



**PRIMA
GROUP**

Environment Social & Governance Report

ESG Progress Report 2023
Report 1

ESG Sustainability Reporting

WELCOME TO OUR FIRST ESG REPORT

As a housing association our social purpose and impact is significant. We are committed to bringing wider benefits to our neighbourhoods and communities where we can. We want to act responsibly in all we do, reducing any negative impact our work may cause to the environment or others we work with. We're conscious of the need to build more genuinely affordable homes. We are committed to ensuring our Environmental, Social and Governance (ESG) focus is clear and our commitment can be evidenced.

ESG has three central factors, and we are embedding these into our business in the following ways:

- **Environmental** examines how we perform as a steward of our natural environment and how we focus on climate change, ecology and resource management.
- **Social** criteria looks at how we treat people, and concentrates on our residents' voice, support for residents, building safety and quality, affordability and security, community wealth building and placemaking.
- **Governance** examines how we as an organisation keep to our values- how we're governed - and focuses on structure and governance, our Board, employees, wellbeing, procurement and our supply chain management.

This is our first ESG report, we have assessed ourselves against the Sustainability Reporting Standard for Social Housing and we see this as our first step in improving transparency and accountability in these areas.



Environmental

THEME	CRITERIA	HOW ARE WE DOING?														
Climate Change C14	EPC ratings for all properties	<table border="1"> <thead> <tr> <th>Rating</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>0%</td> </tr> <tr> <td>B</td> <td>3.82%</td> </tr> <tr> <td>C</td> <td>40.43%</td> </tr> <tr> <td>D</td> <td>39.92%</td> </tr> <tr> <td>E</td> <td>3.78%</td> </tr> <tr> <td>F</td> <td>0.63%</td> </tr> </tbody> </table>	Rating	Percentage	A	0%	B	3.82%	C	40.43%	D	39.92%	E	3.78%	F	0.63%
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Climate Change C15	EPC ratings for new homes	<table border="1"> <thead> <tr> <th>Rating</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>B</td> <td>100%</td> </tr> </tbody> </table>	Rating	Percentage	B	100%										
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Climate Change C16E	Greenhouse gas emissions - Scope 1, Scope 2 & Scope 3	We currently are not able to calculate this measure. We will work on how we can measure this and include this as part of our ESG Action Plan.														
Climate Change C17E	Energy efficiency actions undertaken in the last 12 months	<p>Successfully delivering Wave 1 Social Housing Decarbonisation Fund (SHDF) works on 188 solid wall construction properties in Sefton. The works include internal and external wall insulation, double glazing to windows and external doors, upgrading ventilation systems and installing smart thermostats, with some properties also requiring loft insulation and cavity wall insulation to outrigger areas. The Wave 2 bid has been successful with funding of £2.26 million on a £4.6 million scheme to include the fabric first measures on 226 units over a 2-year period from April 2023</p> <p>All new builds are to at least EPC Band B, comprising timber frame construction and energy saving features. We are installing the Switchee smart thermostats in all decarb and new build schemes, on boiler renewals and voids</p>														

Environmental

THEME	CRITERIA	HOW ARE WE DOING?
Climate Change C18E	How is Prima mitigating the following risks: Increased flood risk Increased risk of homes overheating	<p>Stage 1 & 2 site investigations carried out on new build sites including specific Flood Risk Assessments. Required drainage solutions undertaken on all new developments, as recommended by Engineer and approval of the Lead Local Flood Authority and United Utilities.</p> <p>Flood alarm in place on Leasowe managed by Wirral Council to alert residents to flood risk.</p> <p>Guidance on our website with advice for our residents on Storms, Floods and Winter Weather.</p> <p>Operational risk identified relating to the impact of climate change on our residents and homes.</p> <p>Overheating is not a common problem in our homes – where reported a thermal comfort analysis would be carried out.</p> <p>Ventilation strategy carried out for all homes included in the SHDF improvement work</p>
Climate Change C19E	Does Prima Group give residents information about correct ventilation, heating, recycling etc. Please describe how this is done.	<p>Guidance on our website with advice for resident on damp and condensation.</p> <p>Reported issues of potential damp are categorized in our housing management system initially as moisture/condensations, which means we can pick these up on reports for analysis or identifying trends. Prima inspect all such reports to take actions and organise remedial works accordingly.</p> <p>Switchee device has the ability to identify moisture levels in properties. We are in the early stages of learning about and understanding the data, but we will be able to send the resident messages and tips through the control panel, which would include information on advice on mould, condensation and fuel poverty.</p>

Environmental

THEME	CRITERIA	HOW ARE WE DOING?
Ecology C20E	How is Prima Group increasing Green Space and promoting Biodiversity on or near homes	<p>Prima consider green space on all new developments in line with planning policy requirements. New build homes are subject to 10% net biodiversity gains on site.</p> <p>The largest green space area is on Leasowe, where we have supported local residents on 'Leasowe in Bloom' in recent years. Small grants have been awarded for gardening in our sheltered schemes.</p> <p>The review of our Neighbourhood Plans will consider green space availability and uses when they are next reviewed.</p>
Ecology C21E	Does Prima Group have a strategy to actively manage and reduce all pollutants?	We currently do not have a pollutant strategy. We will include this as part of our ESG Action Plan.

Does Prima Group have a strategy:

- Resource Management C22E • to use or increase the use of responsibly sourced materials for all building works?
- Resource Management C23E • for waste management incorporating building materials?
- Resource Management C24E • for good water management?

If so, how does Prima Group target and measure performance?

Although we do not have a strategy in place, the employer's requirements on new development schemes cover the expectations around energy efficiency, materials, environmental impact etc.

Also, as part of the procurement on all new schemes and refurbishments etc., the quality part of the tendering process expects responsibly sourced materials, reduced environmental impact, waste management plans as well as traffic plans and an overall proactive approach to a low carbon site.



THEME

CRITERIA

HOW ARE WE DOING?

Affordability & Security C1

For properties that are subject to the rent regulation regime, report against one or more Affordability Metric:

- 1) Rent compared to Median private rental sector (PRS) rent across the Local Authority

As part of our annual rent setting process, we analyse and compare the rent we charge against Local Housing Allowance levels, private sector rents, other housing association rents and average earnings for each local authority area.

The table below shows Prima's average monthly rent levels against the private rent levels (as at December 2022) and as a percentage against the average private rent levels by size of property

We have disaggregated by number of beds, local authority etc., as below, but our portfolio wide figures for % of PRS rent are 55% for Liverpool , 59% for Sefton and 64% for Wirral

Private Sector Rent Comparison

	Prima Group	Liverpool		Sefton		Wirral	
	Average Rent	Private Rent	%	Private Rent	%	Average Private Rent	%
1 bed	£367	£550	67%	£476	77%	£425	86%
2 bed	£394	£625	63%	£600	66%	£575	69%
3 bed	£425	£692	61%	£750	57%	£695	61%
4 bed or more	£485	£1160	42%	£1000	48%	£898	54%



THEME	CRITERIA	HOW ARE WE DOING?
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Affordability & Security C1

2) Rent compared to Local Housing Allowance (LHA)

The table below shows Prima’s average weekly net rent levels against the LHA levels, and as a percentage against these levels by size of property

We have disaggregated by number of beds, local authority etc., as below, but our portfolio wide figures for % of LHA rent is 81% for Greater Liverpool, 80% Wirral and 69% for Southport

Local Authority Rent Comparison

	Prima Group	Greater Liverpool		Wirral		Southport	
	Average Weekly Rent	LHA	%	LHA	%	LHA	%
1 bed	£84.47	£92.05	92%	£86.30	98%	£94	90%
2 bed	£90.77	£108.16	84%	£103.56	88%	£124.27	73%
3 bed	£97.71	£120.82	81%	£125.58	78%	£153.04	64%
4 bed or more	£4111.51	£156.00	71%	£166.85	67%	£189.86	59%



Social

THEME	CRITERIA	HOW ARE WE DOING?
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Affordability & Security C2

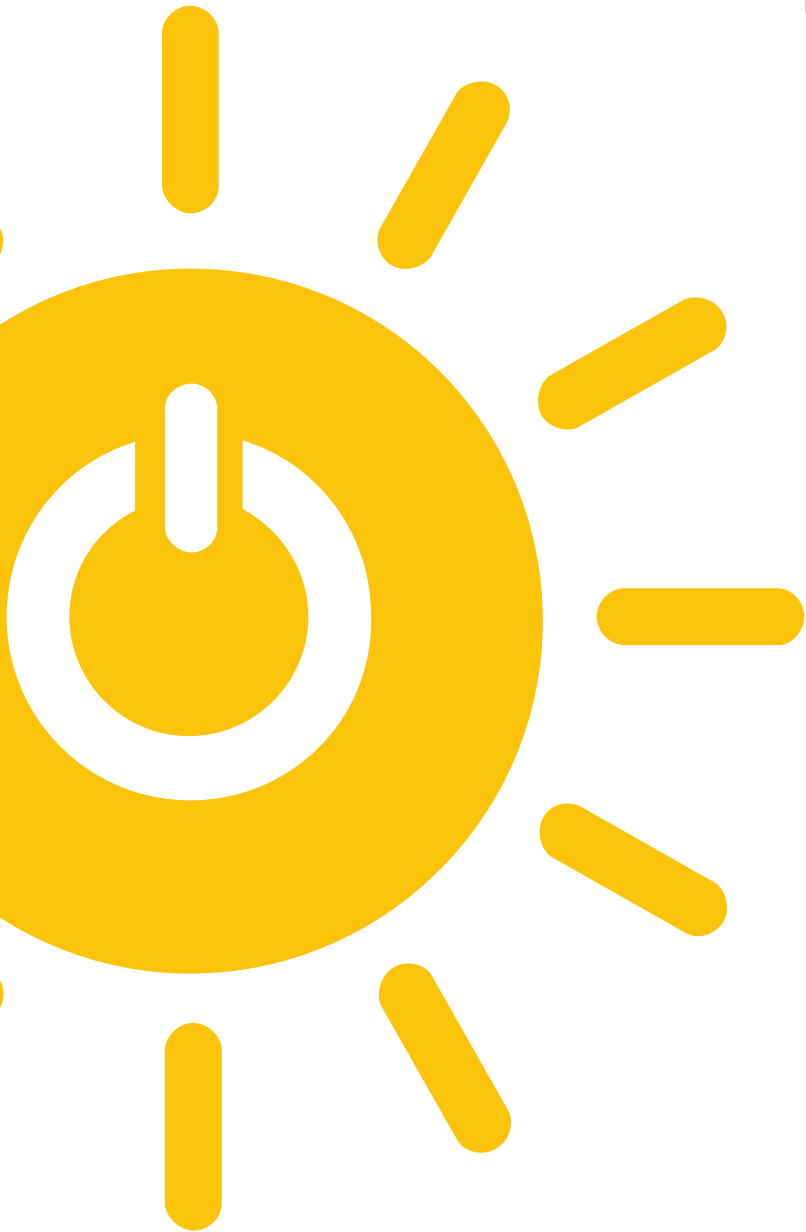
Affordability & Security C3

Share, and number, of existing (C2) and new (C3) homes (homes completed before the last financial year) allocated to: General needs (social rent), Intermediate rent, Affordable rent, Supported Housing, Housing for older people, Low-cost home ownership, Care homes, Private Rented Sector

	Number of properties	% of properties
Existing Homes		
General Needs	2209	86.0%
Intermediate Rent	0	0%
Affordable Rent	83	3%
Supported Housing	49	2%
Housing for Older People	199	8%
Low Cost Home Ownership	20	1%
Care Homes	0	0%
Private Rented Sector	0	0%
New Homes		
Affordable Rent	19	100%



Social



THEME	CRITERIA	HOW ARE WE DOING?
Affordability & Security C4	How is Prima Group trying to reduce the effect of fuel poverty on its residents?	<p>Decarbonisation - energy efficiency works to 188 solid wall construction properties in the LCR region. This work improves energy efficiency and reduces energy bills.</p> <p>Switchee smart thermostats - installed in new builds and as part of the decarbonisation works to optimise energy use, lower heating bills and reduce energy consumption. We can send the resident energy saving tips and use the sensory data to provide building and welfare performance indicators, e.g. mould and fuel poverty risk.</p> <p>Helping Hands Fund – supporting customers who need financial help to sustain their tenancy or meet key household costs. This is a budget set aside for tenancy sustainment initiatives each year. It pays for energy top ups, white good replacements, arrears payments where no other grants/external funds can be found and legal action is in progress, must engage with Income Team, travel passes, items to help people get into/to work</p> <p>RAISE and Wirral Development Trust - we pay for these charities to provide debt, welfare and money advice service to our customers.. They also put on activities and clubs for young and older, people.</p> <p>Neighbourhood Budget - Housing Officers and Sustainability Officer have budgets for ad hoc small projects or funding for things like carpet, small fund for providing starter packs such as kettle toaster and microwave</p> <p>Bulky Bobs - We refer people with little or no furniture to Bulky Bobs for second hand or new furniture packages Various local food banks or food clubs - Refer customers in for free or discounted food</p> <p>Income Maximisation by Income Team - Our Income Team look for grants and charitable foundations . Working with customer to apply for things like DHP, warm homes discount, benefit checks. This is part of how they work and they'll try and do as much as they can before signposting to other agencies like RAISE, WDT, CAB etc</p>
Resource Management C5	What % of rental homes have at least a 3 year tenancy agreement	100% of homes have tenures that are longer than 3 years or have no term limit. All homes have security tenure.

Social

THEME	CRITERIA	HOW ARE WE DOING?
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Building Safety & Quality C6

What % of homes with a gas appliance have an in-date, accredited gas safety check?

Gas safety checks are carried out on an annual 10 month cycle, all homes where access cannot be gained are escalated through a robust process to maximise compliance.



2021/22 - 99.76% of homes



2022/23 - 99.74% of homes

Building Safety & Quality C7

What % of buildings have an in-date and compliant Fire Risk Assessment?

All properties which require Fire Risk Assessments have these in place



FRA's 2021/22 - 100%



FRA's 2022/23 - 100%

Building Safety & Quality C8

What % of homes meet the Decent Homes Standard?

All homes let meet the Decent Homes Standard



DHS 2021/22 - 100%



DHS 2022/23 - 100%



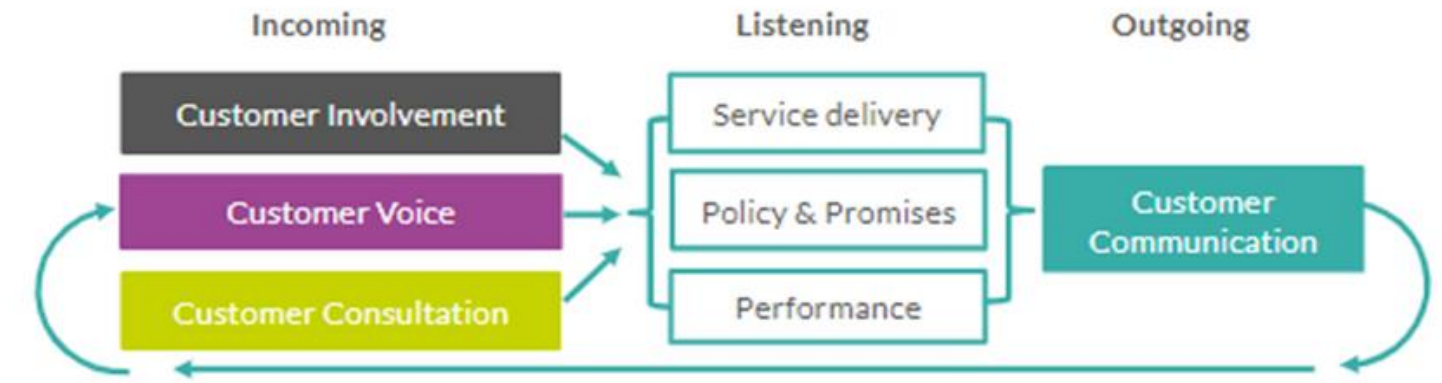
Social

THEME	CRITERIA	HOW ARE WE DOING?
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Resident Voice C9

What arrangements are in place to enable the residents to hold management to account for provision of services?

Prima Group has in place a Customer Engagement Policy which outlines how we will ensure the views and needs of customers are at the heart of strategic decision-making. The Customer Engagement Model ensures we meet the Regulator of Social Housing's co-regulation requirements.



The Group has a Customer Voice Board (CVB), which provides the Prima Group Board with assurance that the consumer standards of the Social Housing Regulatory Framework are being met and that value for money is being achieved in service delivery to all Prima customers. The CVB influence decisions about how services are delivered, review consultations, and monitor and review key performance indicators and customer feedback. CVB members sit on complaint panel hearings that are escalated to Stage 2 and will consider trends in relation to complaints.

Resident Voice C10

How does Prima Group measure Resident Satisfaction and how has Resident Satisfaction changed over the last three years?

TLF research carried out surveys on our behalf in 2019 and 2022 and asked a sample of our customers a series of questions about how satisfied they were with our services.

	2019/20	2021/22	2022/23
% overall tenant satisfaction	74.9%	77%	74%
%satisfaction with overall quality of home	74.8%	75%	73%
% satisfaction with repairs and maintenance	71.6%	72%	77%
Net Promoter Score	29	27.7	-

Social

THEME	CRITERIA	HOW ARE WE DOING?
Resident Voice C11E	<p>In the last 12 months, how many complaints have been upheld by the Ombudsman.</p> <p>How have these complaints (or others) resulted in change of practice within Prima Group?</p>	<p>There have been no complaints upheld by the Housing Ombudsman in the past 12 months.</p> <p>Only one formal complaint was escalated to the Housing Ombudsman, their investigation found no maladministration.</p>
Resident Support C12	<p>What support services does Prima Group offer to its residents. How successful are these services in improving outcomes?</p>	<p>We provide tenancy sustainment support, cases are picked up by the housing team who then support, signpost and give advice and guidance depending on the customers needs and for as long as they need help. This is one-to-one working and referrals include help with benefits, support with work, domestic abuse, hoarding, help with energy support, foodbanks, local services and connections and general signposting around budgeting, finances, debt etc.</p> <p>March 2023 saw the commencement of the Big Door Knock, a dedicated project whereby Prima Group staff set out to visit all our customers, so as to speak to them directly about what support is on offer, and also listen to them about how they are getting on in their home and the area they live. As part of the visit we hand deliver a printed booklet sharing the content of our Support Hub, which provides advice on navigating the cost of living crisis. On completion of the visit, tenants are entered into a prize draw to win a £100 fuel voucher (gas or electric).</p>

Social

THEME	CRITERIA	HOW ARE WE DOING?
Placemaking C13E	Provide examples or case studies of where Prima Group has been engaged in placemaking or placeshaping activities	<p>Brownfield sites: We developed 2 brownfield plots of land located in Roughwood Drive and Kenbury Road in Kirkby. The build comprised eleven 2 bedroom houses for affordable rent. The homes are a welcome addition to the neighbourhood, where there is a need for 2 bedroom houses, and they've been very popular.</p> <p>Homes for children leaving care: We undertook a development in partnership with the Keys Group to provide properties for children leaving care, with complex needs, enabling young people to learn how to live independently, with support. This was a new type of project for us to work on, meaning we can now offer homes to those with a wider range of needs.</p> <p>Twickenham Drive: Prior to the start on site, consultation took place with local residents about the proposed development, this involved elected members and the Local Authority. We are creating 20 houses and 10 bungalows to provide much needed accommodation for smaller families and people living with disabilities. We expect the homes to all be occupied by Spring 2023.</p> <p>Community events: Leasowe Fun Day, Halloween, Christmas and other seasonal events. Prima also funded Wirral Development Trust (WDT) with £128K pa to deliver community initiatives including locally delivered events, job club, library/homework club and welfare benefits advice.</p> <p>Estate clean up days: Prima Group has an annual schedule of estate clean up days, when employees work with residents to improve the upkeep and appearance of our communities. Throughout 2022/23 we undertook 6 of this across our neighbourhoods in addition to monthly or bi-monthly estate walkabouts across 7 major areas of our housing stock.</p> <p>Neighbourhood Plans: We have developed Neighbourhood Plans for all communities, identifying local facilities and projects that support people in the community. These are influenced by our resident and available on our website.</p> <p>Sweat Equity Scheme: Working with the charity; Liverpool-based Housing People Building Communities (HPBC), we will develop the vacant St William's Church and presbytery on Ince Green Lane into 27 affordable homes offering homebuyers in Wigan a £10,000 discount on their deposit for working 500 hours on the development.</p>



Governance

THEME	CRITERIA	HOW ARE WE DOING?
Structure and Governance C25	Is Prima Group registered with a regulator of social housing?	Yes.
Structure and Governance C26	What is the most recent viability and governance regulatory grading?	G1/V2
Structure and Governance C27	Which Code of Governance does Prima Group follow, if any?	National Housing Federation 2015 and working towards adopting the 2020 Code by September 2023.
Structure and Governance C28	Is Prima Group Not-For-Profit?	Yes.
Structure and Governance C29	Explain how Prima Group's board manages organisational risks	Prima Group has a Board Assurance and Internal Controls Framework which is further supported by a Risk Management Methodology. Strategic Group Risk Registers and Commercial Risk Registers are reviewed every quarter and presented to AAC, Commercial Board and Group Board. Stress testing is applied to the Group's Strategic Risk Register and risk appetite is reviewed annually as a minimum.
Structure and Governance C30	Has Prima Group been subject to any adverse regulatory findings in the last 12 months?	No. The Regulator of Social Housing carried out an In- Depth Assessment between December 2022 and March 2023, this resulted in maintaining our G1/V2 ratings making us compliant with their requirements.



Governance

THEME	CRITERIA	HOW ARE WE DOING?
Structure and Governance C31	What are the demographics of the board? And how does this compare to the demographics of Prima Group's residents	<p>50% of the board are female* 0% of the board have a disability*</p> <p>*We use NHF EDI Assessment Tool to map diversity of members, employees and customers</p> <p>0% of the board are BAME* Average age of the board is 57 years*</p> <p>Board recruitment has resulted in 5 new members joining the Board initially as observers with a view to formally joining the Board in September. In addition, 3 new Associates have been appointed to help with phasing in succession planning.</p>
Structure and Governance C32	What % of the board AND management team have turned over in the last two years?	<p>7% of the Group Board have turned over in the last 2 years 25% of the Executive Management Team have turned over in the last 2 years (1 post)</p> <p>2 Board Members left 1 Board Member joined 1 Executive Finance Director left 30/11/2021</p>
Structure and Governance C33	Is there a maximum tenure for a board member? If so, what is it?	Yes. 6 years, can be extended to a maximum 9-year term in exceptional circumstances subject to the business needs of the organisation.
Structure and Governance C34	What % of the board are non-executive directors?	91% of the Group Board are non-executive directors, the CEO sits on the Group Board and the Commercial Board and has voting rights. The Commercial Board non-executive figure is 80%.
Structure and Governance C35	Number of board members on the Audit Committee with recent and relevant financial experience	5 members - the Chair of the Audit and Assurance Committee is a Chartered Accountant specialising in finance, risk, audit and governance, with 20 years' experience in industry roles, across a number of sectors. The other 4 members have financial experience as well as a range of other skills from their work in the private sector and social housing.
Structure and Governance C36	Are there any current executives on the Remuneration Committee?	Yes, but as Officers, not Committee Members

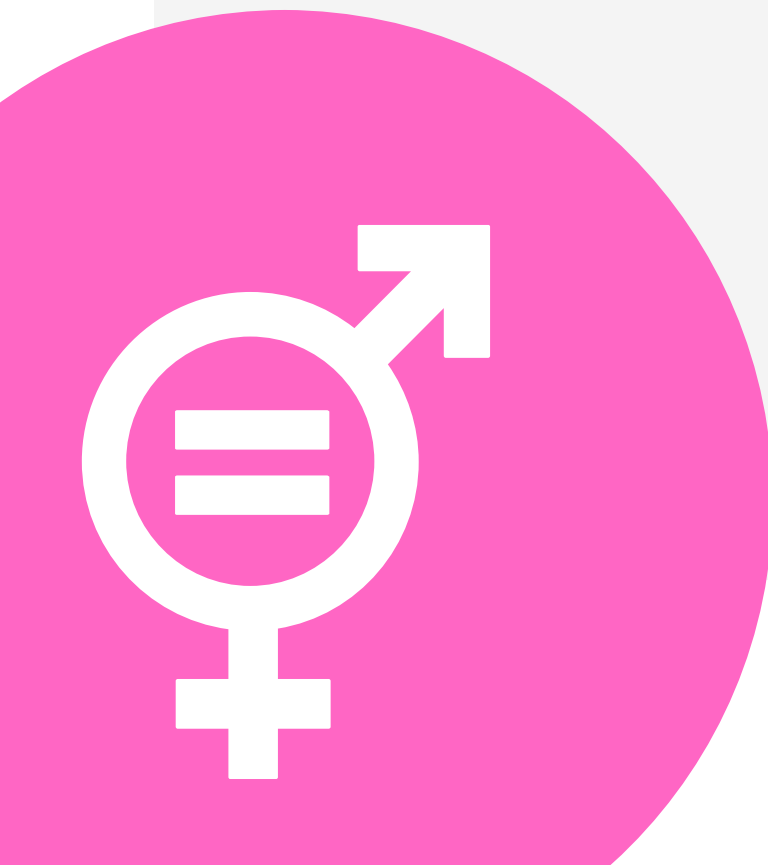
Governance

THEME	CRITERIA	HOW ARE WE DOING?
Structure and Governance C37	Has a succession plan been provided to the board in the last 12 months?	Governance review was carried out during 2022 and recommendations picked up in updated succession plan which was approved in March 2023.
Structure and Governance C38	For how many years has Prima Group's current external audit partner been responsible for auditing the accounts?	Three whole years. Beevers and Struthers were appointed in October 2019 and have carried out the external audit for the following years: 2019-20 2020-21 2021-22 They are currently carrying out the audit for 2022-23.
Structure and Governance C39	When was the last independently-run, board-effectiveness review?	The last independently run, board effectiveness review was undertaken during March to May 2022 as part of Altair Consultancy & Advisory Services governance review.
Structure and Governance C40	Are the roles of the chair of the board and CEO held by two different people?	Yes.
Structure and Governance C41	How does Prima Group handle conflicts of interest at the board?	There is a full Code of Conduct Policy in place for Board Members to adhere to. This is further supported by a Board Member Dispute and Grievance Policy and Procedure.



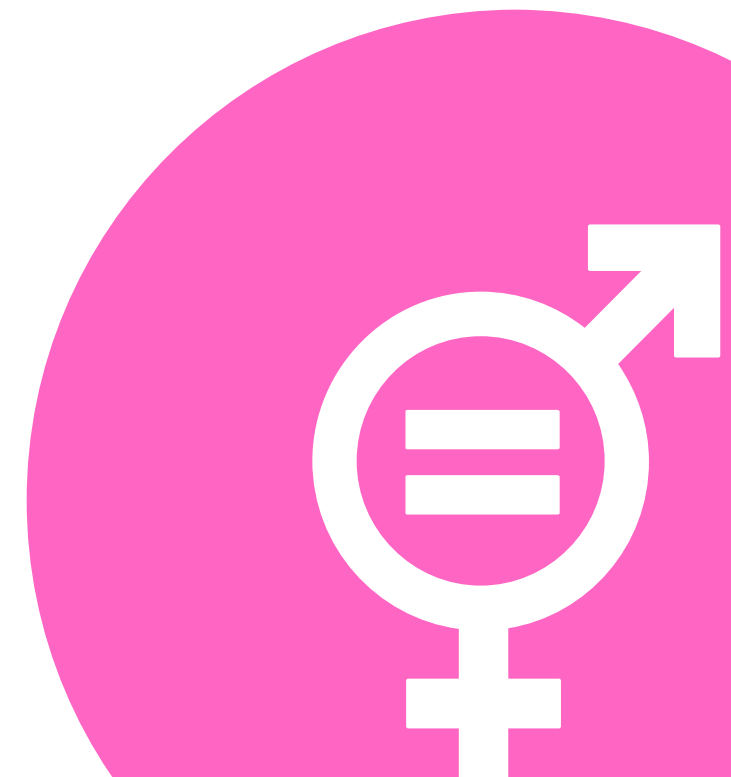
Governance

THEME	CRITERIA	HOW ARE WE DOING?
Staff Wellbeing C42	Does Prima Group pay the Real Living Wage?	No, all employees are paid at least the National Living Wage or National Minimum Wage for their age.
Staff Wellbeing C43	What is the gender pay gap?	6.67%, for every £1 earned by a male employee, female employees earn £0.93 - In terms of median hourly pay.
Staff Wellbeing C44E	What is the CEO-worker pay ratio?	Median Ratio - 4.3:1, calculated using the same pay data for the gender pay gap report, i.e methodology B of the associated guidance.
Structure and Governance C45E	How does Prima Group support the physical and mental health of their staff?	<p>Prima Group provides a range of employee benefits which employees can take advantage of, mainly split into 2 providers. With the Enjoy Benefits scheme, employees can access the Cycle 2 Work scheme, a discounted Gym membership and other benefits to support employees' wellbeing. The other main provision provided is Health Shield, this is a healthcare cash plan policy which all employees have access to claim back expenses on things like dental check-ups, eye tests and even a range of holistic therapies. All dependents under the age of 16 can also be registered for free, meaning employees' children can benefit also.</p> <p>Also included in the Health Shield cover is an Employee Assistance Program which provides a 24/7 telephone support helpline, with up to 8 one to one counselling sessions in any 12-month period, for more complex support. Built into the Health Shield scheme also, is the 'Perks' which is a voucher and discount provision for employees to access and support them financially, and 'My GP Anytime' which allows employees to call a helpline and make a telephone appointment with a GP, if unable to get one with their usual GP, and for them to prescribe any necessary medication and have this delivered directly to their home address. Additionally, Prima Group has a Mental Health Action Team, made up of staff who are trained Mental Health First Aiders.</p>



Governance

THEME	CRITERIA	HOW ARE WE DOING?
Structure and Governance C46E	Average number of sickdays taken per employee	7.86 (rounded to 8) days lost per employee on average figures.
Supply Chain C47E	How is Social Value creation considered when procuring goods and services?	Where possible we consider local suppliers and social value elements of contracts. All our procurement over £250k include an element of social value in the tender criteria - such as apprenticeships.
Supply Chain C48E	How is environmental impact considered when procuring goods and services?	Procurement includes questions around minimising environmental impact. Development contracts set out minimum energy efficiency values to be achieved and consider landscaping and bio-diversity plans as appropriate. We have plans for development on brownfield sites with ground remediation plans included.





PRIMA
GROUP

