

PRIMA NEWS

Winter 2022

Merry
Christmas



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Welcome

Hello, and welcome to the latest edition of Prima News.

Over the past six months, we've been busy working on delivering our plans, including:

- Developing affordable homes in areas where they're needed
- Investing in our existing homes as we catchup after covid delays
- Making our existing homes more energy efficient to save residents money on their bills
- Supporting our customers through an uncertain economic period

Throughout this newsletter, you will see many references to the **Cost of Living Crisis**. We want to assure each and every customer of ours that support is available. If you find yourself in a troubling situation over the coming months, know that we are always on hand to help.

Being a Prima Group tenant doesn't just mean you have a home to live in; it means you always have someone to turn to when times are tough. Our staff have years of experience

in helping maximise tenants' income and linking into our partners, who can offer specialist support.

Our staff have been working hard to develop a new section of our website called the **Income & Support Hub** (page 5). Here you can find details on budgeting, bills, food support, employment support, mental health support and much more.

We understand that some of those who might find this information useful won't have access to the internet. If this is the case, please still get in touch with us using the contact details provided on the opposite page and we will be able to walk you through the support available.

As a final comment, I just want to reinforce the message that **if you are struggling, we are here for support**.

I hope everyone reading this has a wonderful Christmas and New Year. I look forward working with you in 2023.

John Ghader
Prima Group CEO



Contact Us

There are many ways you can contact us here at Prima Group:

- **Email** | Head to www.primagroup.org/contact-us
- **Live Chat** | Located in the bottom right corner of our website
- **Social Media** | Facebook, Instagram, Twitter or LinkedIn
- **Phone** | 0151 452 0202

SCAN ME



Cost of Living Support

The cost of living has been increasing across the UK since early 2021.

Household energy tariffs and petrol prices are other important drivers of inflation. From October 2021 to October 2022, domestic gas prices increased by 129% and domestic electricity prices by 66%. Electricity prices are linked to gas prices and have followed a similar trend.

Due to the rising cost of living, you may find that your income isn't going as far as it used to. This can cause feelings of worry and low mood.

Support is available. Our Income & Support Team are aware of the support on offer, both locally and nationally. You can always reach out to us if you need some help or guidance.

Boost Your Income

1. 10-Minute Benefit Check

You can visit the **EntitledTo** (www.entitledto.co.uk) or **Turn2Us** (www.turn2us.org.uk) websites to use their Online Benefit Calculators. If the calculation highlights any missing benefits, you can make the claims. If you need help getting online to do any of this, contact our Income & Support Team who will gladly help.

2. 10-Minute Grant Search

Complete a grant search on **Turn2Us** (www.turn2us.org.uk), or contact our Income & Support Team, and we will complete the searches with you.

3. Reduce Your Household Bills

Despite owning more appliances, we still use roughly the same amount of energy as we did two decades ago, meaning our gadgets have become more energy-efficient over time. But, there's still a lot you can do to reduce energy consumption – and save money. Visit our Income & Support Hub (www.primagroup.org/income-support) to find out more on how you can reduce your bills.

4. Discretionary Housing Benefit

A discretionary housing payment is an award made by the Housing Benefit Department on a case-by-case basis.

You can request one-off payments to help resolve a situation you are currently experiencing, or you can ask for a weekly shortfall to be covered by this award to enable you to manage your tenancy more easily.

You can apply online under the Discretionary Housing Benefit application with your local Council - or if you need help - our Income & Support Team can do this with you.

Budgeting & Help With Outstanding Bills

One of the keys to a successful budget is to make sure it includes not only your typical weekly or monthly spending but also one-offs, like birthdays and annual school uniforms.

You can access the free budget planner from Money Savings Expert website (www.moneysavingexpert.com), which will help you manage and control your money best.

If you would like help with completing the budget planner you can contact your Income Officer using the contact details at the start of this newsletter.

Help With Money & Outstanding Bills

In addition to these website pages, our Income Officers can provide advice and information on the following:

- Resolving a benefit problem you may be having.
- Checking that you are claiming everything that you are entitled to.
- Exploring grant options for you and assisting you with that application.
- If you have a more complex benefit issue they can also refer you for free specialist help for appeals against benefit decisions and support with tribunals.

Agency Support

The services below are free of charge for Prima Group tenants:

- **Self-referral to RAISE (Liverpool Tenants) – Liverpool Benefits and Advice.** Experienced caseworkers can help with benefits, appeals, budgeting advice and debts.
- **Self-referral to WDT (Leasowe and Wirral Tenants) – Wirral Development Trust.** The money advisors here can help with a wide range of budgeting, benefit and debt advice.

Income & Support Hub

Our Income & Support Hub is available on our website all day everyday, so you can use it when it's most convenient for you.

All of the info above can be found in the Hub plus much more, including pages such as Meet the Team, Illegal Money Lenders, Universal Credit & Other Benefits, Boost Your Income, Mental Health Support and Food, Furniture & Utility Bills.

Head to www.primagroup.org/income-support to find out more.

If you are unable to access the internet, please still get in touch and a member of the team will be able to walk you through the available support.

Scan this QR code to visit the Hub



Labour Leaders and Liverpool Metro Mayor Tour our Energy Efficient Homes

We were delighted to show Keir Starmer, Leader of the Labour Party; Rachel Reeves, Shadow Chancellor of the Exchequer; and Steve Rotheram, Metro Mayor of the Liverpool City Region; around a couple of our properties in Bootle benefiting from the Social Housing Decarbonisation Fund (SHDF).

They were keen to see the work carried out to the terraced homes in Bootle, and our customers were able to share with them the benefits of how adding insulation and other energy saving measures was helping to manage their energy use.

Our partnership work with Sefton Council, Ecogee and the Liverpool City Region Combined Authority is an example of how working with our partners, we are delivering more energy efficient homes for customers - making them fit for the future. Through this partnership, we have been able to access funding from the Department for Business, Energy & Industrial Strategy (BEIS), which helps with the costs of improving the energy efficiency of our homes.

By 2030, all rented properties must achieve an energy efficiency rating of Band C. This means works will be needed all over the country over several years to ensure that landlords are given the time to complete the work.

The Social Housing Decarbonisation Fund (SHDF) will help fund landlords to implement energy-saving measures, beginning with the homes most in need of energy-saving work. By making your home more energy efficient, it will help to reduce your energy costs by reducing the energy required to run your home. This will benefit you as energy costs continue to rise and potentially save you £100s on your energy costs over the coming years. The feedback from the residents in Sefton, where we are already carrying out this work, has been overwhelmingly positive.

If your home needs this work carrying out, we will be in touch to let you know. You can find out more about what's involved on our website: www.primagroup.org/decarbonisation



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Prima Group



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Rob Young Appointed New Chair of Prima Group's Board



We are delighted to announce that **Rob Young** is our new Board Chair.

Bringing a wealth of knowledge and experience in housing, Rob, who is now retired but was previously Group Chief Executive of Helena Partnerships and Torus, will lead the Prima Group Board. He will work with Prima Group's committees and directors to oversee the new Corporate Plan with effective governance.

Following the announcement, Rob said:

"I am delighted to be appointed as Chair of Prima Group's Board. I'm looking forward to working closely with my fellow colleagues to deliver on our refreshed Corporate Plan.

"It is a key time for Prima's Board, as we seek out new opportunities against a backdrop of significant change and uncertainty across the sector, so we can build on the significant progress that has already been made since Prima Group formed in 2017."

The Wellness Hub



People of Leasowe. A safe space has been created for you.

The Wellness Hub is a safe space to laugh, cry, vent or chill. There is also the opportunity to speak with people about housing issues, benefits, jobs and more.

Also, some weeks there will be sessions on reiki, yoga, meditation, facials or manicures.

- Millennium Centre, CH46 1PQ.
- Every Thursday
- 11:00 - 14:00

Help Us Help You

We have to plan ahead and undertake work to keep homes in good repair. We call this Planned Maintenance.

Improvements are required to keep our properties in good condition, secure, warm, meeting the needs of our customers' expectations and remaining compliant with Decent Homes Standard and statutory legislation.

Before we start any improvement works to homes, we have to carry out a survey to check the condition. If your home was constructed on or before 1999, it will be subject to a Refurbishment & Demolition Type Asbestos Survey before we can proceed.

So that we keep you and our contractors safe, we must have an asbestos management survey report for the home carried out. This survey includes taking samples from both the bathroom and the kitchen, and is needed before any proposed improvement work can be arranged.

If a survey is required for your home, you will be notified beforehand, and we will arrange with you for a survey to be undertaken. Because safety around asbestos is so important, if we are unable to obtain a full asbestos report, we will be unable to progress any proposed replacement works at your home.



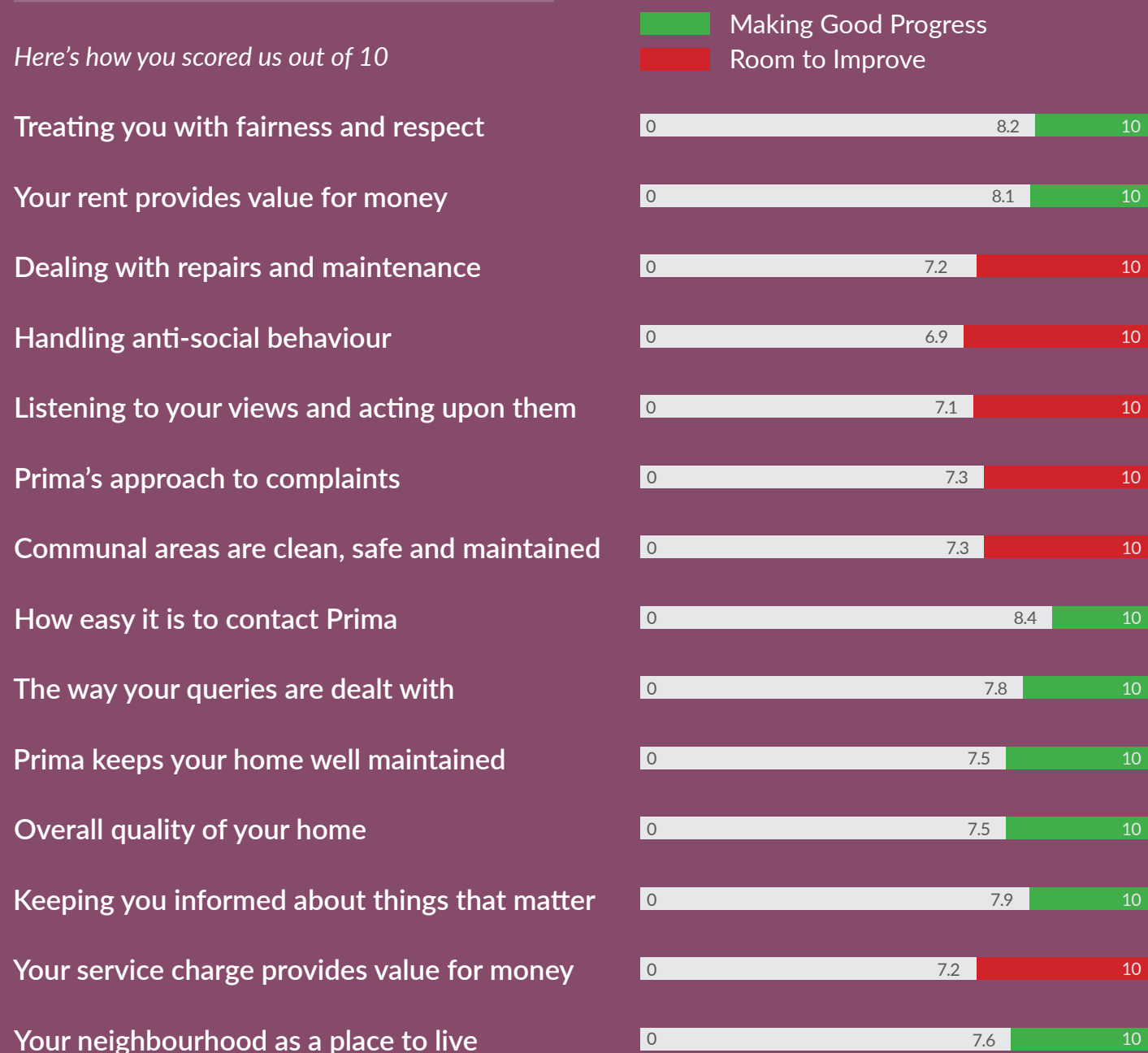
Hearing Customer Voices

Did you give us your feedback in the latest customer satisfaction survey?

We had a great response to our customer satisfaction telephone survey during February and March, with over 400 Prima Group customers happy to give their views on our services. The survey was carried out by an independent company called TLF. They contacted a range of customers, so we were sure we were getting a mix of views from the different types of homes we provide.

Those customers who gave up their time to take part gave us some useful feedback - both on how we are doing things well and where we could do better.

The survey results show that **79% of customers were satisfied overall with Prima Group** as a landlord. This score has improved by 1.1% since we last ran the survey. Customers in our three schemes for the over 55s reported much higher scores - with 92% satisfied overall with us as a landlord.



Making Good Progress

It's great to see that its easy to contact us, around 1 in 3 of our customer contacts now comes to us using digital channels such as the Customer App or social media channels - our next big project here is to set up WhatsApp and Messenger as contact channels which we'll be launching in Summer 2022.

Room to Improve

Prima take reports of anti-social behaviour seriously and we will take action where we can, but we can see from your feedback that there is more we can do to help you feel safe in your homes so we will look at how we can improve this in the coming year.

Repairing homes is our biggest service area, and your feedback tells us that you would like to see improvements to how we maintain homes. We have made changes in the last year to improve this, introducing repairs confirmation text messages when you report a repair and sending a text message when we make appointments to carry out work, our focus for the coming year will be how we get better at getting the repair 'right first time' to improve the customer experience.

Give us your feedback and be in with a chance to win!

We have recently started using a new piece of software that measures customer satisfaction.

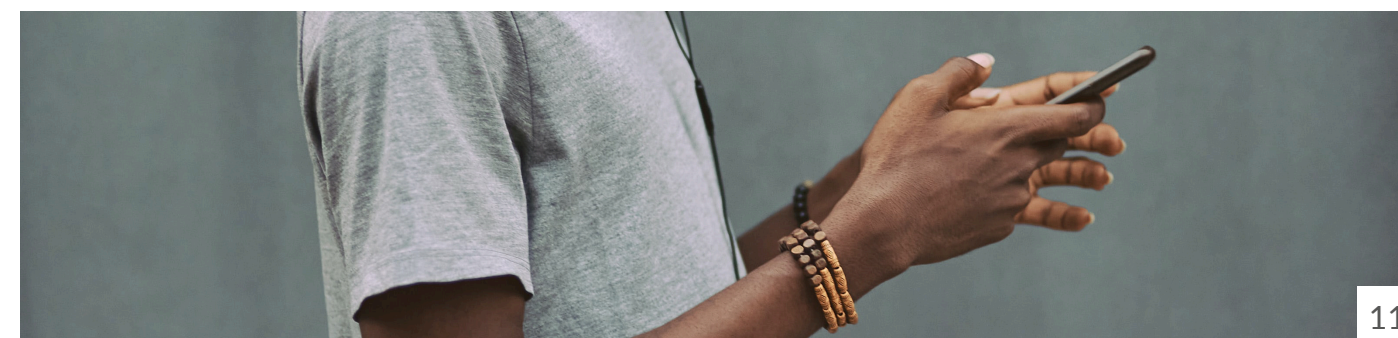
As part of this, have started to regularly send out customer satisfaction surveys so customers can let us know how we are doing.

Customers can win a £50 Love2Shop voucher by completing one of our surveys. Some of the types of satisfaction surveys we send include:

- Repairs
- Customer Contacts
- New Tenancies
- Kitchen/Bathroom Replacements
- ASB Case Handling
- General Consultations



Everyone who replies will be entered into the draw - whether they were happy or unhappy with the service. We use all answers, including negative feedback, as opportunities to improve.



Stop Loan Sharks

A report published by the Centre for Social Justice estimated that 1.08 million people in England are currently using loan sharks. That is 2% of the population.

Loan shark victims are often in contact with multiple agencies but do not reveal their situation. When the Illegal Money Lending Team (IMLT) ask them why, the reply is quite simply "because they didn't ask me".

The usual question might be: Do you owe money to a loan shark?

However, more than two thirds of people believe they borrowed from a friend at the point at which they took out the loan. So, it may be better to ask:

- Have you borrowed money from a friend?
- Does that friend lend lots of people money?
- Are you paying back more than you borrowed?
- What happens if you don't pay your 'friend' back on time?

Three yes answers, and a concern over consequences of non-payment, may indicate



this person may be the victim of a loan shark.

If you think someone has borrowed from a loan shark, then IMLT suggest saying the following:

"We think the person you have borrowed from might be acting illegally. You have done nothing wrong. We'd like to help you get in touch with an organisation who supports people in your situation so they can talk you through your options. Is that OK?"

If you have been affected by loan sharks or have concerns about someone you know, confidential advice and support is available from the Illegal Money Lending Team. Call the Stop Loan Sharks 24 Hour Helpline on **0300 555 2222** or visit the website for more information at www.stoploansharks.co.uk. Live Chat is available on the website between 9am to 5pm, Monday to Friday.

DID YOU GET PAPERWORK ON THAT LOAN?

#LetsTalkLoanSharks

STOP LOAN SHARKS
Intervention . Support . Education

Introducing Polly, Our New Chatbot.

We're pleased to announce the launch of **Polly**, our new chatbot!

The chatbot sits on our website and acts as an assistant to help answer your questions and give you quick access to information.

What does this mean for you?

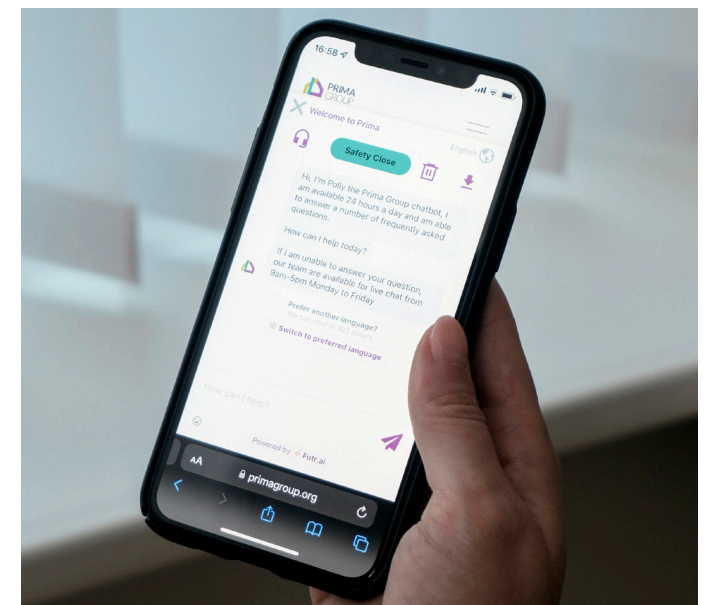
Our chatbot gives you more options to communicate with us. Our other contact options, such as telephone and email, are still available for those who prefer it - however, the chatbot can help you self-serve and get instant answers to your questions.

Our chatbot can:

- Give instant answers, 24/7 in over 120 languages
- Answer common and transactional questions
- Signpost and self-serve

If you prefer to chat with a person instead, you can request a live chat through the chatbot and speak to a member of our team who can help you with your queries.

Test it out for yourself using the purple icon in the bottom right of our website.



Annual Gas Servicing

We have a legal obligation under the Gas Safety Regulations to ensure that gas installations within our properties are inspected on an annual basis and certified as safe to use.

Every year we spend £1000s on legal action to gain access to homes where customers refuse or fail to allow access. We would much rather invest this money into improving the properties (more kitchen or bathroom replacements) rather than on legal costs for breach of tenancy.

Please, when requested, help us keep you safe by co-operating with us for access to ensure that the gas installation within your home is safe to use and that appliances are serviced to ensure that they are running as efficiently as possible. **Remember, efficient appliances can help save you money on running costs.**

Complaints

Putting Things Right

We want to provide great services to our customers all the time, but things sometimes don't go to plan and they get in touch to let us know they are dissatisfied.

We received 55 formal complaints last year. When we first receive a complaint the person investigating should always speak to the customer, so we understand exactly what didn't go as expected and how the customer wants us to put things right. Customers should then get a full response to their complaint within 10 working days.

Last year, four customers asked for their complaint to be escalated and looked at again by our Complaints Panel. The Complaints Panel gives a fresh look at the complaint a tenant representative alongside a senior manager (who has not been connected to the case) provide a sense check on how well Prima handled the complaint, and make recommendations on any further action that might be needed to put things right. Prima didn't have any complaints investigated by the Housing Ombudsman.

Learning From Complaints

When Prima investigate a complaint we listen to the feedback the customer gave us and think about how we could have done better, so we don't make the same mistake again. Some of the changes we made after hearing what customers wanted us to improve on include:

- Reintroducing call recordings on our phones, so we can hear back conversations with customers to help us investigate complaints.
- Checking on the set up of gas and electric meters when new customers move in so utilities can be connected promptly.
- Extended our telephone opening hours from 8.30am to 5.30pm to make it easier for customers to contact us.
- Out of hours calls service is being reviewed to improve the customer experience following feedback on waiting times.
- Tracking that person investigating the complaint speaks to the customer within two days of us receiving the complaint, so we fully understand the reasons for dissatisfaction.

You can find out more about how to complain, Prima Group's process and timescales for investigating your complaint, how we meet the Housing Ombudsman's good practice standards and how to approach the Housing Ombudsman on our website: www.primagroup.org.

Damp & Condensation

It is sometimes hard to tell the difference between damp and condensation. Both can cause structural damage and mould growth if left untreated. Damp is caused by water seeping into your home because the protection provided by the roof, walls, windows or floor has failed or been compromised in some way.

Condensation occurs when warm moist air reaches a cold surface such as walls, windows or furniture. If moist air is allowed to form on cold surfaces for some time, and left untreated, it will develop into a black spot mould growth. If you suspect damp or if you uncover any mould growth, contact us to arrange for one of our surveyors to inspect it. They will provide some advice and possibly carry out some testing and monitoring at your home. Once we have done this, we will let you know the outcome and make arrangements should any repairs or treatments be required.

How do you prevent condensation becoming a problem?
Usually by a balance of heating and ventilation:

- **Open bedroom windows in the morning** for a short time when you get out of bed to change the moisture content in the air - each person can put the equivalent of two pints of water in vapour into the air while sleeping for eight hours.
- **Keep rooms warm and use windows and extractor fans** (where provided) to ventilate your home when the heating is not used.
- If you are cooking, **keep the kitchen door closed** and try to **keep lids on pans** whenever possible to prevent steam from escaping to other rooms.
- When using the bathroom **keep the door closed** and ensure that the **extractor fan is on** to prevent moist air and steam from reaching other rooms.
- When drying clothes, it helps to **keep doors closed to prevent moist air from reaching other rooms** and to **open windows** to allow the moisture in the air to be exchanged for fresh air.
- **Keep air bricks or vents free from blockages** and **open any trickle vents** on windows.
- **Don't place furniture against external walls** and allow a bit of space to allow air to circulate behind any furniture.



Use an Extractor Fan
in the Bathroom



Keep Rooms Warm



Don't Place Furniture
on External Walls



Open Windows
in the Morning

Fire Safety | Vapes

There have been rare incidents of E-cigarettes or “vapes” exploding and seriously injuring people. It has been suggested that battery-related issues may lead to vape explosions.

- Don't charge your vape overnight and regularly check your device when it is charging. Unplug your vape when it is fully charged.
- Charge your vape on a clean, flat surface and away from anything that can easily catch fire. Ensure you can clearly see your vape when it is charging.
- Regularly inspect your vape batteries and replace your battery immediately if it is damaged, leaking or not functioning properly.
- Consider using vape devices with safety features and don't remove or disable safety features.

 Office for Product Safety & Standards

**Only use the charger
that came with
your vape**



Annual Report

We recently published our Annual Report for 21/22.

We cover everything in this report, from our repairs and maintenance statistics to the support we've offered customers during a difficult year.

Head to www.primagroup.org/our-performance to view it for yourself.

Follow Us on Social Media

