

LIVER CARE AND HOUSING REGISTRATION BUSINESS PLAN

INTRODUCTION

This business plan sets out Liver Care and Housing's (LCH's) strategic aims and objectives for the period 2025 to 2030 within the context of its application to become a Registered Provider. It summarises how LCH plans to deliver good quality housing to be utilised by service users who are being supported by LCH.

The contents of this business plan represent our aspirations for LCH and set out how we will deliver our objectives.

LCH is seeking to become a Registered Provider of Social Housing in order to:

- Bring our homes into the regulated sector.
- Demonstrate (by virtue of meeting RSH Regulatory Standards) our good governance, management and financial standing to existing and future stakeholders, residents and potential partners.
- Facilitate working and developing partnership arrangements with Local Authorities and other Registered Providers
- Facilitate future expansion of our property portfolio.

Further documentation supporting our business plan and our application is contained in the various appendices to the Detailed Application Form.

WHO WE ARE

Liver Care and Housing (LCH) is a small provider of social housing with support services for tenants who suffer from severe and enduring mental health problems and/or addiction problems. It was formed as a charity on 10th December 2014.

LCH has been successfully providing its services since then, keeping our properties in good order, our residents safe and secure in their homes and maintaining our financial viability.

LCH's current sole area of operation is Merseyside. We house people through a referral framework with Liverpool City Council.

LCH brings together health and social care organisations, to work in partnership with local authorities and other care and support organisations to provide appropriate services to our residents.

LCH is not part of a group structure. There are no subsidiary/parent relationships. Our governance and financial functions are largely delivered in-house.

LCH provides housing management and maintenance functions via its dedicated team, utilising maintenance contractors as required.

LCH is registered in England (Companies House no. 07076579; Charity Commission no. 1159573). The provision of social housing is one of our charitable objects.

VISION, MISSION, VALUES

The LCH Board of Trustees and its staff work to a set of principles based on the vision, mission and values for the organisation. These drive the business and are set out below.

OUR VISION

Our vision is that everybody deserves a quality home that gives them the chance to live a better and more independent life.

OUR MISSION

Our mission is to provide homes that everyone can be proud of. We will do this by delivering safe, high-quality homes, services, and support for all our residents. We will achieve this through excellent housing management, building a robust workforce who value our beliefs to inspire people to realise their potential and achieve independence.

OUR VALUES

- **Quality** – We focus on delivering positive outcomes for our tenants. We have high standards, providing efficient and effective services.
- **Integrity** – We act with integrity and honesty in all we do.
- **Ambition**- We invest in and care for our people and communities. We seek opportunities to grow our business.
- **Inclusion** – We respect and value the diversity of our people. We are committed to embedding an inclusive environment for our people and tenants.

We are committed to promoting equality, valuing diversity and creating an inclusive organisation for our residents, staff, board members and others we work with. We will treat people fairly and with dignity, meet our responsibilities under equality legislation, and work to remove barriers that may prevent individuals from accessing safe, good quality housing and support. In delivering our services, we will listen to different experiences and needs, challenge discrimination, and seek to ensure that our homes and services are accessible, respectful and responsive to the people we serve.

We are committed to taking practical and proportionate steps to reduce our environmental impact and to improve the sustainability of our homes and operations. We will seek to use energy, water and materials efficiently, maintain our properties to a good standard and ensure each of our properties meets at least 'EPC C' levels of energy efficiency. We will consider the environmental impact when planning repairs and improvements, and encourage responsible use of resources by staff, contractors and residents. In doing so, we aim to support safe, decent and sustainable homes while managing our resources responsibly.

We work closely with the local authority, health and social care services, the police, neighbourhood teams and other specialist agencies as necessary to manage antisocial behaviour, safeguarding concerns or where wider support needs arise, We share information appropriately, make timely referrals, coordinate responses and take proportionate action within our role as landlord. By working in partnership, we aim to protect residents and communities, reduce risks and support people to maintain stable housing wherever possible.

OUR OBJECTIVES 2025-2030

- **To achieve long term financial stability** - to ensure we maintain the financial capacity to continue providing services to those that need them most.
- **To continually improve and enhance our quality and performance** – developing a culture of continuous improvements in the quality and performance of the services we deliver.
- **To keep the culture, purpose, our values, and service users at the heart of what we do** – to follow our vision and mission for the benefit of service users and to have a positive impact on their lives.
- **To grow and extend our impact** – consulting with and getting feedback from those we support to develop and deliver services that will have a greater impact on their lives as well as looking at the environmental impact.
- **To work to influence positive social change** – using our data and annual specific targets to influence the future of sustainable, long-term permanent housing.

PROPERTY PORTFOLIO

LCH has the following property portfolio:

3 units at 14 Gloucester Road. This is a mid-Victorian terraced property in Liverpool, this property is adapted for three tenants to live in shared accommodation (HMO). This property is owned freehold by LCH and is the social housing on which we are basing our application for registration.

LCH will, on becoming a Registered Provider, include the following properties in our Social Housing portfolio. We will reduce the rents currently being charged so that they are below-market and in line with our rent policy

3 units at 141 Worcester Road, L209AB. This is an end of terrace Victorian property in Liverpool, adapted for three tenants to live in shared accommodation.

4 units at 91 Breeze Hill, L91DZ. This is an end of terrace Victorian property in Liverpool, adapted for four tenants to live in shared accommodation.

5 units at 40 Queens Drive, L46SH. This is a semi-detached property in Liverpool, adapted for five tenants to live in shared accommodation.

These properties are leased by LCH from Mr Elder and a lease has been independently drawn up by our legal advisors and they, and the Board, are satisfied that the lease terms are

appropriate. Through this independent assurance process, the Board has satisfied itself that the level of charges being paid by LCH to Mr Elder are appropriate and are not excessive.

Mr Elder was not involved in this review, and his inherent conflict of interest has been managed appropriately and to the Board's satisfaction.

9 units at 98-102 Linacre Road, L218JT. This property consists of two adjacent converted mid-terrace properties. One property comprises two units of accommodation adapted for two residents to live in shared accommodation. The other property consists of seven self-contained flats.

This property is not intended to become social housing and will remain temporary housing. This is due to uncertainty over renewal of the lease with the head lessor in 2030. Depending on the outcome of the renewal process we may reconsider reclassification of Linacre Road as social housing at some point in the future.

DEVELOPING OUR PROPERTY PORTFOLIO

It is an aspiration of LCH, following successful registration as a Registered Provider, to seek funding from Homes England and/or loan finance to renovate or acquire a very modest number of additional social housing units. We will ensure that any proposed property acquisition makes a positive contribution to our financial viability.

We recognise the inherent risks arising from developing our own properties and our limited capacity and skills to do so. Consequently, any additional units will be existing properties.

GOVERNANCE AND MANAGEMENT

BOARD OF TRUSTEES

The organisation is overseen by a Board of Trustees ('the Board') comprising a Chair and six independent trustees. The Board sets our objectives, monitors our delivery against them and approves our key policies and strategies.

The Board typically meet 6 times per year (4 quarterly board meetings and 2 strategic planning days). At present, the Board has concluded that it does not need to set up Committees and so all the activity of LCH is monitored and controlled through the Board.

The Trustees are our 'members' (and only Trustees are members). They attend and vote at Annual General meetings to approve accounts and elect the Board.

We have undertaken a Board skills audit and through that identified the need to recruit individuals with direct knowledge of the (regulated) social housing sector. We have been successful in recruiting two such people who will bring a wealth of skill and experience to our Board.

We operate an open recruitment process for Board members and utilised the services of an external consultancy to source our new members. New members are inducted and supported in their new roles.

The Board will review its own effectiveness annually. This will include appraisals of

individual members, consideration of required skills and succession planning. We will seek external assurance on the effectiveness of our governance arrangements on a three yearly basis.

We have adopted the Code of Governance for Small Charities and have undertaken a self-assessment against it. That work has confirmed that we comply with the vast majority of the expectations of the Code. The Board recognises that there are a few areas that we need to fully comply with and we are taking that work forward.

DAY TO DAY MANAGEMENT

The day-to-day management of LCH is currently undertaken by the management team comprising:

- Ray Elder (Chief Executive Officer),
- Bethany Elder, (Chief Operating Officer),
- Mark Flavell (Support Manager)
- Peter McCollum (Housing Officer)
- James O'Brien (Property Manager)
- Katie Molloy (Head of Administration).

The management team meets weekly.

The management team is supported by a team of support workers who provide the individual support services to our residents.

The majority of our maintenance services and all our landlord health and safety services are provided through external contractors.

We maintain close contact with all our residents, and we make sure that their views on our services and what we could do to improve them are heard by the Board .

FINANCIAL VIABILITY

We engaged external consultants (Campbell Tickell) to develop and stress test our 30-year financial business plan.

This work has demonstrated that our business is financially viable into the long term and that sufficient funds will be available to deliver our planned maintenance programme and the support services we provide.

We are, of course, reliant on the ongoing provision of funding and allocations by the Local Authority for continuation of our support services. We have identified some mitigations, and will develop more, to employ if Local Authority reduces its support in terms of nominating individuals to us or provide funding to pay for their support needs.

We have commissioned Campbell Tickell to build an Excel based financial business model that we can use to report on performance against budget and produce a Statement of Comprehensive Income, a Statement of Financial Position and a Statement of Cashflow that will be reported to the Board quarterly.

RISK MANAGEMENT

We have agreed a risk management framework that includes a risk appetite statement, a strategic risk register and identified assurance mechanisms for key controls.

The Board will review the risk register on a quarterly basis and will review assurance outcomes to ensure our key controls are well designed and operating effectively.

The strategic risks we need to manage are:

- Death or injury due to our negligence (Health and Safety)
- Properties do not meet the required standard
- We cannot recruit or retain staff and Board members
- Our stakeholders lose confidence in us
- Residents are dissatisfied with our service
- Changes in legislation or regulation threaten the viability of our business model
- Business operations are affected by a cyberattack.
- Commercial or personal data is lost, stolen or improperly released
- We breach regulatory standards
- Our business plan is not financially viable.

Where we consider existing controls are not sufficiently reducing the impact or likelihood of these risks occurring, we identify additional actions to reduce our exposure.

VALUE FOR MONEY

We have agreed a Value for Money Strategy which aims to ensure that we spend our money wisely, seeking savings where we can and improving our efficiency and effectiveness.

We recognise that our small size limits our ability to achieve economies of scale but we will seek to ensure value for money through:

- Ongoing monitoring of our performance against budget
- Applying our procurement rules when awarding contracts
- Reducing costs where we can
- Keeping our properties in good condition through a planned maintenance programme.
- Benchmarking our value for money metrics and our salaries and aiming for a median market position
- Considering value for money when making business decisions

We will report annually on our value for money performance.

RENT SETTING

We obtained independent valuations of the market rent for our properties and have established a rent setting policy that sets our rents at below market levels.

Our properties at Gloucester Road, Worcester Road, Breeze Hill and Queen's Drive are classified as Intermediate Market Rent.

Our property at Linacre Road is classified as Temporary Housing.

We will ensure that annual rent increases align with the limits established by the Regulator of Social Housing.

CONSUMER STANDARDS

We utilised the National Housing Federation's 'Consumer Standards Tool Kit' for small organisations to ensure we have an appropriate strategy, policy and reporting framework in place to demonstrate that we meet the requirements of the Consumer Standards.

SAFETY AND QUALITY

We have revised our Health and Safety Policy (which covers all landlord responsibilities) and our associated procedures to ensure that we are fully meeting our legal obligations.

We ensure we respond to requests for repairs as quickly as we can.

We commissioned an independent, full, stock condition survey in 2026. The survey confirmed that all our properties meet or exceed the Decent Homes Standard. The survey identified the maintenance requirement of each property over the 2025-2030 period, and we will draw up a planned maintenance programme to deliver these improvements.

TENANCY

All our residents are sourced through a referral framework with Liverpool City Council. We provide support services to enable them to remain in their home and, hopefully, to move on to more permanent accommodation.

We obtained independent legal assurance on the type and form of our licences and tenancy agreements and our tenancy policy to ensure they meet Regulatory Standards and the provisions of the Renters Rights Act.

Due to the nature of our housing, we do not offer a mutual exchange service.

NEIGHBOURHOOD AND COMMUNITY

We have agreed a 'Working with other agencies' policy which sets out our aim to work in partnership with other agencies to contribute to a safe, clean and well managed environment.

We work with local environmental health, anti-social behaviour and safeguarding teams to manage ASB and safeguarding cases and to ensure our properties and immediate surroundings are maintained to a high standard.

TRANSPARENCY, INFLUENCE AND ACCOUNTABILITY (INCLUDING TENANT SATISFACTION MEASURES).

We have revised our complaints policy and it is compliant with the Housing Ombudsman's Complaints Handling Code.

We will become a member of the Housing Ombudsman at the point of registration.

Our Quality Management and Service User Engagement Policy sets out how we will engage with residents and hear their voice at Board level.

We will carry out a census of all our residents annually to measure and report on our performance against the Tenant Satisfaction Measures.

We will seek to benchmark our performance against peer organisations and will be seeking, through our membership of the National Housing Federation, to join an existing benchmarking club.

We understand our residents' diverse needs well and ensure their needs are met through person-centred support plans.

We will improve our website during 2026 to improve the provision of information and reporting on our performance.

PERFORMANCE MONITORING

We have agreed a suite of Key Performance Indicators and associated targets to measure our performance. These cover the following items and will be reported to the Board quarterly. :

- Landlord health and safety,
- Repairs,
- Complaints,
- Tenant satisfaction measures,
- Maintenance of communal areas,
- Anti-Social Behaviour
- Domestic abuse
- Safeguarding
- Voids
- Arrears