

At Prima Group, we've been busy ensuring we continue to deliver a high-quality service to all of our tenants, despite the restrictions that have been in place over the past couple of years. Back in March 2020, the sudden lockdown meant that we quickly had to change how we worked and embrace the latest technology. Now we're so far into the pandemic, both customers and colleagues are seeing the benefits of us making better use of technology as we offer video viewings and virtual property inspections. Our efforts have even been recognised by Housing Digital, who placed us 10th in their list of Top 30 Digital Housing Providers.

We are very excited about the new properties we're building in Kirkby, Leasowe and Walton. These schemes represent the beginning of some big development plans we have coming up over the next few years. They also provide our local communities with some much needed new homes, as well as employment and training opportunities.

Working differently over the past year means our teams have been able to offer more support to customers. Taking a proactive role in maximising tenants income, and working alongside our partners in the community where more specialist services were needed means we have met the challenges of the pandemic together.

If you have any questions about what you read in this newsletter, please don't hesitate to contact us. We would also love to hear from you if you're interested in getting involved in how we work, either informally through our estate walkabouts and clean-up days or by becoming a Customer Voice Board member.

John Ghader Prima Group CEO

Contact Us

There are a variety of ways you can get in touch with us here at Prima Group - the easiest of which being the Prima Customer App.

Find out all of the ways you can reach us below.



We will be closed for Christmas and the New Year from 4pm on Thursday 23rd December to 8am on Tuesday 4th January 2022. During this time, we will only be taking emergency calls.



Call us on **0151 452 0202**



Email us by visiting **primagroup.org/contact-us**



facebook.com/PrimaGroupHousing



twitter.com/prima_grp





Prima Customer App

Our Customer App makes managing your tenancy simple. Check your balance, see mini-statements, request a statement, report a repair, request visits and report ASB

Join over 60% of our tenants who are already using the app. Download from the App Store or Google Play Store today.

Supporting You Through the Pandemic

It's great to be able to say that our services are all running again as normal, following the changes we've all had to adapt to over the last 19 months. We want to say a big thank you to all our customers for being understanding and flexible whilst we had to put new arrangements and ways of working in place during the pandemic.

As infection rates are currently high, we are still taking health and safety precautions around social distancing and wearing masks when visiting you at home, but as restrictions have lifted, it means the special measures we are taking are no longer stopping us from carrying out our work. Kitchen and bathroom replacement work started again in the Summer, and we are well underway with our biggest ever investment and improvement programme.

We have found visiting customers in their own homes has been welcomed, rather than asking customers to visit us at our offices, so we plan to continue with this way of working in future – let us come to you! Our offices are open by appointment, so if you prefer to meet us at the office instead, we will happily make an appointment for you to come in and see us.

If you have been financially impacted by COVID-19, or if there has been any other change in your financial circumstances, then our Income Team are here to support you. They can help with looking at ways to maximise your income by carrying out benefit checks and helping with grants and access to funding – making it easier for you wherever we can.



In airless rooms, COVID-19 can build up over time, so it's harder to avoid breathing it in. When you're inside with others, open windows to let fresh air in. Just 10 minutes every now and again is enough to help.

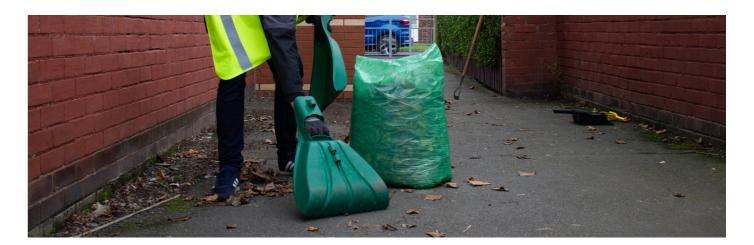
Helping Out in Tuebrook

Michael Mayers, one of our tenants in Tuebrook, has recently been helping out at his local church during the pandemic. Michael, along with friends, has been offering vital support to those in need over the past couple of years.

When he's not out caring for others, Michael cares for his pride and joy - his garden.

Michael started working on his garden as a way to turn the adversity and negativity he was facing in his life into beauty, and he is encouraging others to do the same. Michael calls his garden, the *Garden of Forgiveness*.





Community Clean-Up Days

Over the past few months, we have been able to carry out and continue scheduling our regular clean-up days and estate walkabouts. These events have always been really successful, allowing us to identify issues in our local communities, litter pick and give tenants the chance to dispose of any unwanted bulky items that can be difficult to get rid of.

So far this year, we have held clean-up days in Wavertree, Crosby and twice in Southport. In the new year, we are planning more of these events, starting in Leasowe and Bootle, then making our way around our other neighbourhoods.

Visit the Your Neighbourhood section of our website to find out more, including when we are in your area.

4

Want to be a Prima Influencer?

We know customers are interested in influencing what we do and many already enjoy the opportunity to get involved with us and with local groups to make a difference in their community.

Hearing the customer voice and using your feedback to improve how we work is the key ingredient we need. Your feedback means we can bring to life our mission of 'putting customers first' and helps us get things right for customers.

Our new Customer Engagement Policy sets out how we want to make this happen and includes lots of different ways that you can influence us and get involved. You can chose which way is best for you, depending on, for example, how much time you have available or the issues that are more important for you.

So if you are passionate about your home, community and meeting new people, why not have your say and become a Prima Influencer?

Involve

If you have time to spare and want to make a difference, then joining the **Customer Voice Board**, the **Scrutiny Panel** or your local **Tenant and Resident Association** might be for you.

The Customer Voice Board provides reassurance to our Common Board on how our work meets the standards set by the Housing Regulator. They also discuss a range of issues and policy reviews and are involved in the decision-making process to improve housing services for all. Meetings last a couple of hours and are held around once a month, along with the opportunity to attend meetings with our Common Board.



The Scrutiny Panel play a key role in checking the quality of the service we provide, seeing how they work in practice. They mystery shop our services, shadow staff and quality check empty properties, recommending where changes could be made to make things better.

All Customer Voice Board and Scrutiny Panel members receive training, are given iPads or laptops with internet access and have an agreed Code of Conduct committing to respect and understand the confidentiality of the information they receive. We cover expenses and childcare costs, and it's a great way to meet new people, learn new skills, share your experiences and add to your CV.

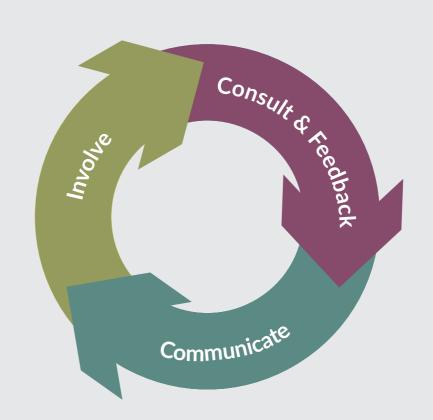
Consult & Feedback

This is how we ensure that the voice of a wider representation of customers is heard and gives tenants more opportunities to be able to influence and change what Prima Group does for the better. Examples include, taking part in phone, email, postal and text surveys, giving us your views on social media (Facebook and Twitter), giving us your views at neighbourhood walkabouts and attending community events. These take less time, meaning there is no ongoing commitment and are more informal ways you can make your voice heard – so next time we ask for your feedback or to complete a survey, please reply it all makes a difference.

We also look at the complaints and compliments we receive, and we gather insight from customers during our daily conversations with you, when you call us or we visit you at home.

Communicate

This is how we keep you informed and up to date on our work and how we are performing. We use a variety of ways to do this including the regular email newsletter we send to customers, text message alerts for events or useful information, social media updates and the newsletters we send to you twice a year. Our website is the main place for sharing news, updates and performance information – this includes the 'Rate my Neighbourhood' and feedback forms as well as a new online chat forum that launches in January.



Want to be an influencer?

We are now recruiting to our Customer Voice Board and our Scrutiny Panel – if you would like to find out more about the benefits of joining and what's involved, you can visit our website or call us on 0151 452 0202.

 $^{\circ}$

Free School Meals

Local Council's report that not everyone who can claim free school meals is doing so, and they're keen to make sure all those families that could are making a claim.

Your child may be able to get free school meals if you get any of the following:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Support under Part VI of the Immigration and Asylum Act 1999
- The guaranteed element of Pension Credit
- Child Tax Credit (provided you're not also entitled to Working Tax Credit and have an annual gross income of no more than £16,190)
- Working Tax Credit run-on paid for 4 weeks after you stop qualifying for Working Tax Credit
- Universal Credit Your household income must be less than £7,400 a year (after tax and not including any benefits you get)

If you think you may now be entitled to means tested free school meals for your children, you need to contact your child's school. They will help you but will need some information from you, such as your national insurance number. Claiming also helps the school get additional funding.

Everyone In Project

At the start of the pandemic, there was a request from the Government to local councils that they didn't leave anyone sleeping rough. Hotels were used, and extra temporary accommodation was made available to try and get everyone in.

All the housing associations in Liverpool, along with the City Council, Crisis and homelessness charities, worked together on what became known as the 'Everyone In' project, directly matching households facing homelessness to all of our available properties.



Over 1000 people were housed as part of the project. Support services and furniture packages were offered to give people the best chance of sustaining their tenancy. The project comes to a close this month. To celebrate what we have achieved by working together, Onward has produced a short film on behalf of all the Liverpool housing associations, highlighting the impact the project has had.

You can watch the film here: www.primagroup.org/news/everyone-in

Get Cooking This Christmas

Winter Vegetable & Lentil Soup

To make this soup you will need:

- 85g dried red lentils
- 2 carrots (diced)
- 3 celery sticks (sliced)
- 2 small leeks (sliced)
- 2 tbsp tomato puree
- 3 large garlic cloves
- 2 vegetable stock cubes



- 1. Tip all the ingredients into a large pan. Pour over 1½ litres boiling water, then stir well.
- 2. Cover and leave to simmer for 30 mins until the vegetables and lentils are tender.
- 3. Ladle into bowls and eat straight away, or if you like a really thick texture, blitz a third of the soup with a hand blender or in a food processor.

Christmas Biscuits

To make these biscuits you will need:

- 100g unsalted butter
- 100g caster sugar
- 1 egg
- 1 tsp vanilla extract
- 275g plain flour
- 400g icing sugar
- 3-4 tbsp water



- 1. Preheat the oven to 190C/Gas 5. Line a baking tray with greaseproof paper.
- 2. Cream the butter and sugar together in a bowl until pale, light and fluffy.
- 3. Beat in the egg and vanilla extract, a little at a time, until well combined.
- 4. Stir in the flour until the mixture comes together as a dough.
- 5. Roll the dough out on a lightly floured work surface to a thickness of 1cm/½in.
- 6. Using a glass, cut biscuits out of the dough and place on the baking tray.
- 7. Bake the biscuits for 8-10 minutes. Set aside for 5 minutes, then cool on a wire rack.
- 8. For the icing, sift the icing sugar into a large mixing bowl and stir in enough water to create a smooth mixture.
- 9. Carefully spread the icing onto the biscuits using a knife and sprinkle over any edible decorations. Set aside until the icing hardens.

Stopping Loan Sharks This Christmas

Families are being warned not to turn to predatory loan sharks charging excessive amounts of interest if they are facing financial hardship over Christmas.

The England Illegal Money Lending
Team (IMLT) have launched their annual
Christmas campaign which aims to raise
awareness of the dangers of using loan
sharks and promote the support available
to victims and their families.

Christmas is meant to be the most wonderful time of year – but for many families trapped in spiralling debt and misery by loan sharks that simply isn't the case, but the team are determined to make this year better and safer for people.

Research conducted by the IMLT found that Christmas is the second highest reason people borrow money from loan sharks after paying for essentials such as food, rent or mortgage, and utility bills.

This year there are likely more families impacted financially and emotionally by the pandemic and unfortunately, illegal money lenders will look to take advantage of people when cash is tight and mislead them into thinking it is the only solution.

People are being advised to watch out for warning signs of loan sharks and report them if they are approached by one. Loan sharks rarely give paperwork, exorbitant extra amounts and interest payments are usually added at random, and items including passports, bank cards and driving licences are taken as security on the loans.

Never send money or give credit card, online account details or copies of personal documents to anyone you don't trust.

If you need to borrow money, check the lender is reputable and find out what interest and fees they charge. You can find out whether a money lender is authorised by checking the register on the FCA website at www.fca.org.uk.

Anyone with concerns about illegal money lending can contact the Stop Loan Sharks 24/7 Helpline in confidence on 0300 555 2222. You can also find additional information and support online at www.stoploansharks.co.uk.



Rent Changes

To ensure that we provide the best services and maintain homes to the highest possible standards for years to come, we carefully plan how we spend our income. Almost all of Prima Group's income comes from the rent that we collect, it pays for us to:

- Repair, maintain and keep homes safe
- Make improvements to homes and build new ones where we can
- Manage tenancies and neighbourhoods
- Provide customer and community support

We review our rents each year, in line with the Government's Rent Standard, making sure that rents stay among the lowest in the area and they remain affordable. Over the last year, the costs we pay have started to increase - for example, building materials, recruiting repairs operatives and energy bills have all gone up. This means we have to carefully consider raising rents next year using the Government's rent increase formula. This means rents could increase by 4.1% next May.

What this could mean for customers

Rents will not change until May 2022, and we will write to you before then to let you know exactly what this means for you. As an example, here is how much a 4.1% rent increase might mean on our current average rent charges:



1 bed flat ^ £3.21

2 bed flat ^ £3.44



2 bed house ^ £3.52

3 bed house ^ £3.83



If you are worried about rising living costs, we are here to help. Our priority is to support tenants to stay in their homes, prevent rent arrears and see how we can maximise the money in your pocket. Our experienced Income Team can give you the support required to help maximise your income and benefits. We can offer advice and support on managing your money, budgeting and any problems with debt. We will always be on hand to help.

How Are We Doing?

We have asked a company called TLF Research to conduct a satisfaction survey on our behalf.

They will be calling customers during February and March and we thought you might like to know a little bit more about TLF just in case they give you a call. TLF specialises in running satisfaction surveys and helping organisations understand what they need to do to be better.



They work with different businesses including some well-known names such as the Co-op and Direct Line. They also work with lots of housing associations. This means that they understand the type of information that will help us improve.

We are working closely with TLF to come up with a questionnaire that will be easy to complete on the telephone and gives you the chance to have your say. We will make sure the questions covered the things that matter to you, so they will ask about quite a few topics.



TLF follows a special Code of Conduct for researchers. The Code makes sure that you, and any information you share, is treated with respect. For example, they will always check if you want your feedback to be anonymous or not.

It is really important to us that we gather views from everyone. To do this TLF makes calls during the day and into the early evening. By doing this they get feedback from anyone who is not available during the day. They will not call later than 8.30pm.

The interviewers understand that your time is precious. If you miss a call from TLF, or its not convenient to talk when they call, you do not need to worry. They will call you back at another time and can arrange this for a time that suits you.

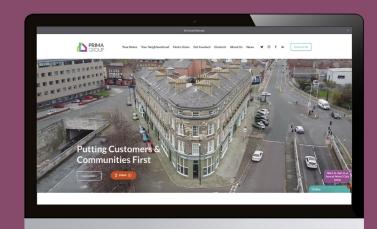
TLF tell us that their interviewers enjoy talking to housing association tenants because they are happy to give feedback not only when things are going well but even when things aren't always going to plan.

Your opinions matter to us, so we hope you will take part when they call. We will dedicate time to reading all your scores and comments to understand how you feel and what we need to do differently.

Check Out Our New & Improved Website

We have recently updated our website to make it easier for you to navigate, much more accessible and we have updated all of the information on there so it's as relevant as it can be.

Please visit www.primagroup.org and take a look for yourself.



Setting New Standards



We are currently consulting with our customers on our new Customer Service Standards, and as you are our customer experts, we would really appreciate your feedback to tell us if these meet your expectations.

We have seven standards that cover the key areas of services we provide. Please read each standard shown below and then take a minute to fill in the feedback forms on our website here: www.primagroup.org/customer-service-standards, or scan the QR code below.

- 1. Customer Care & Accessing Our Services
- 2. Moving Home
- 3. Tenancy, Neighbourhoods & Anti-Social Behaviour
- 4. Rent & Money Matters
- 5. Getting Involved
- 6. Repairs, Maintenance & Gas Safety
- 7. Home Ownership

Everyone that provides feedback on all of the standards will be entered into a prize draw to win a £25 Love2Shop voucher. The consultation will close on 31st December 2021.



consultation will close on 31st December 2021.

Bringing PHA & LCH Together

We wrote to all tenants in October to let you know that we were looking at simplifying Prima Group's structure and asking for your views on these changes.

The proposal was to bring together the two housing associations that form Prima Group into one, meaning Pierhead and Leasowe Community Homes would come together into a single housing association. We already use the Prima Group brand for both housing associations, work as one team and in the same way for all tenants, and have a single Board making decisions for both housing associations.

Our letter in October set out some of the benefits that we thought that this change would bring and what it would mean for tenants. We think that this will save money, streamline our organisation and avoid duplication of work. As a single organisation, we should be more efficient and have more financial resilience.

There were 23 responses to the consultation in total - 15 from Leasowe residents and 8 from Pierhead residents. Some of the feedback we had was from tenants who raised some important questions and had concerns about how things may change.



Will the office close?

We have no plans to close our offices at Columbus Quay or at the Millennium Centre. We are committed to keeping both offices open, and in fact are obliged to keep an office on Leasowe as part of the stock transfer agreement.



Will investment in new kitchens and bathrooms stop?

We need to continue to invest in all homes regularly, to maintain them to a quality standard, and our business plan sets out how we do this over the next 30 years. Although we had to pause replacing kitchens and bathrooms during the pandemic, work restarted in the Summer and we have plans to deliver more improvements over the next two years than ever before, so we catch up with those that had to be delayed.



What ways can customers get involved?

We would love to work more closely with customers who are interested in giving us their views, influencing how we work and getting more involved in their local communities.

You can apply to join our Customer Voice Board which has a direct link to our main Board. Our Customer Board currently has two members from LCH and we are running a recruitment drive to increase the number of people involved.

In addition to the more formal ways of engaging with us, we can help customers set up Tenant and Resident Associations or local community groups. We are looking at working with residents in Leasowe who have expressed an interest in setting up a community group.

You can also tell us about our wider plans to involve customers as our new Customer Engagement Policy has been shared for consultation and we are keen to hear what you think of it. You can find it on our website until the end of December or you can give us a call if you need help filling the online form in.



Will the new association be too big to care about local people?

Prima Group already manages around 2500 homes - 1500 Pierhead and 1000 Leasowe homes, and we try to support our local communities where we can. Since the two organisations came together, we have already invested over £600k in community development activities and initiatives.

We have funded Wirral Development Trust and provided funding for estate projects and community initiatives across Merseyside.

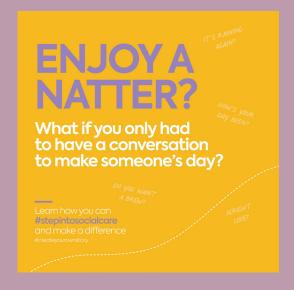


What happened to the money Leasowe had in the bank when they joined Prima?

Leasowe remains debt free with money in the bank, however, £1m of that money has been invested in bringing new homes to Leasowe, with six new homes bought on Cameron Road and a number of homes sold under the Right to Buy bought back. A further £4m will be spent on the 30 new homes being developed on Twickenham Drive. We have of course continued to invest in existing homes in Leasowe, with £2.4m spent on improving homes, replacing kitchens, bathrooms and heating systems for example, with a further £850k to be spent on planned improvements by the end of next year.

14 1







Annual Report 20/21

You can now view our latest Annual Report on our website.

Simply head to the About Us section to see how we have been performing over the past year.

In this report, we look at our repairs, customer service and housing statistics, and provide you with details on how we spend the income we receive from your rent.

We also highlight our plans for the year ahead, so you can find out what we're working on.









