

# COMMUNITY REGENERATION STRATEGY 2015 – 2018



This Community Regeneration Strategy links together and underpins Liverpool Mutual Homes (LMH) wider housing and regeneration functions to ensure tenants and residents living in LMH's neighbourhoods have opportunities to:

- Improve skills and access to employment;
- Develop self-employment and community enterprise opportunities;
- Improve health and wellbeing;
- Become financially included;
- Access services digitally; and,

In so doing, reduce inequalities within our neighbourhoods and improve quality of life and life chances within our communities.

## Forward

In caring about the people who live in our homes LMH has always tried to be more than just a landlord. Since LMH launched in 2008 we have been investing in our people and their neighbourhoods by providing opportunities for work and training; improving financial and digital skills; and in helping to improve their overall health, well-being and life opportunities LMH will continue to do all of this and more. The LMH Board has made a commitment to a substantial investment of our Social Dividend in creating opportunities for people, across our neighbourhoods, to improve their quality of life and well-being. We also believe that, by investing in our people and neighbourhoods, we can help manage the challenges brought about by public spending cuts and the reform of the benefits system.

Our new **Community Regeneration Strategy** sets out what we want to achieve in the next three years, during which we shall:

- Create employment opportunities;
- Support the growth of social enterprise;
- Improve health outcomes, and,
- Increase digital and financial inclusion.

We shall achieve our aims by continuing to build on services that have proven their worth as well as developing new initiatives to improve the sustainability of our communities.

At LMH, we understand that we cannot achieve all our goals on our own. It is essential that we continue to develop partnerships across both the statutory and voluntary sectors that can deliver essential services to our tenants and residents. In some cases this may involve supporting organisations that have lost funding in previous years. Our strategy also seeks to explore alternative sources of funding to enable us to make a further investment in our people and our neighbourhoods.



**Will Roby,**  
Vice Chair of the Board and the Board  
Champion for the Focus on Communities  
and Customers.



## Contents

Introduction - Our operating environment	4
Liverpool - The social and economic challenges	5
Context - Links to corporate objectives	6
Social Dividend Investment Fund (SDIF) - Funding our regeneration projects	8-11
Social Return on Investment and Value Insight - Measuring the impact	12
Partnership working - Achieving outcomes	14
Conclusion	15



## Introduction

Liverpool Mutual Homes (LMH) is committed to providing excellent services that represent value for money. Our **Community Regeneration Strategy** has been developed in a very challenging period for LMH that includes:

- Severe reductions in public services due to funding cuts;
- Major changes to the way welfare benefits are administered including the introduction of Universal Credit;
- An ageing and vulnerable customer base;
- Low levels of I.T. skills and access to digital services within our communities and neighbourhoods; and,
- Significant health inequalities across the majority of our neighbourhoods.

LMH is committed to investing in the people who live in our homes, we will do this by:

- Providing employment and training opportunities;
- Reducing digital and financial exclusion; and,
- Improving the health and wellbeing of our tenants and, creating safe places that people aspire to live and can be proud of.

LMH is more than just a landlord and understands that the wellbeing of its tenants is equally as important as providing a high quality home. This is why, even in these challenging times, LMH is investing in customers and communities.





## Liverpool - The social and economic challenges

The Index of Multiple Deprivation, 2010, shows that Liverpool continues to be the most deprived Local Authority in England. Liverpool specifically demonstrates concentrated and widespread deprivation as evidenced by the proportion of the City's population living in the most deprived Super Output Areas (SOAs) in the country; nearly 56% of all residents live in the most deprived 10% SOAs nationally.

The key measures of income and employment provide an indication of the sheer numbers of people experiencing these types of deprivation. Liverpool is the third and second most deprived Local Authority respectively on these two measures with 42% of the population classed as income deprived and 57% employment deprived.

This is despite the significant investment that has been made in the City in recent years.

Indicator	Liverpool	GB Average
Employment	60.3%	72.4%
Unemployment	17.5%	10.2%
Welfare - incapacity claimants	11.1%	6.2%
Out of work benefits	19.4%	11.2%
No educational qualifications	14.3%	9.3%
Child poverty	33.5%	20.2%
Household income	£30,100	£36,400

Source: ONS mid year estimate 2014/15

The issues and challenges facing our city are numerous and deep rooted and are being addressed by a range of plans, strategies and initiatives.



## Context - Links to corporate objectives

LMH aims to make a real difference within our communities by investing in local projects and helping to create new opportunities in our communities. The top priorities for this strategy are:-

- Creating employment opportunities;
- Boosting economic activity;
- Reducing debt and child poverty;
- Reducing digital exclusion; and,
- Promoting and encouraging healthier lifestyles.

### Links to Corporate Plan

LMH **Community Regeneration Strategy** sets out how we intend to support our communities, work with our partners and deliver tangible improvements to quality of life for tenants and residents living in the neighbourhoods we manage.

The Strategy will guide activity and ensure that it supports delivery of the 5 year goals of our Corporate Plan 2015-2020.

The full version of our Corporate Plan can be found at:

[www.liverpoolmutualhomes.org/publications](http://www.liverpoolmutualhomes.org/publications)







## Social Dividend Investment Fund. (SDIF)

In 2014/15 LMH established the SDIF with financial resources created through:

- Efficiencies and outperforming the Business Plan annually;
- An annual direct contribution to the fund from LMH resources; and
- Gift Aid from the profits of its commercial subsidiaries.

One of the funds three sub-elements focuses on supporting non-core social activity to address deprivation across our neighbourhoods.

### How we will achieve our Aims and Objectives.

The Strategy will show how working closely, with partners, we can support local projects and initiatives to help make a positive impact in our neighbourhoods. Our **Community Regeneration Strategy** is an overarching strategy bringing together our objectives for addressing the following:-

- Increasing access to employment and training;
- Boosting economic activity;
- Reducing debt and child poverty;
- Reducing digital exclusion; and,
- Promoting and encouraging healthier lifestyles.

### Employment and Enterprise

We know that many tenants and residents have been impacted by the Government's welfare reforms and that many more will be impacted further. In response to this LMH works in partnership to find ways of connecting people to local work and training opportunities, offering more support to those most affected and providing comprehensive financial advice if they are struggling to manage household budgets.

LMH recognises that social enterprise can bring added benefits, either directly or indirectly to the neighbourhoods we operate within. We are committed to working with this sector where it represents best value to the organisation and our customers taking into account the social value of contracts. LMH currently has a number of contracts with social enterprise and is bringing its processes and procedures in line with best practice to ensure that they do not face unnecessary bureaucratic burden in attempting to trade with us. LMH works at a strategic level within the region and currently operates an innovative project which allows the social enterprise sector to deliver projects to LMH, outside of its traditional tender routes, which are measured in social value outputs. This allows the sector to show its skills but still allows LMH to demonstrate best value.

To help us deliver our training and employment aims we have created a dedicated service called Liverpool Mutual In Work (LMIW), a partnership with Liverpool City Council, providing employment information, advice and guidance to increase prospects of accessing training and employment opportunities.

LMIW offers the following services:-

- Dedicated information, advice and guidance to our unemployed tenants and residents or those wishing to improve their employment prospects.
- Training, provided by the Council's Adult Learning Service, to improve employability and skills.
- Access to employment opportunities.
- 'Volunteers into Placement' programme – offering LMH tenants and residents 6 months voluntary employment training and work placements leading to 6 months paid employment.
- Work clubs – we support a number of work clubs which are drop in facilities where tenants and residents can fulfil the requirements of their 'Claimant Commitment' to claim Universal Credit and other benefits.
- Work placement opportunities.
- A series of organised steps to help tenants and residents into self-employment.



- Capacity building with tenants and residents in communities who show a desire to develop their talents and activities into a social enterprise (SE).
- Work with social enterprises and organisations that represent SEs to develop capacity in the sector, to trade with LMH.

## Health and Wellbeing

The importance of living a healthy lifestyle to maintain good health and prevent chronic diseases has been well established. Many of the neighbourhoods where LMH own and manage homes have high levels of:-

- People with long term health conditions;
- Child obesity; and,
- Mental illness.

Living a healthy lifestyle is quite simple but for some, especially those living on a low income, it is hard to do so. Factors such as debt and unemployment can have a detrimental impact on many peoples' health and wellbeing.

LMH support numerous initiatives to assist in promoting healthy living:-

- Children's Health Bursaries – to assist parents to encourage children to take up physical activities;
- Health Promotion – LMH has seconded a health promotion officer from Liverpool City Council to work exclusively with all age groups to develop a range of health initiatives which include:-
  - ◊ Healthy cooking on a budget;
  - ◊ Physical activities;
  - ◊ Wellbeing activities targeted at families with babies and toddlers;
  - ◊ Weight management classes; and,
  - ◊ Aromatherapy/reflexology classes
- Partnership work - alongside Liverpool's Clinical Commissioning Groups (CCGs) and Public Health to develop projects to reduce health inequalities across our neighbourhoods; and,
- Partnership work – to assist Liverpool City Council to deliver its Physical Activity Strategy.

## Financial Inclusion

Financial pressures on tenants have never been more intense and with the introduction of the Government's welfare reforms and Universal Credit, LMH is finding examples of severe hardship among our tenants and residents impacted by these reforms. To reduce this impact, LMH provide the following:-

- A team of welfare reform officers whose role it is to help tenants with the problems that changes to the benefit system bring and assist them to maintain their rent payments and keep their homes;
- RAISE – a partnership providing our customers with professional and independent welfare benefit advice and assistance;
- Energy Efficiency and Money Advice Services in partnership with a specialist provider to assist tenants with fuel debt and money management;
- Support for local food banks for those in urgent need of assistance;
- Breakfast clubs in primary schools in LMH priority neighbourhoods;
- Activities including school holiday camps to relieve financial pressures on parents during school holidays and provide physical activities for children;
- Options to provide access to lower cost finance for essential household items; and,
- Work with local Credit Unions to promote saving and provide access to banking services

## Digital Inclusion

Universal Credit is the first 'default to digital' welfare benefit - it is accessed through an on-line connection.

There is a continual growth in other essential services being made available on-line such as job vacancies and, school admissions. The growth in services accessed through the internet will severely disadvantage households without the means or knowledge to enable them to access on-line services.

Research has found that tenants and residents living in social housing are disproportionately represented in households without access to the internet; this is the case in Liverpool where LMH neighbourhoods are more likely to be digitally excluded. To assist our tenants and residents we have:-

- Developed projects to provide low cost home broadband to tenants;
- Promoted access to the internet at all LMH housing offices and sheltered accommodation schemes;
- Worked with partners to develop digital hubs across the city;
- Supported customers to develop their IT skills and become digital champions so they can assist those less confident in the use of IT within their neighbourhood;
- Targeted help for sections of our customer base more at risk of being digitally excluded, for example older people, or people who may need to claim Universal Credit ;
- Promoted and encouraged access to digital services at all our customer events;
- Made full use of digital media to promote our services and get key messages across to customers;
- Encouraged LMH staff to be 'Digital Champions' and actively promote access to on-line services. This includes signposting tenants and residents who are not confident with IT to appropriate training and advice on how to get on line; and,
- Mobilised 'DIANE' - our 'Digital Inclusion and Neighbourhood Engagement' bus taking digital inclusion into the heart of our neighbourhoods.





## Young People

Liverpool has an increasing number of young people who are classed as Not in Education, Employment or Training (NEET). Young people are our future tenants and residents and it is vital that we work with them to support them in their transition from childhood to responsible adulthood, encourage their social development and individual fulfilment, and help and encourage them to engage more actively in society. Our approach towards working with our young people includes:-

- Working with Liverpool City Council and other Housing Associations in their 'Joined Up Approach to Youth Provision';
- Providing out of term school camps;
- Promoting our Childrens' Health Bursaries to increase sporting activity and reduce childhood obesity;
- Developing partnerships with other local organisations/providers to promote engagement opportunities and diversionary activities in the wards identified which have the greatest need; and,
- Continuing to support Liverpool's Youth Zone Fire Fit Hub to enable them to provide a range of activities for young people across the city.

## Older People

Liverpool has an ageing population with rapid increases in the number of people aged over 60 years predicted in coming years. The age profile of LMH's tenants shows 51% are aged 55 years plus. Whilst the majority of our older tenants are able to live independently there will be many who experience:-

- Loneliness and social isolation;
- Long term medical conditions or disabilities; and,
- A struggle to keep warm in the colder months of the year.

LMH will work in partnership with health providers to build on the excellent range of services we provide for older and vulnerable people to ensure as many as possible can maintain their independence.

For more information on our approach to tackling issues faced by our older tenants and residents see our Supported Housing Strategy at:-

[www.liverpoolmutualhomes.org/publications](http://www.liverpoolmutualhomes.org/publications)



## Social Return on Investment - How will we measure success

LMH like many other housing associations, has a social imperative to improve tenants' and residents' well-being.

'Well-being Valuation' is the latest thinking in social impact measurement. It converts outcomes from social activity into monetary values based on how much they increase an individual's well-being. The approach works through the analysis of large national datasets. Sophisticated statistical analysis is used to isolate the effect of a particular factor on individual well-being. Analysis of income data can then be used to reveal the equivalent amount of money needed to increase someone's well-being by the same amount. The main advantage of well-being valuation is that the values are consistent and robust and have validation from central Government.

LMH, along with Housing Associations Charitable Trust (HACT), Oxford Consultants for Social Inclusion (OCSI) and a number of other housing associations have created a 'social value bank' called Value Insight; a bank of values relevant to housing associations' community investment activity derived using the well-being valuation methodology.

LMH uses Value Insight to calculate the social impact of the outcomes of its SDIF spend on community regeneration projects by applying the values from the social value bank. The value of social return calculated through the Value Insight model gives a strong indication of 'what works' well, enabling informed decisions to be taken on the continuation of projects that generate the higher values of social return on investment.







## Partnership working

LMH's role in working with partners has never been more important and we will continue to work alongside organisations that have the skills and knowledge to help us deliver our strategy.

Working in partnership with a range of organisations will be key to the success of our **Community Regeneration Strategy**. Adopting this approach will ensure that we maximise resources, avoid duplication and address issues that are often beyond the capabilities of one organisation working in isolation.

Below is an indication of the range of partners we have already worked with and will continue working with to address issues and problems in our neighbourhoods:





## Conclusion

LMH's **Community Regeneration Strategy** involves a wide range of partner organisations and is far reaching by attempting to engage with all of our tenants and residents living in our neighbourhoods. It is a strategy designed to:

- Focus on people not property;
- Support and assist our tenants and residents and their families to improve their quality of life;
- Reduce levels of deprivation and increase opportunities for training and employment;
- Build thriving, prosperous and sustainable communities where people want to live; and,
- Complement the physical regeneration of our housing stock.

Empowering our residents is at the heart of everything we do at LMH and our **Community Regeneration Strategy** ensures that every tenant has access to a range of opportunities to shape the services they receive, their local neighbourhood and the decisions that are taken locally.

We would welcome any feedback that you would like to give in relation to this strategy and the services we are delivering.



**0800 678 1894**

**L<sup>3</sup>M<sup>6</sup>H** CONNECT

Head Office @ The Observatory, 1 Old Haymarket, Liverpool, L1 6RA.

[info@liverpoolmh.co.uk](mailto:info@liverpoolmh.co.uk) [www.liverpoolmutualhomes.org](http://www.liverpoolmutualhomes.org)