

Annual Review

2019–20

OUR YEAR IN FOCUS



HOW WE PERFORMED



WORKING WITH YOU



HAVE YOUR SAY



PEAKSPLAINS.ORG

PEAKS & PLAINS
Housing Trust





An introduction
from our Chief
Executive Officer,
Mark Howden,
and our Chair,
Jane McCall



Introduction

This Annual Review looks back at how the Trust performed in the last financial year up until March 2020 when Covid-19 came into our lives and changed everything.

Although things have moved on for all of us, it's still valid to look to the past, to see where we might have done better and how we can continue to improve into 2021 and beyond.

Last year the Trust saw a huge amount of change—change in the leadership team, a re-focus on our key priorities and a real drive to explore the many ways that we can fine-tune how we provide services and safe, secure homes.

But a great deal of things stayed the same, including our four priorities. You can read more about them on page 5.

Importantly, at the end of this review, you'll find a section that invites you to have your say in how the Trust is run. If that sounds like something you would be interested in we'd love to hear from you.

MARK HOWDEN,
CHIEF EXECUTIVE OFFICER

The Trust is a strong organisation with an excellent reputation that I have followed throughout my own career in housing, health and education.

When I was appointed Chair in May 2020 it was clear to me that our social purpose as an organisation is more evident now than ever before.

Despite the economic, regulatory and compliance challenges that face us all, I am confident the Trust has the right team in place to tackle these and to continue to deliver on our purpose of 'helping improve lives'.

In this Annual Review you'll find details on:

- How we managed our finances
- What your rent was spent on
- How we performed compared to other similar housing associations
- How we dealt with safety and compliance
- What we did about your complaints and comments

I look forward to working with the new executive team and being part of the organisation's next chapter.

JANE MCCALL, CHAIR



We own and manage

5303
homes

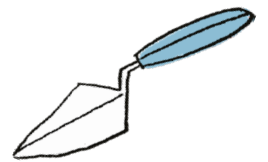
TURNOVER
£30.6M

OPERATING
SURPLUS £9.9M

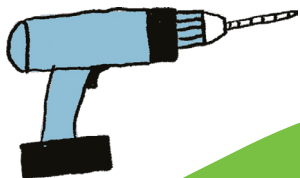
99.6%

of all emergency repairs
were made safe in less than
4 hours

We carried out
11,326 repairs



95.15% of your repairs were
completed at the first visit



60

new homes built
across Cheshire and
the High Peak

117 NEW kitchens

174 NEW bathrooms

108 NEW doors & windows

255 NEW heaters & boilers



14 apprentices across the business

- 2 Joiners
- 1 Gas engineer
- 1 Plumber
- 3 Electricians
- 1 Surveyor*
- 1 in Finance
- 1 in IT
- 3 in Housing
- 1 in Human Resources

*Degree apprenticeship



669

cases were tackled by the Anti-Social Behaviour team in their first year

39 complaints received per month on average

64% of complaints raised were resolved within the first 2 working days of being raised



87%

of customers who dealt with us about ASB said that they were satisfied with the service



Our year in focus



Here is an outline of a year that started with a challenge to ourselves and ended with a pandemic.



Like all housing associations, it was the final year of four that we were expected by the government to reduce our rents by 1%.

2019 was also the year that we self-reported to the Regulator of Social Housing (RSH) and launched an action plan to strengthen our governance.



We also welcomed a new Executive Team to lead the Trust into the future.



But despite these massive changes, some things have stayed the same.

By the end of March 2020 the Trust began to ramp up its response to Covid-19.

OUR FOCUS HASN'T CHANGED

“ At the heart of all we do are our four key priorities. ”

We use these to plan and deliver against our purpose and how we judge how we are performing.



- Be a great landlord
- Invest in and enhance existing homes
- Build more new homes across tenures
- Create great places to live

THE WAY WE DO THINGS

At the Trust our values and behaviours shape the way we approach everything we do and we like to work with people and partners who think the same way.

TRANSPARENT

We are open, honest and clear; with ourselves and others

SKILLED

We invest in our people and attract talent so that the Trust thrives

RESTLESS

We're better tomorrow by challenging what we're doing today

TOGETHER

We support and talk to each other across teams to help improve lives

UPFRONT

We're bold, confident and direct — we say it as it is



NEW LEADERSHIP TEAM

This was the year that we welcomed a new Executive Team to lead the Trust into the future after former Chief Executive, Tim Pinder, decided to step down.

John Hudson stood down as Chair of our Board too and Jane McCall took on the role.



MARK HOWDEN

“ We would like to thank John for his years of dedicated service to the Trust. He leaves an organisation that is financially secure and has a clear strategic direction on how we plan to enhance and restore the governance standard the Trust is known for. ”

MARK HOWDEN, CEO

MARK HOWDEN

Chief Executive Officer
| Responsible for the Trust’s Strategic and Operational Direction.

JULIE BOOKER

Executive Director of Resources | Responsible for Finance, ICT, Governance and Procurement.

EMMA RICHMAN

Executive Director of Operations | Responsible for Customer Experience, Assets and Compliance, New Homes and Repairs.



JULIE BOOKER



EMMA RICHMAN

Find out more about our Leadership Team



PEAKSPLAINS.ORG/EXEC

FROM SELF REPORTING TO ACTION PLAN

Here are the events that led up to our regrading by the Regulator and an outline of the work we have completed so far to improve the Trust's grading as quickly and responsibly as possible.

APR–JUN 2019

The Trust challenged itself to look more closely at its own processes, particularly those concerning compliance, safety and assets.

JUN–AUG 2019 We brought in an external company to do a review of fire safety and all other compliance areas.

JUL 2019 We referred ourselves to the RSH and alerted them to a breach of the Home Standard and a technical

breach of our loan covenants. We addressed the technical breach immediately and it was waived.

AUG 2019

We launched our Action Plan to remedy the problems.

NOV 2019 The RSH (Regulator of Social Housing) put the Trust's gradings under review.

DEC 2019 The RSH confirmed that we had 'failed to meet the Home Standard'. They concluded that there was 'the potential for serious detriment' to our tenants and that they were 'considering the implications of this for our view of Peaks & Plains' governance'.

MAR 2020 The RSH downgraded our Governance from G1 complaint to G3 non-compliant.

FOUNDATIONS

— getting the basics right

Foundations is the name we have given our action plan to restore and improve on the governance standard the Trust is better known for.

Step one was to make sure that we had the correct information about our homes in the five main areas of risk — gas, electrical, water, fire and asbestos safety. Step two of Foundations involves more data quality work. Then we will focus on systems that can generate consistent and correct reports, alongside new policy and procedure work.



Our performance



RENT COLLECTION

	2018/19 RESULT	2019/20 RESULT	2019/20 TARGET
% of rent collected (for all rent due)	98.89	99.17	97.50
Properties with valid Gas Safety Record	98.88	99.90	100
Rent lost from empty properties (void loss %)	0.94	1.35	1.09

REPAIRS & CUSTOMER SATISFACTION

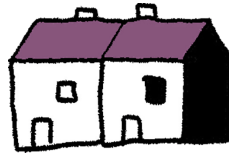
	2019 RESULT	2020 RESULT	2021 TARGET
% Responsive repairs – customer satisfaction	97.58	98.36	96.0
% Repairs fixed right first time	93.0	95.15	96.0
Avg. days to renovate standard empty homes	7.60	10.76	10.0

NEW HOMES BUILT

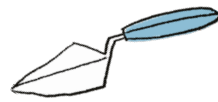
	2018/19 RESULT	2019/20 RESULT	2019/20 TARGET
New home starts	6.0	80.0	100
New home completions	129	60.0	75.0
Net housing stock growth	104	47.0	50.0
Unsold Shared Ownership homes >6 months	12.0	8.0	20.0

WE HAVE

89



Shared Ownership
homes



We own and manage
5303 HOMES

We let **4135** homes at social rent and
1079 at affordable rent



3940 were designed
with families, singles
and couples in mind

1274



HOMES ARE FOR
older people

HOW OUR SERVICES COMPARE TO OTHER HOUSING ASSOCIATIONS

KEY PERFORMANCE INDICATORS

TOP
PERFORMERS

THE
OTHERS

POOREST
PERFORMERS

Average days taken to complete routine repairs

9.30

10.94

13.04

OUR RESULT

7.54

% of repairs completed at first visit

97.72

90.68

83.14

OUR RESULT

95.15

Average re-let time in days

19.15

21.11

30.32

OUR RESULT

25.45

% Tenancy turnover of properties

6.16

7.32

8.20

OUR RESULT

8.61

Running the Trust

Our financial performance is thoroughly inspected by our management team, our Board, housing regulators, lenders and our auditors. Here is how we performed last year.



WHERE THE MONEY COMES FROM

YEAR ENDING MARCH 2020

Rents	£25.6M	84%
Service Charges	£0.7M	2%
Shared Ownership sales	£3.1M	10%
Income from other places	£1.2M	4%
Interest received	£0	0%
TOTAL	£30.6M	

HOW MUCH INCOME WE RECEIVED

	2020	2019
How much income we got	£30.6M	£29.7M
Day to day running costs & how much we had to spend	£(25.2)M	£(19.8)M
The amount of money that came in called operating profit	£5.4M	£9.9M
The profit we made as a % of the income	18%	33.3%
Interest & tax costs	£(4.1)M	£(4.0)M
Other gains/losses	£6.5M	£(3.0)M
Profit for the year after tax	£7.8M	£2.9M

Remember we are a profit for purpose organisation. Any surplus we make goes back into the Trust.

THE COST OF RUNNING THE TRUST

YEAR ENDING MARCH 2020

Business operating costs (eg offices, staff, IT etc)	£6.1M	24%
Maintenance	£7.2M	29%
Service charge costs	£1.0M	4%
Cost of running other parts of the business	£2.1M	8%
The amount our properties reduced in value	£6.5M	26%
Shared ownership	£2.3M	9%
TOTAL	£25.2M	

Customer survey



In spring 2019 we spoke to around 400 homes to get their views on the services we provide. Overall you told us that most of you – 83% – were satisfied with the services you receive from the Trust.

We asked a separate company called TLF to make these calls so that our customers felt they could talk freely and honestly.

HERE ARE THE MAIN MESSAGES THAT CAME UP AGAIN & AGAIN

- 1 You wanted us to listen to your views and act on them.
- 2 You wanted us to play a part in tackling anti-social behaviour.
- 3 You wanted it to be much easier to get hold of us.



DAVID SQUIRES,
HEAD OF CUSTOMER
EXPERIENCE

SO, HERE'S WHAT WE'VE DONE

1 INVOLVING YOU

- We have come up with a plan* to put customers at the heart of decision-making at the Trust.
- We have a new Customer Voice Manager who will be encouraging all our customers to get more involved.
- We are going to relaunch our tenant and resident groups so that we can work together to improve our services.

“ A phone survey isn't everyone's idea of fun, but it's the best way for us to get quality feedback from customers. Thanks to everyone who shared their honest opinions. I hope we've shown that we do act on your feedback. ”

Learn about what to do when you aren't happy with our services on p.22.



2 SAFE AND PEACEFUL NEIGHBOURHOODS

- In April 2019 we set up a specialist team, designed to prevent and resolve anti-social behaviour (ASB).
- The team tackled **669 cases** in their first year.
- **87%** of customers who dealt with us about ASB said that they were **satisfied** with the service.
- We have forged new links with Cheshire Police to tackle serious ASB and have obtained **one possession order and nine injunctions** over the year.

3 GETTING IN TOUCH

- You told us that call waiting times were too long so we recruited and trained additional staff in our Contact Centre.
- We continued to provide a range of ways to get in touch for those who prefer to get things done quickly online eg My Account, social media live chat and email.

HOW OUR ASB TEAM MANAGED YOUR CONCERNS

We categorise your cases as follows.

HIGH RISK

violence, drugs, hate incidents, domestic abuse and arson

Response target 24 hours

MEDIUM RISK

noise, criminal damage, harassment and neighbour disputes

Response target 5 working days

LOWER RISK

pets in properties, minor disputes

Response target 10 working days

In 2019/20 the Trust dealt with the following number of ASB cases

HIGH RISK	10
MEDIUM RISK	645
LOWER RISK	44

Working with you

Over the year, we have worked with involved customers to question what we do, shape our plans and work together to find a better way. We call this way of working “co-production” – a genuine partnership between customers and the Trust.

We have involved tenants in a range of projects and processes. Here are just a few.

Our involved tenants have...

- Reviewed our **Compliments, Comments and Complaints Policy** (see p.22)
- Visited our offices to **meet potential new contractors** (eg for kitchen and bathroom work)
- Formed a **Scrutiny Panel** to help to shape the way we do transfers and exchanges
- Been **kept up to date** with our dealings with the Regulator (our Challenge Group have access to our Executive Team)
- Been **invited to hear about and comment** on our plans for rent setting
- Met our **new Chair**, Jane McCall and been involved in the recruitment of senior level posts
- Shared their views on our new **Asset Management Strategy** (see p.16)

LOOKING BACK ON THE YEAR

It's been a really busy year for Challenge Group. We have tackled everything from policies and rent to fire safety and complaints.

We meet regularly to lift the lid on the workings of the Trust and to ask the questions that we think that all tenants would like to ask if they had the chance.

Importantly, we also got involved with a Scrutiny Panel in 2019. This was an in-depth look at one topic and this year the focus was on Mutual Exchanges. We got a chance to understand the current process, ask questions to find a better way and to make recommendations.

If you would like to become an involved tenant we'd love to hear from you.



GETINVOLVED@PEAKSPLAINS.ORG

HEATHER BILTON
CHALLENGE GROUP CHAIR

PRIDE IN THEIR WORK

92% of our staff told us that they are proud to work for the Trust.

OUR PEOPLE

We know from customer feedback that you think it's important that our staff are skilled, knowledgeable and know how to work safely.

Here is how we invested in our people to make that happen.

- Altogether, throughout the year, our staff completed **412 training days**.
- We sponsored **23 professional qualifications**.
- We recruited **12 new apprentices**.
- 14 apprentices enrolled on to our new apprenticeship programme, which includes **workshops and a mentoring programme** to support their qualifications.
- We made sure that 100% of staff have a **personal development plan**.



" I must say that all the lads who attended the course are a credit to themselves and the Trust. "

IOSH TRAINER



HEALTH & SAFETY FOCUS

24 operatives and some of our apprentices completed the Institution of Occupational Safety and Health's (IOSH) Working Safely training.

10 members of the Senior Leadership Team completed the IOSH Leading Safely training.

16 managers completed the IOSH Managing Safely training.

Importantly, we invested in **mental health awareness**, training 40 of our staff across the Trust.



The future of our homes

We aim to provide safe modern homes, which are attractive to current and future residents, are economical to run and well maintained.

That requires a bit of planning, so in 2018 we started a big piece of work to help us understand the condition of all of our homes. By the end of 2019 we had surveyed 94% of them*. This has given us a huge amount of information that will help us to care and plan for our homes over the coming years.



SO WHY WAS THIS NECESSARY?

Some of our homes are brand new, many more we inherited from the Council in 2006. Before we can plan how to invest, develop or update our homes we need to know what condition they are in and how they are performing. For example, what kind of heating they have and how efficient they are. Our plans look at investment required in 5 year blocks for the next 30 years.

To support our approach to investing and maintaining our homes, in 2020 the Trust's Board approved a new strategy** that commits to:

- Keeping our tenants **safe** in their homes

- Improving the **quality** of our homes
- Making our homes more **affordable** to live in
- Carrying out repairs efficiently and providing **value** for money
- Involving tenants in how we **plan for the future** of our homes
- Maintaining our financial strength and protecting our homes by reviewing how they perform financially, but never losing sight of our purpose — to **improve lives** by providing affordable homes for those who need them.

*Stock Condition Survey 2019-20

**Asset Management Strategy 2020

IMPROVING FIRE SAFETY

Throughout 2019-20 we carried out extensive fire safety work to our high rise flats and homes with communal spaces. This work included new fire doors and dealing with the spaces in buildings where fire can travel.

But there's more to do.

Both our own survey and our customers tell us that we need to concentrate on improving the energy performance and security of our homes. Our customers also want better communication and choice when it comes to new kitchens and bathrooms, for example.

So we will create a new Peaks & Plains Standard, in which we'll show you how we will continue to maintain, repair and invest in your homes so we exceed the Government's Decent Home Standard.

HOW ARE WE DOING?

Over the past three years:

£30 MILLION

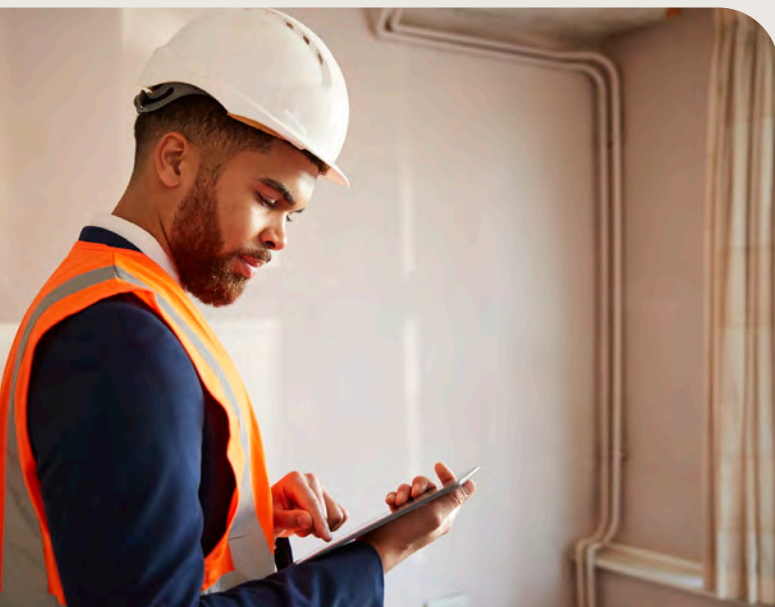
has been spent on repairs, maintenance and investment in our homes

- We have started a Trust-wide programme of work to ensure landlord compliance and to keep residents safe in our homes (see Foundations p.7)
- We have reviewed the management of our commercial properties to see how we can improve
- We have increased staff and improved skills so that we can improve how we safely manage our assets

94% of our homes have been surveyed

328 new homes have been built

Find out more about how our customers can have their say and how they have shaped our plans on p.22.



Local news

It is important to us to create great places to live where people choose to make it their home, work, and play.



OUR GIVE & GAIN DAYS

Throughout the year, teams from across the Trust offered their time and skills for community projects. We have:

- Revived the **Flash Village Hall** by fixing it up to be the perfect community hub for the rural village of Flash, Staffordshire
- With support in the form of materials from Jewson, our building materials supplier in Hurdsfield, repainted the upstairs hallways, classrooms and offices for **Fermain Academy**
- Fixed **Cheshire Streetwise's** lighting and made it safe. We also painted the walls in the basement and cleared out five lorry loads of rubbish from the basement which our partners, Henshaws, generously disposed of at no charge.



HELPING MACCLESFIELD'S CRE8 COMMUNITY HUB

The building, located on Mayfield Terrace, is used to provide regular weekly music lessons and workshops for young people as part of the **Cre8 Macclesfield Youth and Community programme**. After many years of use, the building needed several improvements and safety updates.

In partnership with Cre8, we invested in the necessary improvements including a complete electrical rewire of the building, installing emergency lighting and fitting a modern fire safety alarm system.

The partnership between Cre8 and Peaks & Plains has enabled the team to continue to run valuable community activities for the residents of Moss Rose Estate.

PLAYING OUR PART IN TACKLING ANTI-SOCIAL BEHAVIOUR

Last year, we introduced a new team dedicated to supporting residents who might be struggling to manage their tenancies – this might be for reasons such as financial hardship, hoarding or dealing with anti-social behaviour.

Part of the team consists of Community Resolution Officers; it is their role to help prevent and resolve anti-social behaviour (ASB) in our communities.

We work closely with several partners including the Police, local authorities, social care, and other support services to ensure the best possible outcomes for our tenants and their communities.

You can report anti-social behaviour on our website:



[PEAKSPLAINS.ORG/REPORTASB/](https://peaksplains.org/reportasb/)

WICKFIELD MEWS — community event

In August 2019, we held the event in the communal courtyard at Wickfield Mews, Poynton. We invited those who live there and our residents who live on nearby streets.

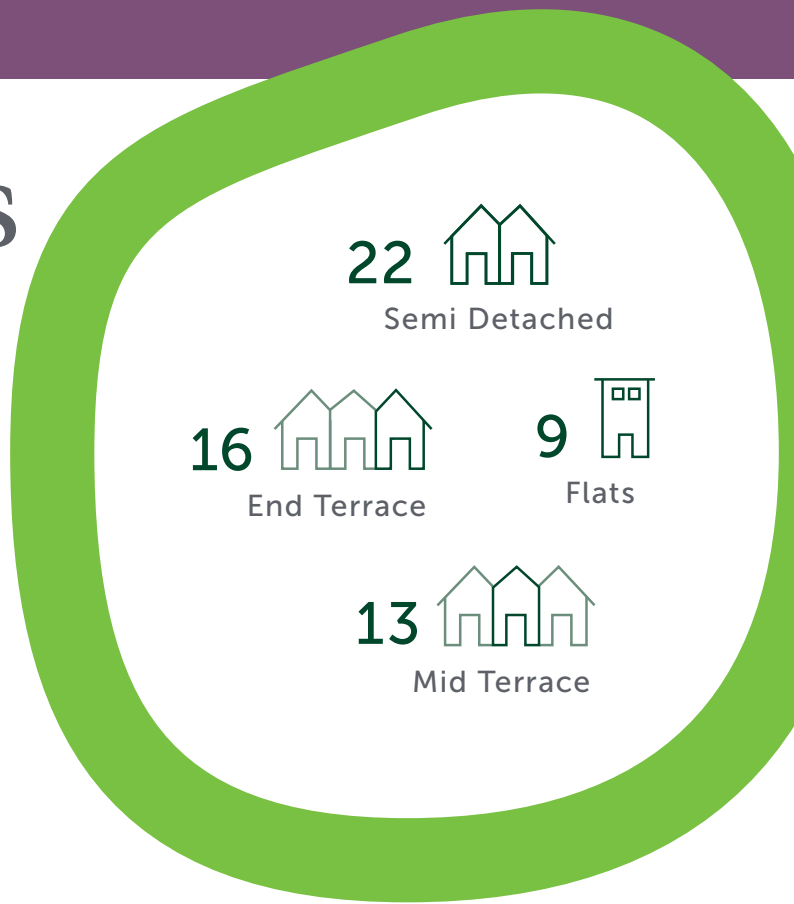
On the day we offered **advice and support on a range of issues including housing, ASB and financial**. The local PCSO, Police Sgt and area PC also came along to **answer any questions**.

There was **entertainment for the children too** including football, hula-hooping, a balloon artist and a face painter.



New homes

In 2019-20 we developed and completed 60 new homes across Cheshire East, Cheshire West & Chester and the High Peak. We built a selection of different property types to suit a range of customers' needs.



WHERE WE BUILT OUR HOMES

LOCATION	1 BED	2 BED	3 BED	TOTAL HOMES
Holmes Chapel	9	9	2	20
Edleston, Nantwich		5	5	10
Glossop		5	7	12
Henbury, Macclesfield			3	3
Hurdsfield, Macclesfield		4	2	6
Moulton, Northwich		7	2	9



HURDSFIELD AFFORDABLE HOMES

With the support from a Homes England Grant, we built six new affordable homes in Hurdsfield.

SUNDERLAND STREET REGENERATION

JUSTINE GORE, ASSISTANT DIRECTOR OF DEVELOPMENT

It has been a fantastic year for our Sunderland Street regeneration plans, which has seen the first project start on site at Crossings – creating 67 new homes in partnership with Homes England.

The development will offer shared ownership, Rent to Buy and private rent options featuring contemporary internal and external areas of communal space designed for modern town centre living.

CROSSINGS

On and around Sunderland Street, we have also purchased an old **warehouse on George Street**, the former **Wesley Chapel** – a residential and commercial property and **40 Sunderland Street**.

These purchases will be redeveloped to provide new homes and businesses over the next 2-3 years. This will be a real boost for the Macclesfield Town Centre economy and our drive for town centre living.



SECTION 106

The Trust builds its own new homes, but like other housing associations we sometimes enter into partnerships with other developers. Here's why.

Housebuilding plans come with conditions, also known as 'section 106' or 'developer contributions'. These legal obligations are agreed between the developer and the Local Planning Authority (LPA), to address any concerns about the cost of new roads, schools or affordable homes for the area.

Since 2016 we have provided 43 new affordable homes through 'section 106' agreements.

SHARED OWNERSHIP

We successfully sold 24 shared ownership houses during 2019/2020 and it is something we want to do more of so we are backing the National Housing Federation's shared ownership campaign.

We want to debunk the myths around shared ownership and help promote one of the most affordable ways to get a foot on the property ladder.



[SHAREDOWNERSHIP.NET](https://www.sharedownership.net)

WE'RE ON SITE AT BRIDGEMONT

This is a development of 13 homes which are in the bustling town of Whaley Bridge in the Peak District. The site includes shared ownership homes for sale and apartments for affordable rent.



Your feedback



During 2019-20 we took a careful look at the way we deal with your complaints, compliments and comments and realised that we could do better.

So we put a plan in place that allows us to take a more thoughtful and measureable approach to your feedback. Here's what happened.

June 2019

We hired a new Customer Service Manager

July 2019

We started to record and monitor customer feedback in a different way

October 2019

Our Board agreed a new policy for the Trust— which allows us to measure and act on feedback in a better way.

Now we can spot trends, dig a little deeper and begin to explore the reasons why our customers are not happy, what we could do better and what we're getting right.

DEALING WITH YOUR FEEDBACK

We want to hear from you — the good and the bad.

That's why we've created three categories to make sure your feedback is used most effectively.

COMPLAINTS

When you believe that we haven't delivered on the service we promised



COMMENTS

Feedback on the service that you've received

COMPLIMENTS

Tell us when we've done something well



“ I just wanted to thank you for the kindness and patience you showed me last week. It really did mean the world to me. Sometimes a stranger's kindness can change everything. ”

STEP BY STEP

There are four stages to our complaints process

- 1 First stage resolution
- 2 Investigation
- 3 Review
- 4 External review (eg Your MP, councillor or the Housing Ombudsman)



“ As always it is a pleasure to be in touch with your staff and get my questions answered. ”

YOUR COMPLAINTS IN NUMBERS

39 complaints received per month on average

64% of complaints were upheld

64% of the complaints raised were closed within the first 2 working days of being raised

21% were closed at the first stage (within 10 working days)

MOST COMMON COMPLAINTS

- The time it takes to complete repairs
- Delays to grounds maintenance work
- Poor communication about appointments

Our more detailed reporting now means that we have plans in place to target and improve these three areas.

We also receive some great comments and compliments, which we share with our staff every month.

 [PEAKSPLAINS.ORG/FEEDBACK/](https://peaksplains.org/feedback/)

(The numbers on this page are for July 2019 to March 2020.)

*Compliments, Comments and Complaints Policy 2019

Getting to know you

As part of our plans to improve the information we hold about our customers we will be in touch over the next few months to check that we have got all your details right.

Our Challenge Group is a small team of tenants that keeps an eye on how we run the Trust for the benefit of all our customers.

The group is always looking for new members from all walks of life and with a wide range of life experiences to challenge the work of the Trust and to improve things for all customers.

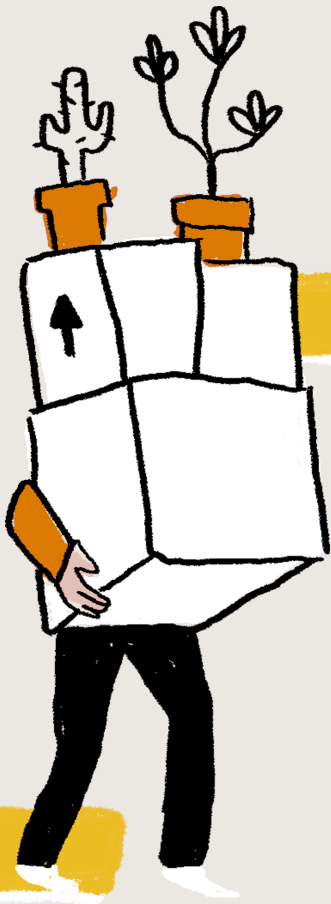
We also have opportunities for tenants to play a more informal role, for example online surveys.

If this all sounds like something you'd be interested in being part of then email us and we'll call you back for a chat.



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COMING SOON

Our 2020–21 Annual Review will cover the following:

- Read about our response to Covid-19
- Find out about our progress with the Regulator, their response to our action plan and our plans to improve our governance rating
- Read more about our plans for regeneration in Macclesfield town centre and our plans for new homes
- Meet our Fire Safety Manager
- Get to know our new Customer Voice Team



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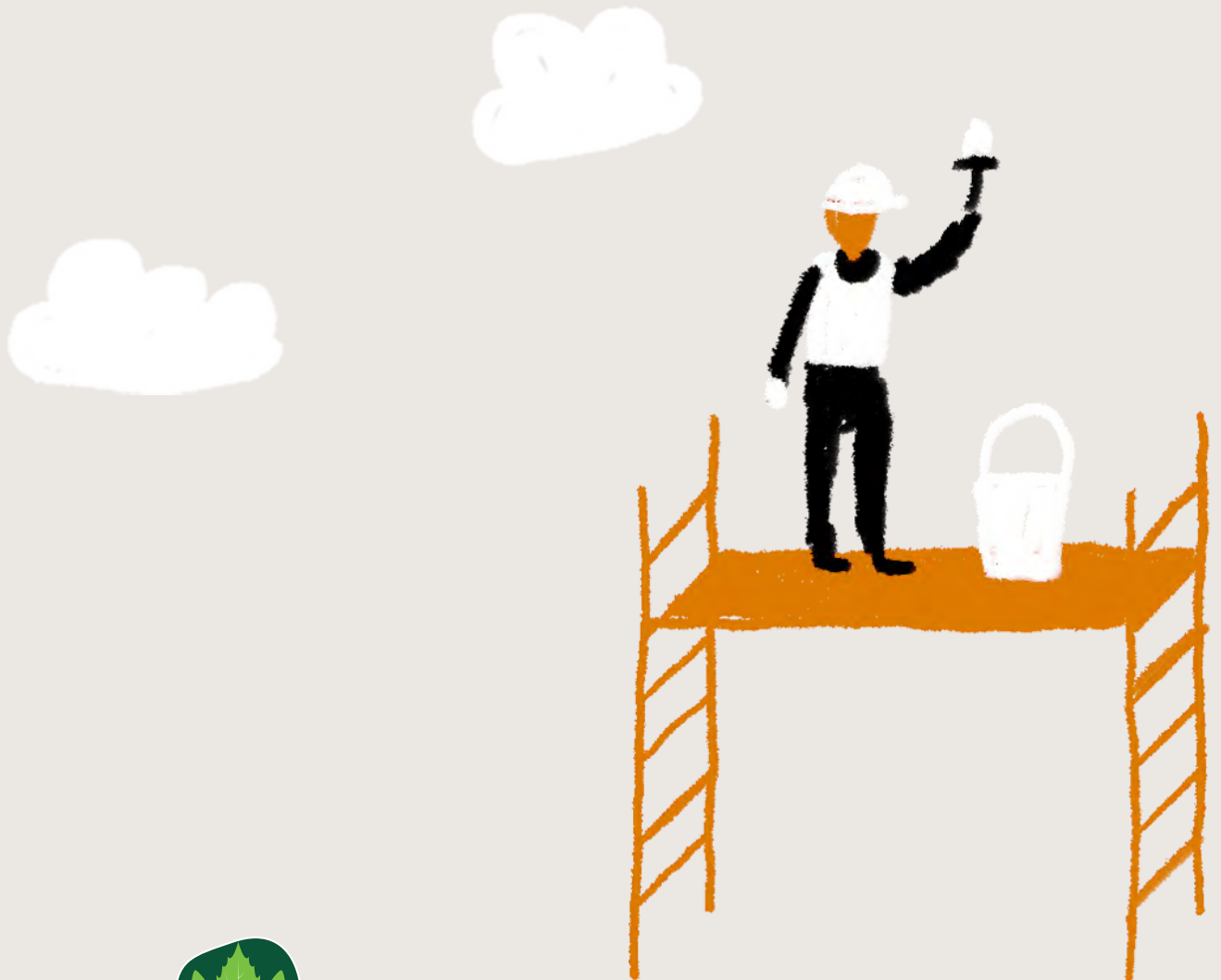
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