

# Annual Review

## 2021–22

STREAMLINING OUR  
CUSTOMER SERVICE OFFER



OUR NEW  
COMPLIANT GRADING



NEIGHBOURHOODS  
AND ASSETS UPDATES



CUSTOMER EVENTS



# A new start

## An introduction by our Chief Executive Officer, Mark Howden



Our last Annual Review was written after multiple lockdowns, at the tail end of the pandemic as we knew it. The toll that Covid-19 took continues to be extensive. It affected every single one of us.

Amidst Covid-19, other nationwide problems challenged us: the impact of the blockage of the Suez Canal, global recruiting struggles and Brexit meant that supply chain shortages affected how quickly we could get parts and materials that we needed.

We had to adapt to several concurrent crises, and this meant refocusing on how we would do things – like how we'd receive your calls, and how we'd carry out your non-urgent repairs. For example, we changed what happened when you rang us, and this meant you started spending much less time on

the phone to talk to us compared with the previous year. You can read more about this on [pg4](#).

We didn't just focus on adapting and changing for the better in 2021/22 though. We've been committed to improving how we run our business for since 2019, which was recognised by the Regulator for Social Housing in 2021. We self-reported ourselves to the regulator in 2019 for a number of performance issues and the regulator found us to be non-compliant. We were proud to be reinstated as compliant once again in October 2021.

Our commitments to our communities likewise stood strong last year. We spread a little joy to customers who may have still been struggling. After all, Covid-19 didn't disappear – we were just forced to live with it. Through Easter and Christmas events, we were able to meet with customers, masked and socially distanced, but face to face once more. A highlight for me was meeting our gardening competition winners in August.

We have a range of opportunities to get involved with our events, activities and shaping our services. We have various customer groups – like our brand-new grounds maintenance group, requested by our Scrutiny Panel – which you can read about on [pg11](#). For now, head to our website

[▶ PEAKSPLAINS.ORG/GETINVOLVED](https://www.peaksplains.org/getinvolved) to find out what you can join in with.

Together, we can make a difference to your community.

We own and manage **5228** homes



TURNOVER  
**£27.7M**

OPERATING SURPLUS  
**£7.3M**



THIS GOES BACK INTO THE TRUST TO PROVIDE HOMES AND SERVICES

WE ARE A PROFIT-FOR-PURPOSE ORGANISATION

WE RECEIVED REPORTS OF **453** ANTI-SOCIAL BEHAVIOUR (INCLUDING HOARDING)



**95.5%** of complaints were resolved within the agreed timescale  
**64 complaints** received per month on average (this includes informal, investigation and review stage complaints)



We carried out **2** SCRUTINY PANELS

and began implementing their recommendations on our **REPAIRS AND GROUNDS MAINTENANCE SERVICES**

We carried out **15,860** repairs (including gas jobs)

**99.93%** of all emergency repairs were made safe in less than **4 hours**

**89.98%** of your repairs were completed at the **first visit**



**74.4%** of our staff told us that they are proud to work for the Trust

# Our performance



## RENT COLLECTION

	2020/21 RESULT	2021/22 RESULT
% of rent collected (for all rent due)	100.18*	99.60
Rent lost from empty properties (lettable void loss %)	0.65	0.92
Rent lost from empty properties (strategic void loss %)	0.45	0.77
Rent lost from empty properties (void loss %)	1.10	1.77

\* also includes rent collected as arrears

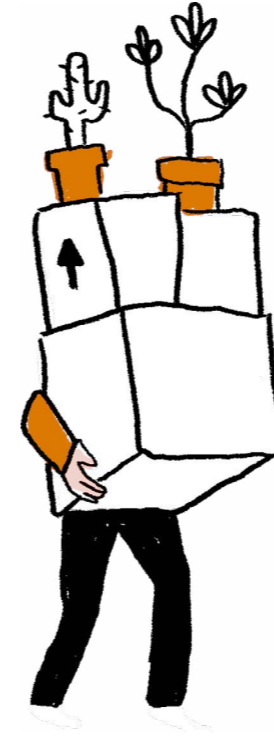
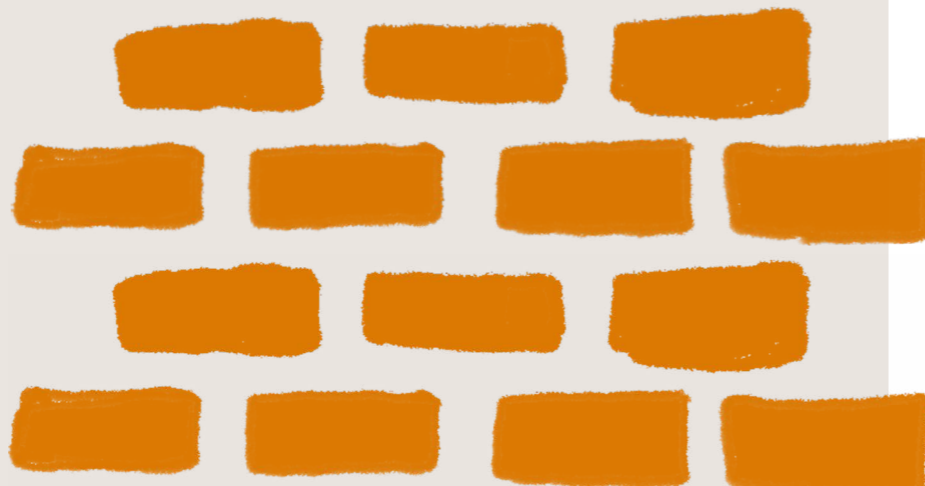
## REPAIRS

	2020/21 RESULT	2021/22 RESULT
% Repairs fixed right first time**	93.80	88.70

\*\* Average performance for the year

## NEW HOMES BUILT

	2020/21 RESULT	2021/22 RESULT
New home builds started on site	12	13
Completed new homes	0	38



## HOW OUR SERVICES COMPARE TO OTHER HOUSING ASSOCIATIONS

### KEY PERFORMANCE INDICATORS

	POOREST PERFORMERS	THE OTHERS	TOP PERFORMERS
Average days taken to complete routine repairs	19.60	12.78	8.31
OUR RESULT.....	15.36		
% of repairs completed at first visit	84.07	89.95	94.30
OUR RESULT.....	88.70		
Average re-let time in days	67	50	35
OUR RESULT.....	60.74		
% Tenancy turnover of properties	6.80	5.77	5.00
OUR RESULT.....	6.71		

# Making it easier to talk to us

We know how important it is to tell us what's going on – whether it's a repair, complaint, compliment or something else – so we streamlined our customer service journey to help you get through to us as quickly as possible.

We focussed on investing in our staff through regular team meetings, 1:1s and an 'advisor of the month' award. We likewise recruited more staff and introduced 2 week mandatory training for all new team members, so they felt fully competent at resolving your issues.

Other changes included introducing quality monitoring, 'mystery shopping' and satisfaction surveys to highlight what we're doing well and what needs improvement. We also reintroduced Live Chat in October 2021, giving you more choice in how you can talk to us.

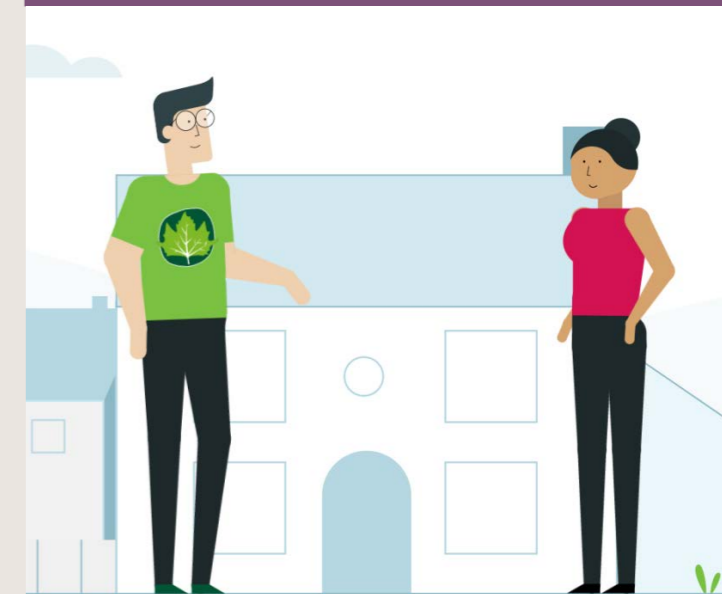
Previously, we needed to use contractors during our busiest time because we had too many calls coming through at once. During 2020-21, we revamped our staff rota and this meant we didn't have to rely on our contractor within our normal working hours, improving customer service and reducing costs.



## THE IMPACT OF THESE CHANGES WAS CLEAR:

- The average time you waited for us to answer your call **went down** from 5 minutes 3 seconds in 2020/21 to **3 minutes 50 seconds** in 2021/22
- Our abandoned call rate (the amount of time the phone is put down without a resolution) **decreased** from 7.5% to **5.8%**
- Time taken to respond to your emails **went down** from 10 days to **1.5 days**
- We answered your queries right, or solved your problems correctly, 94.47% of the time. (This is the first time that we have reported on this statistic.)

## WE ALSO INTRODUCED OUR CUSTOMER PROMISE



- 1 PROVIDE DEPENDABLE SERVICES THAT ARE EASY TO FIND AND USE.
- 2 GET THINGS RIGHT FIRST TIME (OUR TARGET IS FOR 91% OF THE TIME).
- 3 GIVE YOU A RANGE OF WAYS TO CONTACT US.
- 4 LISTEN TO YOU AND USE YOUR INFORMATION TO HELP SHAPE AND IMPROVE OUR SERVICES.
- 5 KEEP OUR PROMISES AND ALWAYS BE HONEST WITH YOU.



You can choose how you contact us - telephone, live chat, My Account, email or social media. It's up to you.

We have a Freephone number that's available 24hrs a day - in case you have an emergency out of office hours.



When you phone us, we will answer within 5 minutes (on average). Our busiest times of the day are between 9.00am and 10.30am so you may be waiting a little longer during those times but we promise to work hard to get to you as soon as possible.

If you email us or contact the Trust via our website, we will respond to you within five working days.



The Customer Service team has a training and quality monitoring process in place to make sure that you always get a high standard of service.

Each one of our advisors is trained and experienced to be able to handle your enquiry.



We will use plain language.

To keep things fresh, the team also receives ongoing training, mentoring and coaching to ensure that we get things right first time.



We'll keep detailed and accurate records about what you've told us and act on them, so you don't need to tell us twice.

When we can't, we will keep you updated every step of the way.

# Staying in touch

There wasn't a strict lockdown during Christmas 2021, but the pandemic was still having a real impact on our communities. Whether families were separated by self-isolation or the more subtle financial and emotional effects of the virus, we were there to provide the essential Christmas spirit for the season.

Our staff volunteered to deliver hampers and Christmas gifts that were funded by our generous suppliers, alongside a card that signposted customers towards local wellbeing organisations.

For our customers in our sheltered schemes, we also organised Covid-secure carol singing from a local primary school.

In March 2022, we carried out a similar event during Easter. Our staff volunteered to deliver daffodils and Easter eggs to our customers as a springtime pick-me-up.

We also reintroduced our gardening competition after a 3-year break in August 2021. We had over 60 fantastic entries.



ESTATES MANAGER, CAREN BREDDY AND CHIEF EXECUTIVE MARK HOWDEN SPENT A LOVELY AFTERNOON SEEING THE WINNING GARDENS FOR THEMSELVES AND AWARDED PRIZES

“ OUR CUSTOMERS ARE TALENTED IN LOTS OF DIFFERENT WAYS. IN AUGUST, WE WANTED TO CELEBRATE THOSE WITH GREEN FINGERS BY BRINGING BACK OUR GARDENING COMPETITION. IT WAS GREAT SEEING THE SHRUBS AND TUBS THAT THEY BROUGHT TO LIFE IN-PERSON ”

Caren Breddy,  
Estates Manager



FIND OUT ABOUT OUR PLANS FOR NEW HOMES ON PAGE 18

WE HAVE

89

Shared Ownership  
homes



We own and manage  
**5228 HOMES**

We let **4023** homes at social rent and **1088** at affordable rent



3929 were designed with families, singles and couples in mind

**1182**

HOMES ARE FOR older people

**26 APARTMENTS** for private rent



A bit about our homes

# Your complaints, our opportunities

OUR COMPLAINTS  
IN NUMBERS 2021/22

**764**  
↑ 53.4%

**i** This was a big increase from 498 in 20/21 but that's exactly what we wanted. As part of the changes to our complaints process, we encouraged you to complain when things go wrong – this meant we could either fix the problem or learn from it. Ideally, we can do both.



## LESSONS LEARNED:

Sometimes things go wrong. We want you to tell us when they do – otherwise we can't learn from our mistakes. We want to do our best to prevent mistakes from happening again. Here are some examples of our most recent 'lessons learned':

INFORMAL

**577**

we responded to these  
in two working days

INVESTIGATION

**148**

we responded to these  
within 10 working days

REVIEW

**39**

we responded to these  
within 15 working days



UPHELD  
**398**



REJECTED  
**356**



↓ **47.6%** EXTERNAL REVIEW

In the year we received 10 complaints that went to External review (MP, Councillor or Housing Ombudsman). This decreased from 21 in 20/21.

FIND OUT WHAT HAPPENS WHEN SOMEONE SUBMITS A COMPLAINT

[PEAKSPLAINS.ORG/COMPLAINTS](https://www.peaksplains.org/complaints)

\* 2020/21 – in Jan 21 we began to measure our complaints in a different way to reflect the new Housing Ombudsman's Complaint Handling Code

IF YOU HAVE ANY  
COMMENTS OR QUESTIONS  
ABOUT OUR PERFORMANCE,  
PLEASE GET IN TOUCH.

[TRUST@PEAKSPLAINS.ORG](mailto:TRUST@PEAKSPLAINS.ORG)



### DELAYS HAPPEN. WE'LL LET YOU KNOW ABOUT THEM

Throughout 2021-22 grass cutting was delayed in some of our green spaces. This was because our grounds maintenance contractors were struggling with both Covid-19 and staffing problems. Our contractors have told us that they plan to catch up with the work once they are fully staffed.

Our Challenge Group chose for our Scrutiny Panel to discuss grounds maintenance as a response to these complaints - and 11 recommendations were made to prevent you from feeling unsure of our contractors plans if there are unexpected delays again.



### WE ALL NEED TO BE ON THE SAME PAGE

Sometimes we ask contractors to visit your home for a repair or to carry out other necessary work. You told us that sometimes, our teams and/or contractors have turned up without all the information – for example, if you've told us that you're actually picking up the kids and won't be home.

We're working closely with both our teams and our contractors to create a better way of sharing information, and this will also make sure that our contractors are working to the Trust's standards.



### GOT FEEDBACK ON A COMPLETED REPAIRS? LET US KNOW

You told us that sometimes you weren't 100% happy with your repair. So, we've created better ways to record and act on your feedback:

- We're inspecting more repairs when they're complete, to make sure they're up to the right standard.
- When you have planned work completed on your home (eg a walk-in shower) we'll make sure that somebody checks the quality of the work.
- We are introducing new ways for you to feedback, including on My Account, if that is where you booked your repair.



### IT'S GOOD TO TALK ACROSS TEAMS

You told us that it sometimes took a while to sort out a problem because it sat between a few teams. This meant you were dealing with different departments and repeating the same information.

We've set up weekly meetings between teams, where complaints overlap. This means that it will be clear who customers need to contact.



### YOU WANT IT TO BE EASIER TO GET IN CONTACT

We've recruited and fully trained staff for our Contact Centre. Recently, waiting times on the phones and responses by email have significantly reduced.

We've also updated the message on our phone line. It's shorter and clearer, so you're not waiting as long when you call us.



### YOU LIKE US TO TELL YOU IF WE'RE SENDING A LETTER

If there's a problem, we'll do our best to call you first. Then, if we need to, we'll send you a letter



We invite our customers to join a Scrutiny panel twice a year. It's an opportunity to focus on one of our services and let us know how to improve.

**DATE:** September 2021

**TOPIC:** Grounds maintenance

**WHO? HOW?** 7 customers and 1 leaseholder met online over 2.5 days

#### OUTCOMES:

Some of the improvements the panel discussed included:

- Improving our mapping so we know who owns what piece of land.
- Creating a Grounds Maintenance Group apply at [peaksplains.org/getinvolved](https://peaksplains.org/getinvolved)
- Introducing cut and drop sessions for composting.

We are **60% of the way** through putting agreed changes in place (Sept 22).

**DATE:** Approved April 2021

**TOPIC:** Planned and responsive repairs

**WHO? HOW?** 7 customers met on Microsoft Teams

#### OUTCOMES:

Some of the improvements the panel discussed included:

- Introducing a 'refresher course' to remind operatives of our customer service expectations.
- Reconsidering how we record your complaints. This became a big project for us and we're due to complete it at the end of 2022.

By March 2022, we were **82% of the way** through putting agreed changes in place.

# Regrading

In September 2021 the Regulator of Social Housing reinstated our complaint grading (G2).

We've transformed the way that we keep records, from tightening up our data to working out where we have gaps.

Staff training and policies were updated and improved – we even trained over 60% of our staff from across the business so that they could call customers directly to update their data and explain why it was important.

We're proud of the commitment we made to become compliant again and we have further improvements in the pipeline.



“ SINCE MARCH 2020, PEAKS & PLAINS HAS STRENGTHENED THE WAY IT'S GOVERNED BY REFRESHING ITS BOARD AND EXECUTIVE TEAM. THE IMPACT HAS CLEARLY BEEN POSITIVE: WE'VE IMPROVED THE WAY WE SCRUTINISE OUR BUSINESS AND MANAGE OUR RISKS - AND MOST IMPORTANTLY, WE'VE FOUND OPPORTUNITIES TO MAKE LASTING IMPROVEMENTS FOR OUR CUSTOMERS. ”

Jane McCall,  
Chair of the Board



# In focus - Neighbourhoods Team

## WHAT DOES THIS TEAM DO?

- Settle people into their new homes.
- Help customers to exchange their homes.
- Support customers who are struggling with paying their rent.

## THEIR ACHIEVEMENTS IN 2021/22

- We let 369 properties, which is 31 homes per month.
- Through mutual exchange, we moved 28 customers to more suitable homes eg with more bedrooms or more appropriate adaptations.
- We helped 829 customers maintain their tenancy.
- We changed the way we received your referrals – which included reviewing all the different letters we send out. This has made it easier for us to signpost you towards the help that you need.
- We worked with residents at our scheme in Alderley Edge, which is being redeveloped, to find them suitable new homes.
- Next year, we'll be focusing on our New Tenancy Scrutiny Review and putting your recommendations into practice.



“ Overall very satisfied with everything and very helpful. Peaks & Plains couldn't have done more. ”

“ Everyone has been so helpful and friendly. ”

FEEDBACK RECEIVED FROM CUSTOMERS



# How you made a difference

We sought your feedback on our services in all kinds of ways, whenever we could. We want you to have your say because we want to make our services even better – for you.

In 2021-22 we held:

## HIGH LEVEL CUSTOMER ENGAGEMENT

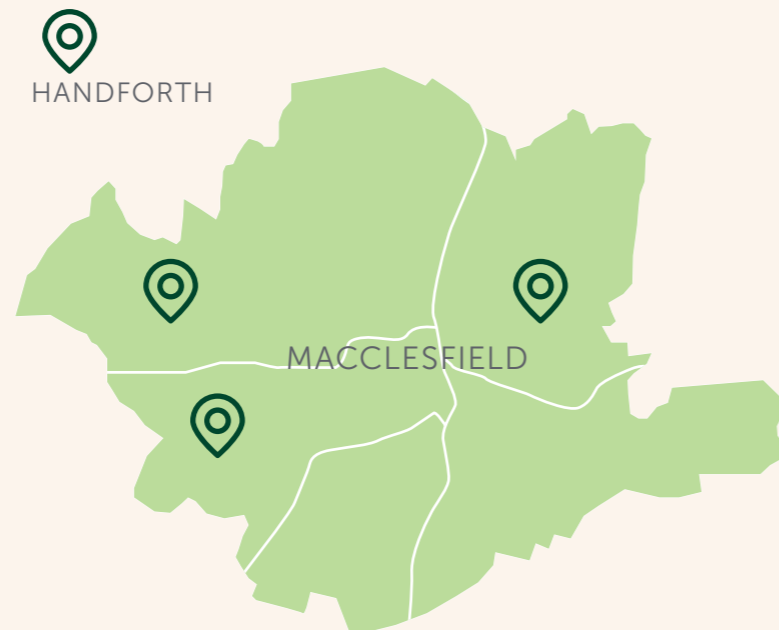
- 7 challenge group meetings
- Our Challenge Group meets every five weeks for 2-3 hours.
- The group is also invited to observe our Board when they meet.

## MEDIUM LEVEL CUSTOMER ENGAGEMENT

Customers who were involved with these events typically dedicated 1-2 hours to us every 3 months.

Events included:

- 3 meetings for leaseholders in 12 months.
- Resident meetings were held right across our communities, including Range & Pennine, Gilchrist Avenue, Hunter's Gate and Upton Priory.
- 27 individual customer events overall, lots of which were 'hot topics' where you could come along to discuss a pressing issue. These included:
  - Environmental strategy
  - Communal area cleaning
  - Grounds maintenance
  - Fire safety



WE HELD MEETINGS IN PERSON AND ONLINE ACROSS OUR COMMUNITIES.



## LOW LEVEL CUSTOMER ENGAGEMENT

We began building our Digital Panel, a group of customers who fill out surveys or online forms for us once every couple of months.

Customers get involved from the comfort of their own home or come along to meetings that interest them most. You can dedicate as much or as little of your time as you'd like (e.g. an email survey or a quick phone call).



**READY TO JOIN US?**  
[PEAKSPAINS.ORG/GETINVOLVED](https://peaksplains.org/getinvolved)



WE PARTNERED WITH ANCHOR HANOVER HOMES ACROSS THE YEAR TO PROMOTE THEIR WELLBEING PROGRAMME FOR OVER-55s.



We made sure we were TPAS 2021/22 members, which gives all our customers access to free training opportunities, magazines, and free entry to regional tenant events.

# Running the Trust

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

## WHERE THE MONEY COMES FROM

	YEAR ENDING MARCH 2022	
	ACTUAL AMOUNT	% SPEND
Rents	£26.1M	94%
Service Charges	£0.5M	2%
Shared Ownership sales	£0M	0%
Income from other places	£1.1M	4%
Interest received	£0	0%
<b>TOTAL</b>	<b>£27.7M</b>	

## WHAT WAS LEFT OVER (SURPLUS) TO INVEST IN OUR HOMES

	2022	2021
How much income we got	£27.7M	£28.4M
Day to day running costs & how much we had to spend	£(20.4)M	£(22.1)M
The amount of money that came in called operating profit	£7.4M	£6.3M
The profit we made as a % of the income	27%	22%
Interest & tax costs	£(3.8)M	£(4.0)M
Other gains / losses - to do with things like pension schemes	£4.7M	£(4.7)M
<b>Profit for the year after tax</b>	<b>£8.2M</b>	<b>£(2.5)M</b>

 Remember we are a profit-for-purpose organisation. Any surplus we make goes back into the Trust. You can find out more about our finances at [PEAKSPAINS.ORG/FINANCE](https://www.peaksplains.org/finance)



## DAY TO DAY OPERATING AND RUNNING COSTS




	YEAR ENDING MARCH 2022	
	ACTUAL AMOUNT	% SPEND
Business operating costs (e.g. offices, staff, IT etc)	£7.1M	35%
Maintenance	£6.5M	32%
Service charge costs	£0.7M	3%
Cost of running other parts of the business (e.g. costs to do with new homes)	£0.8M	4%
The amount our properties reduced in value	£5.3M	26%
Shared Ownership	£0M	0%
<b>TOTAL</b>	<b>£20.4M</b>	

# New homes



## chalk

Chalk is the development arm of Peaks & Plains and it's two debut developments – Crossings in Macclesfield and Ringstone Rise in Whaley Bridge – were nearing completion by March 2022. Meanwhile, Peaks & Plains' affordable rent properties in Dove Holes welcomed their first families.

HOMESBYCHALK.COM   
 @HOMESBYCHALK   
 @CROSSINGSMACC 



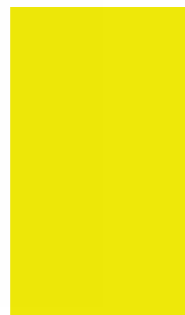
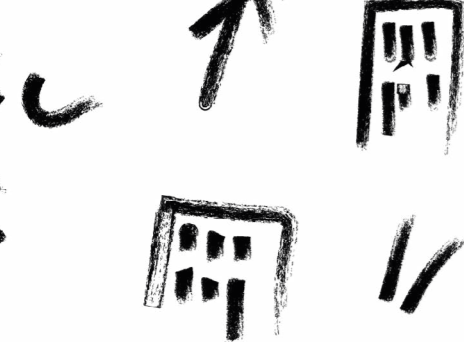
### CROSSINGS

67 1, 2 and 3 bed apartments in the heart of Macclesfield were in their final stages by March 2022 with many homes already reserved. After two years of building work, the former burnt-out mill had been transformed into much-sought after town-centre homes.



### DOVE HOLES

Families started to move into 2 and 3 bed homes. With 65 bids per property, demand for these homes was high.



### RINGSTONE RISE

These five 3 bed mews homes on the edge of the Peak District were reserved through Shared Ownership before they were even finished. Eight 1 bed apartments for affordable rent were also available through High Peak Borough Council's Home Options.

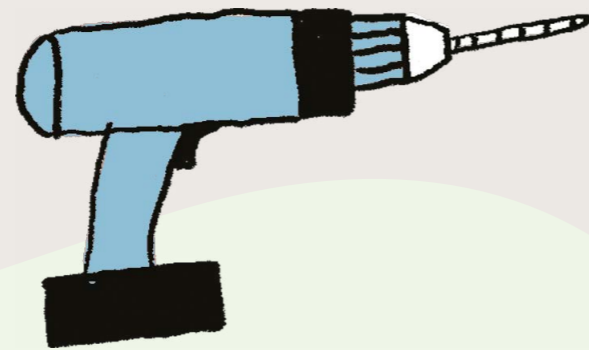


As we developed Crossings, we worked with independent businesses along Sunderland Street to promote the area – an area that is now a key focus for the Macclesfield Strategic Regeneration Plan. We also refurbished 40 Sunderland Street, ready for a new business to make it their home.

# In focus - Assets Team

COMBATting CLIMATE CHANGE  
WHILST MAINTAINING YOUR HOMES

- We looked at the condition and energy performance of **2,426 of our homes**, assessing what their environmental impact is.
- Noticing what needed to keep you safe and our homes usable, we **completed 1199 improvements** including: general maintenance decoration, improving energy efficiency, adding aids and adaptations, structural work, replacing roofs, windows and doors.
- This included **major structural work to 39** of our properties, meaning that some of our very few empty properties could finally become homes again.
- We made **adaptations to 111 properties** to enable our customers to continue to **live independently**.
- We delivered **471 energy improvements**, including the installation of insulation, air source heat pumps and photovoltaic panels.
- We received **100% customer satisfaction** and here were a few of the comments.



“ Cannot get over how quick they were. Disruption was kept to a minimum. Absolutely brilliant. ”

“ Thank you for a first class job from start to finish. Excellent outcome we are delighted. You went above and beyond our expectations. ”

FEEDBACK RECEIVED FROM CUSTOMERS



DECARBONISATION FUND

Working alongside other local social landlords and Cheshire East Council, we bid for £1.6 million from the Social Housing Decarbonisation Fund – a pot of government money aiming to support housing associations to improve the energy performance of their homes.

The Trust has access to £550,000 from this winning bid and this will help us make some of our older, less efficient homes more resilient in the coming climate crisis. Next year, we will start whole house retrofits in 48 of our homes that would otherwise be difficult to insulate and improve.



“ THIS IS A GREAT STEP TOWARDS FULFILLING OUR STRATEGIC OBJECTIVES. WE WANT TO DEVELOP A LONG-TERM CARBON REDUCTION STRATEGY THAT DOES NOT IMPACT ADVERSELY ON FUEL POVERTY – SIMPLY BECAUSE WE THINK IT’S THE RIGHT THING TO DO ”

Mark Howden, CEO

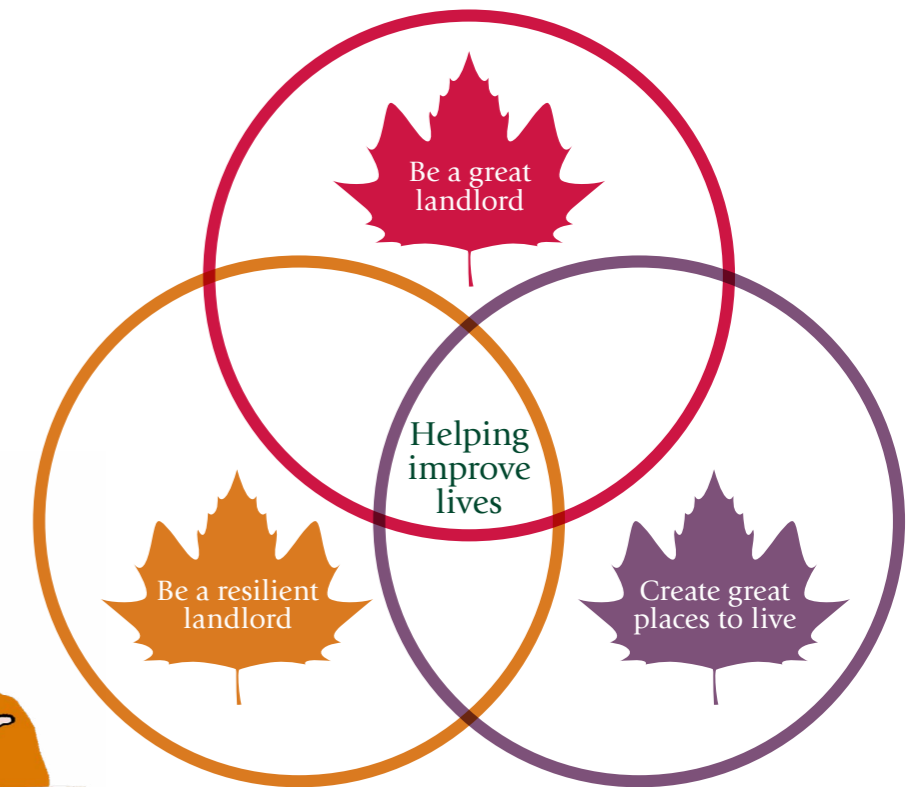
2020  
TO 2023

# In review - strategic plan

In November 2020, we developed our strategic plan for the next three years based on our purpose of 'helping improve lives'.

## OUR FOCUS

At the heart of the plan were our three key priorities. We use these to prioritise what we do, shape how we'll help improve lives and how we'll judge if we've been successful.



## BE A GREAT LANDLORD

What we achieved:

- ☑ Worked on a new Customer Voice Strategy that we look forward to sharing in 2022.
- ☑ Improved relationships with leaseholders by holding regular meetings.
- ☑ Involved customers in procurement of key customer facing services and the development of our main customer-facing policies.



What we committed to:

- Provide safe homes that are well maintained to support healthy lives.
- Listen to our customers and deliver the services they need.
- Match the right customer to the right home to create lasting tenancies.
- Know our customers.

What we achieved:

- ☑ Captured 75% of our customer data.
- ☑ Worked on a phased introduction to sinking funds for leaseholders.
- ☑ Regained our compliant grading.
- ☑ Delivered homes for private rent.

## BE A RESILIENT BUSINESS

What we committed to:

- Create a positive culture and be a great place to work.
- Be a profit-for-purpose organisation.
- Ensure full asset compliance.
- Have strong, effective governance.
- Use an effective risk and control framework.
- Deliver value for money in all our services.
- Keep consistent records.
- Have a finance structure to deliver our longer-term ambition.





CREATE GREAT PLACES TO LIVE

What we achieved:

- ☑ Worked towards transforming Sunderland Street into a residential district in line with the council's town centre masterplan.
- ☑ Developed an environmental strategy.
- ☑ Captured the energy efficiency rating of all our homes.
- ☑ Introduced a rolling programme that will collect the stock condition of 20% of our homes annually.

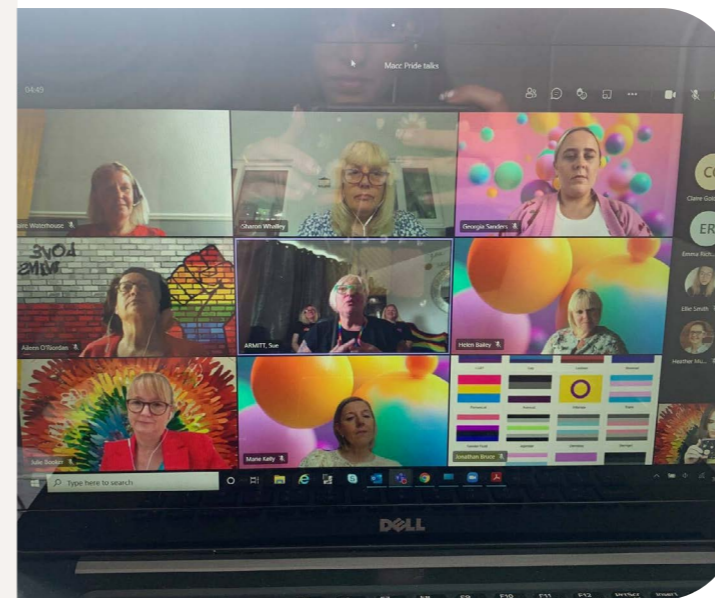
What we committed to:

- Deliver or have new homes under construction, as identified within our current development pipeline, by 2023.
- Improve the neighbourhoods that we manage.
- Invest in our existing homes to maintain the Decent Homes Standard.
- Have a better understanding of the energy performance of our homes, and improving it where we can.
- Develop a long-term carbon reduction strategy - one which doesn't impact adversely on fuel poverty.
- Work with local stakeholders and residents to play an active role in placemaking to create great places to live, work and play.



# Better together

Throughout 2021 we leant on our partners, and supported them too - here are just a few.





PEAKS & PLAINS  
Housing Trust



PEAKSPLAINS.ORG



TRUST@PEAKSPLAINS.ORG



PEAKSPLAINS



PEAKSPLAINS



PEAKSPLAINS

