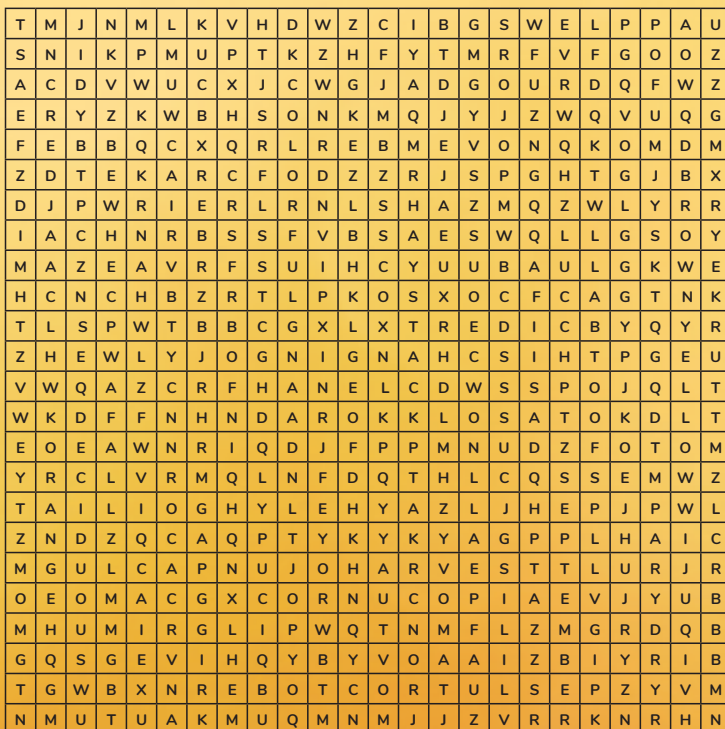
Across

1. Ninth month of the year
3. Knitted garment worn when it is cold
6. Appears on plants on a cold morning
7. Carved at Halloween
10. Weather marked by strong gusts

Down

2. Bird traditionally cooked at Thanksgiving
4. Traditional colour of a rose
5. Gather nuts and acorns for the winter
8. Large, controlled outdoor fire
9. Tool with a long handle and tines

Autumn word search



Find the words: corn, apple, cider, acorn, hay, November, October, September, leaf, haystack, football, cornucopia, brown, yellow, ripe, red, rake, orange, moon, changing, chilly, turkey, pilgrim, harvest, farm, scarecrow, feast, pumpkin, deciduous, fall, autumn

Win £50 in Amazon vouchers!

To enter the competition simply take a photo of the completed word search and send to marketing@livvhousinggroup.com One winner will be selected, entries to be received by 5pm on 1 December.

Colour me in



What can travel all around the world without leaving its corner?

Answer: A stamp