



Annual Review

2017-18

PEAKS & PLAINS
Housing Trust



Message from the Chief Executive

Welcome to our Annual Review of 2017-18. One of our values is 'transparency' and we're keen to share with our customers and the community at large how we are performing and how we compare to other housing associations.

No housing association is good at everything, but we hope that we can demonstrate that we prioritise and concentrate on those services that matter most to our customers.

Above all else we should provide somewhere safe and secure and we compare well when it comes to checking boilers annually across our homes. We also score well on the care we take in our blocks of flats, in particular checking for Legionella in the pipework and carrying out Fire Safety Risk Inspections.

For all tenants, it's important to have a quick and easy way to report a repair or to raise rent queries. But we also measure ourselves on our ability to carry out prompt repairs that are fixed on a first visit by a repairs team that are friendly, helpful and clear up after themselves.

I hope that the stats we quote showing how well we deliver these services speak for themselves. We've also covered some of the highlights from the year just gone.

We're keen to hear your views. For example,

- *Do you think that this is good enough?*
- *Do you believe that we are concentrating on the right things?*
- *Are there enough opportunities to influence what we do and how we do it?*

Please let us know.

We remain committed to helping reduce the housing crisis locally and this review outlines how we've delivered on this during the year.



Tim Pinder CHIEF EXECUTIVE





Good to know - about Peaks & Plains Housing Trust

About us

In a nutshell

- We own and manage over 5000 homes across Cheshire and the High Peak.
 - Our head office is in Macclesfield, but our teams work out in the field wherever they are needed, from Disley and Poynton to Buxton and Nantwich.
 - We are a Community Benefit Society. We provide homes and services for the benefit of our communities and any profit we make is returned to the community – not any individuals.
 - We provide homes for social rent and build new ones for sale – some as more affordable shared ownership properties and others for outright sale.
- We are not part of the Council. We are a separate entity although we work closely with Cheshire East and High Peak to allocate housing and to make sure that our communities are safe and well run.
 - We are regulated by the Regulator of Social Housing, who check that we can show that we're well-run and financially sound.
 - We don't have shareholders. The money we make gets put straight back into the business.
 - As well as homes, we own shops, garages and even an advertising hoarding! The money we make from these goes into caring for the homes we have, providing the very best service and building new homes.
 - Every month more and more of our customers book their repairs and pay their rent through our website. www.peaksplains.org





How we performed

We own and manage **5152 homes**



3835 were designed with families, singles and couples in mind



1273 homes are for **older people**

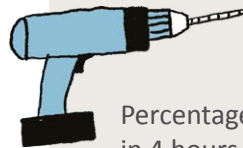
We have 44 homes available as shared ownership

We let 4130 homes at "social rent" levels

978 are let at "affordable rents"

We built 117 new homes in the last year

Average days to renovate an empty home: 6.7



92% of our repairs were completed at the first visit

Percentage of emergency repairs made safe in 4 hours or less: **100%**

On average we completed your repairs in less than 5 days.

Solid basis

For us to improve we first need solid foundations on which to build so we measure rent collection, how quickly we turn around empty properties and our commitment to gas safety.

	2017/18 Result	2017/18 Target
Rent collection (of all rent due) %	98.90%	99.41%
% of properties With valid Landlord Gas Safety Record (LGSR)	100.00%	100.00%
% rent lost by properties being empty (void loss %)	0.50%	0.30%

Helping to ease the local housing crisis

	2016/17 Result	2017/18 Result	2017/18 Target
New home starts	218	114	230
New home completions	82	117	148
Net housing stock growth	46	99	123
Unsold Shared Ownership homes > 6 months	1	1	0

We judge our services on what our customers tell us

	March 2017 Result	March 2018 Result	March 2018 Target
% responsive repairs - customer satisfaction	94.44%	99.23%	98.00%
% self-sufficient customers (rent payments)	94.12%	96.22%	95.00%
% transactions completed electronically	Not collected	84.80%	80.00%
'Net Promoter Score' ie 'how likely would you be to recommend us to friends and family'?		78	45

How we spent your rent

Our core business remains to provide good quality affordable homes. The rent we make on these goes back into providing more homes and services.

Here we have taken an average weekly rent and shown how it was spent in 2017-18.

	Year ending March 2018	
Where the money comes from (£29.5 million)	£	%
2018		
Rents	£24.8m	84%
Service charges	£0.57m	2%
Income from our support services	£0.55m	2%
Shared ownership sales	£0.75m	2.4%
Income from other places (e.g. business rents and wellbeing)	£2.8m	9.5%
Interest received	£0.03m	0.1%
Total	£29.5m	100%

To make the numbers easier to read we have rounded up some of these numbers and percentages.

	Year ending March 2018	
Where the money goes (£23.8 million)	£	%
2018		
Management costs	£4.9m	20.4%
Maintenance	£5.2m	21.62%
Service charge costs	£1.1m	4.69%
The cost to deliver our support services	£0.09m	0.39%
Interest paid	£4.1m	17.3%
The costs of running other parts of our business (e.g. business rents and wellbeing)	£2.7m	11.36%
Cost of shared ownership properties sold	£0.4m	1.85%
The amount our properties reduced in value	£5.3m	22.39%
Total	23812	100%



92% of our repairs were completed at the first visit.

Over 15,000 repairs were carried out.



Our finances for 2017-18

During the year our income was £29.5M – but we have lots of things to pay for from that money. The amount that was left over after maintenance costs, other costs of running the business and interest and tax costs was £5.7m.

This extra money does not benefit individuals, shareholders or bosses, but gets ploughed back into our accounts to help us build more homes. This amount is equal to the cost of around 50 new homes.

Financial results

	2018	2017
How much income we got	£29.5 M	£29.4 M
Day to day running costs and how much we had to spend	(£19.7 M)	(£18.1 M)
The amount of money that came in - minus the running costs (called the Operating profit)	£9.8 M	£11.3 M
The profit we made as a percentage of our income	33.3%	38.4%
Interest and taxation costs	(£4.1 M)	(£4.1 M)
The profit for the year after tax	£5.7 M	£7.3 M

'Profit for purpose'

Peaks & Plains is a 'not for profit' business, so in our accounts we call profits 'surpluses'. Here we use the term 'profit' because we think more people understand it – but these profits do not go to owners or shareholders – all of our profit is for a purpose – to help improve lives.



Bridging the housing gap locally

In 2017-18 we developed and completed 117 new homes across Cheshire and the High Peak, from one bed apartments in Congleton to three bed houses in Chapel-en-le-Frith.

Here's a summary of our developments for the year.

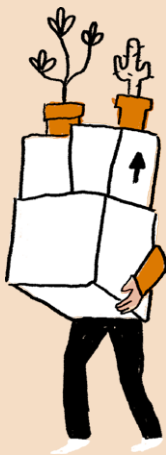


Where we built homes

Location	Number of bedrooms			Total homes
	1	2	3	
Chapel- En-Le-Frith		6	9	15
Congleton	4			4
Glossop		9		9
Knutsford		4	1	5
Macclesfield	13	23	6	42
Nantwich	4	8	8	20
Northwich		11	2	13
Prestbury		5		5
Sandbach	4			4
Total	25	66	26	117

The types of homes we completed

Bungalow	1
Flats	33
Detached	5
End of terrace	14
Mid terrace	9
Semi detached	30
Other house types	3
Shared Ownership homes	22



Wellbeing

Our falls service

Our wellbeing teams are trained to support anyone who needs help after a fall.

For a few, a stay in hospital is what's needed, but in many cases this isn't appropriate.

For most people it is more important to stay safe and well in their own homes with the support and care they need to carry on with life.

Our falls service makes this possible for many hundreds of people every year.

How much we saved the Ambulance Service and the NHS

81% of our customers (1973) were able to stay at home following a fall, saving North West Ambulance £67,000*

In total 2566 people stayed at home instead of going to A&E saving the NHS £413,126**

If only half these customers who avoided A&E had needed an emergency admission, at an average cost of £3,000, **we saved £3,849,000** in these costs alone.

Getting people moving

Evidence shows that strength and balance exercise classes can reduce falls by 54%.

Following falls we arranged tailored exercise classes for 198 people.

Our role in supporting national targets.

Overall we contributed to the following national targets.

- Ambulance response times
- 4 hour A&E waiting times
- Avoidable hospital admissions
- 18 week appointment treatment

How we hear about people who have fallen

Many are our own Peaks & Plains customers	2427
Referred to us from North West Ambulance	524
Referred to us from GPs and Fire Service	69
Total	3020



In partnership with...

All of this was a joint effort. We worked hand in hand with:

- Eastern Cheshire Clinical Commissioning Group
- North West Ambulance Service
- GPs
- Occupational therapists
- Physiotherapists
- Public Health England and
- Cheshire East Council.

Contact us

Email: falls@peaksplains.org

Talking Therapies

The Step 1 Talking Therapies service supports people whose mental health and wellbeing has been impacted by events in their lives.

When we start to work with individuals we ask them what they would like help with.

Here's what they told us:

The Talking Therapies team are particularly pleased with the peer support groups that it has successfully set up.

The focus of these sessions continues to be helping people to cope with:

Anxiety, panic attacks, isolation, debt, unemployment, bereavement, restricted physical mobility and self-esteem.

Talking Therapies operates across the Eastern Cheshire NHS area (Macclesfield, Disley, Wilmslow, Alderley Edge, Congleton, Poynton, Holmes Chapel, Chelford, Knutsford, Bollington).

Multiple issues	623
Social isolation	166
Bereavement and loss	157
Debt and benefit	114
Managing long terms conditions	111
Employment	74
Housing	59

Contact us

talkingtherapies@peaksplains.org
or speak to our friendly team on **01625 469955**



One You Cheshire East

Helping you to eat well, move more, stop smoking and drink less. One You Cheshire East provides free*, friendly local support to help you eat well, move more, stop smoking or drink less.

We can help you find local, individual support to improve your lifestyle and your health with no impact to your pocket through expert advice from our team of lifestyle support workers.

Here is what we've been up to.

We attend over **1,000 events**, presentations and meetings to raise awareness of One You.



We worked with over **4,000 people**



In total, over 5,000 people have been referred into One You Cheshire East programmes

Over **3,000 people** took part in One You Cheshire East programmes

We helped **1700 smokers** to quit - 600 of them were successful

We average **10 public-facing events a week** across Cheshire East - on estates, in supermarkets, community centres and village halls.

Contact us

info@oneyoucheshireeast.org
Freephone **0808 1643 202**
www.oneyoucheshireeast.org

* Eligibility criteria apply

Room for improvement

Every year we ask you what you would like us to focus on to make the biggest difference.

This is what we focussed on in 2017-18

You said...	So we...
You told us that the quality of our communication was poor.	We have hired a Quality Officer who listens and monitors calls and makes sure that the issues raised are resolved in a timely manner.
You told us it takes too long for Team Leaders and Managers to call you back when you ring us with a complaint.	We wrote a new Complaints Policy, which shortens timelines, this will go live in 2018.
You told us that you feel you have to chase repairs when follow-on work is required or parts need to be ordered.	We have changed our supplier for parts. The new supplier has agreed set delivery timescales, which means we can book your follow-on appointment at your first appointment.
You told us you wanted us to manage lower level anti-social behaviour (ASB) when it happens in your neighbourhood.	We have hired an anti-social behaviour team and introduced a reporting system so that we can manage smaller ASB incidents ourselves with the help of partners (eg the police).
You told us that the Moss Estate was untidy.	We organised a Clean Up Day on the Moss Estate in Macclesfield where we removed any bulky items and collected litter.



Don't take our word for it

Every year we ask an external team of auditors to come in to our offices so that they can look at our files, processes and data to make sure that we are being customer-focussed, efficient, safe and above board.

Here's a list of what we were audited on in 2017-18.

	The purpose of the audit
Lifts	To make sure we have a robust programme in place for lift inspections in line with health and safety regulations.
Communications and media	To review how we communicate with our customers, partners and the public.
Anti-social behaviour	To make sure that our customers who are signing up for a new tenancy, license or support are aware of how we deal with anti-social behaviour.
Access to our services	To check that the Simply Connect campaign was effective, increased uptake of digital services, and delivered value for money.
Gas servicing	Review our Gas Safety and Solid Fuel Policy and Procedure, and confirm that it makes reference to legislation relating to gas servicing/safety.
Procurement	To review our procurement practises to ensure we are compliant with legal regulations, and deliver value for money for the Trust.
Anti-fraud arrangements	To review the documentation of paperless processes and procedures with regards to payments and approvals for Shared Ownerships, suppliers and New Tenancy Sign Ups.
Construction, design and management	To ensure we are compliant with the Construction, Design and Management regulations that updated in 2015.

After each one the independent auditors made recommendations about how we could improve the services we provide or do things better or safer. We then schedule all of the agreed recommendations into our work programme.



Challenge Group

The Trust's Challenge Group is made up of customers who give their time to look at how we are performing.

From time to time they suggests topics that they would like to explore in more detail. They form a Scrutiny Panel, carry out investigative work and feed their findings and recommendations back to us.

If you would like to get involved please email: trust@peaksplains.org



Challenge Group Leader
Anne Preece



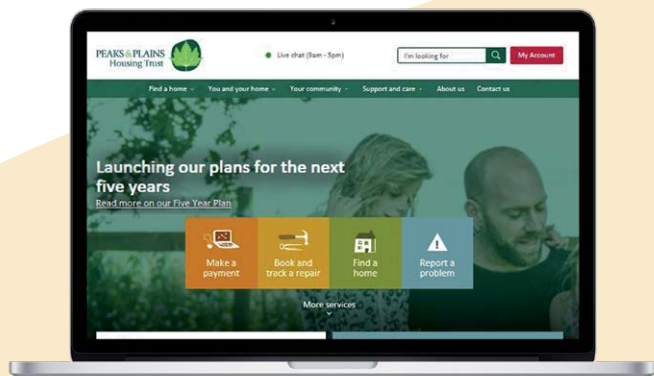
Here for you 24/7

Through thick and thin,
rain and snow.

In the winter of 2017-18 we were blown away by the commitment of our staff who would not be defeated by the ferocious Beast from the East.

But we were also impressed by the way our customers understood that sometimes our emergency repairs and the care of our elderly and vulnerable customers comes first.

Thanks for being patient with us when the going gets tough.



Remember day or night, rain or shine we are here to help.

Sort your rent and repairs when and where it suits you. Visit www.peaksplains.org

- Book and track a repair
- Pay your rent
- Change an appointment
- Find out how much you owe
- Update your personal details

PEAKS & PLAINS
Housing Trust



Get in touch

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