



PEAKS & PLAINS  
Housing Trust



2022/23

Environmental, Social,  
Governance (ESG) Report



Peaks & Plains Housing Trust is a social housing provider operating across Cheshire and the High Peak. We are based in Macclesfield, but we have homes across our patch from Alderley Edge and Poynton to Buxton and Nantwich.

Working together to provide safe homes and thriving communities.

We own and manage around 5,200 homes, have an annual turnover of £31.5M, employ around 200 staff, and we work in partnership with local and regional organisations to achieve our purpose.

“Working together to provide safe homes and thriving communities.”

We do this, primarily, by addressing local housing need, working with our trusted partners to provide safe, affordable homes for single people, couples and families. As a general needs housing provider, we provide a range of services to help us deliver on our strategic priorities, from repairs and estates work to asset management and new developments. Our focus is on being a great landlord, creating great places to live and being a resilient organisation. We are a profit-for-purpose organisation, so any surpluses (profits) that we make are reinvested back into the services that we provide. We don't have owners or shareholders.

Find out more online [peaksplains.org/about-us](https://peaksplains.org/about-us)



**PEAKS & PLAINS**  
Housing Trust

**This report is for our customers, funders and partners who want to gain a better understanding of how we plan to tackle the environmental and social challenges we face.**

As a social housing provider, we understand the urgent need for more homes that provide people on low incomes with security, decent living conditions and affordability across all tenure types.

At the same time, the country's social housing stock is in urgent need of refurbishment and improved insulation to meet regulatory standards and the government's 2050 net zero carbon target, as well as protecting our customers from rising energy costs over the long term.

The importance of this investment has come sharply into focus as we have seen the cost of heating our homes increase rapidly throughout the year.

We are working hard to invest in all of our homes to make them more energy efficient. In addition, we are proactively procuring goods and services locally, where possible, in order to support the local economy and local jobs as well as reducing the carbon footprint of our purchasing activity.

We owe it to our customers, partners and funders to provide a really clear picture of what we are doing to meet these standards and prepare for the future.

This is our third ESG report. Each year, we hope to refine the document, so that it can remain a true reflection of how we are managing these ever-changing challenges, tackling risk and exploring new ventures. As we develop new understanding, refine our data and develop operational plans we intend to build on the achievements to date and embed continuous improvement in the heart of our business practices. I hope that you find this to be a helpful and transparent document.

**Mark Howden**  
Chief Executive Officer



# Summary of criteria themes

Our ESG report is broken into the following themes, and these are further broken down into detailed criteria - C1-C47.

Social	T1 Affordability	How affordable are our homes to those on low incomes? The criteria include the tenure mix of our homes and the security of our tenancies.
	T2 Building safety	How well are we meeting our legal responsibilities to protect residents and to keep their homes safe? The theme is made up of two criteria, disclosing gas safety checks and fire risk assessments.
	T3 Resident voice	How successful are we at listening to and empowering residents? We look at board scrutiny, complaint handling and resident satisfaction.
	T4 Resident support	What do we do to support our residents? Criteria covers what support we offer and how successful it is.
	T5 Placemaking	How successful are we at creating well-designed homes and providing great places to live with a mix of tenure types to support inclusive communities?
	T6 Staff wellbeing	What kind of employer is the Trust and how do we support our people and treat them fairly?
Environmental	T7 Climate change	How are we rising to the challenge of climate change both now and in the future?
	T8 Ecology	How well are we protecting the local environment and ecology? In particular we explore how we source materials, handle waste, manage pollutants, address water management and biodiversity.
Governance	T9 Board & Trustees	How well equipped is our Board to govern the Trust effectively? We look at ownership, experience and independence.
	T10 Systems & risk management	How well does the Trust manage risk and meet all its legal obligations as a social housing provider? This theme includes the Trust's grading and reporting against the Decent Homes Standard.

This document follows the structure of The Sustainability Reporting Standard for Social Housing. In time we aim to adopt the standard and build on this framework.



Social...

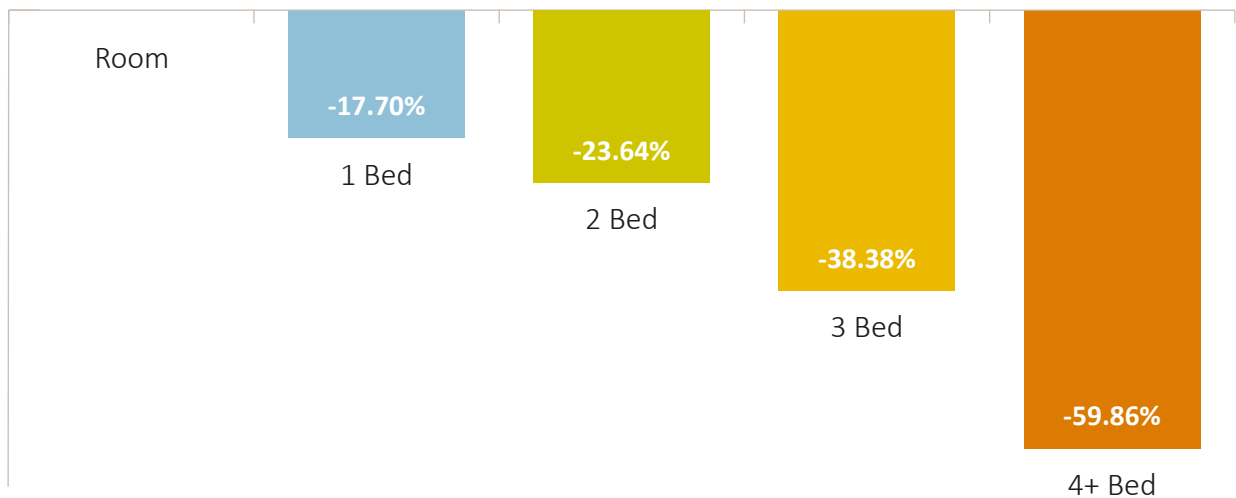
# Affordability & Security

## C1. For properties that are subject to the rent regulation regime, report against one or more Affordability Metric:

Rent compared to Local Housing Allowance (LHA)

Measurement: % of LHA rent

31st Mar 2023

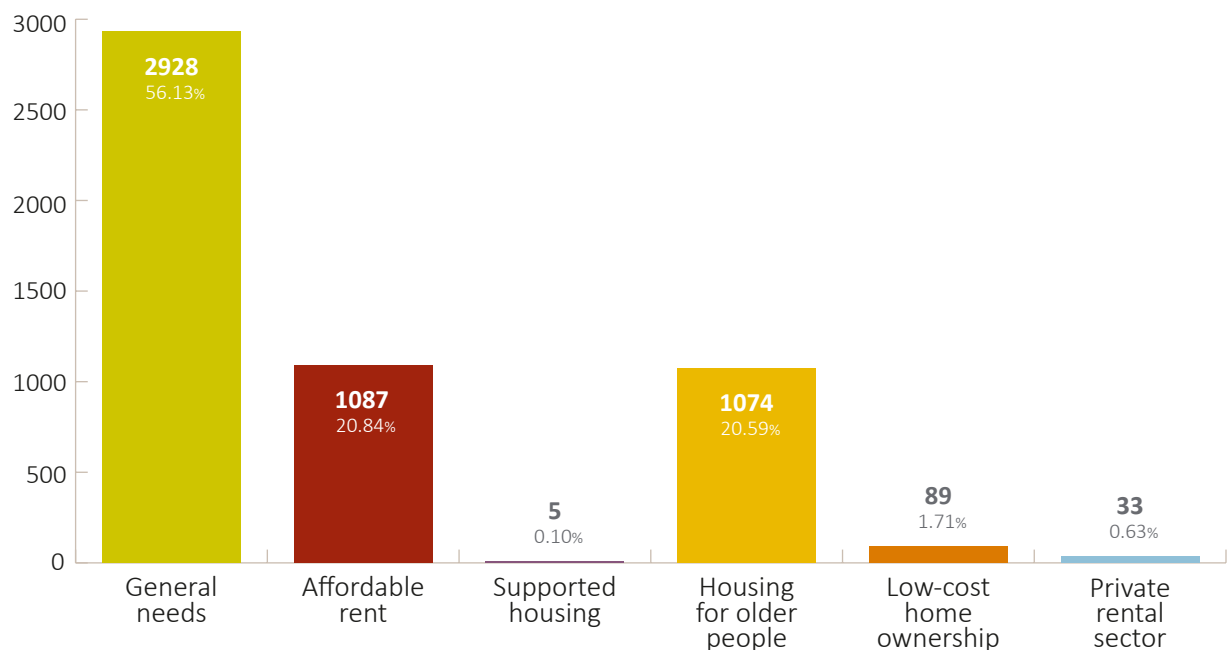


Local Housing Allowance (LHA) rates are used to calculate the amount of Housing Benefit (or the housing element of Universal Credit) that can be paid to tenants. It is based on private market rents being paid by tenants in the broad rental market area and is limited by legislation.

## C2. Share, and number, of existing homes (homes completed before the start of the previous 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 Rental Sector:

Measurement: Share, and number, of homes allocated to

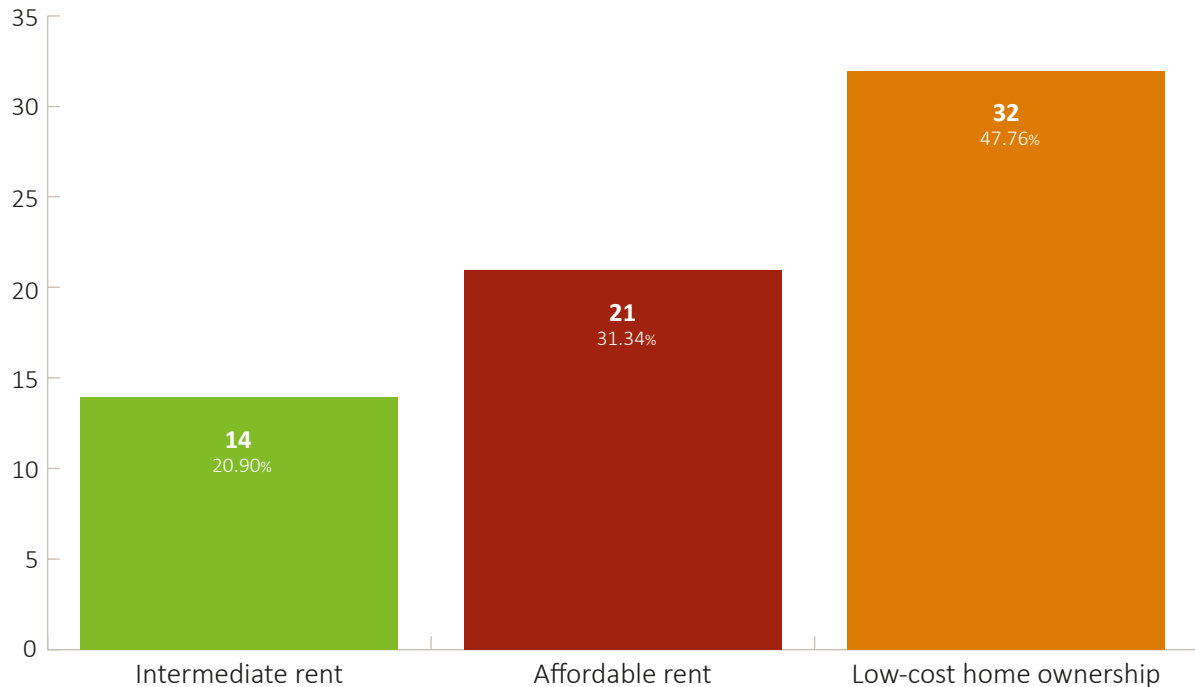
31st Mar 2023



**C3. Share, and number, of new homes (homes that were completed in 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 Rental Sector:**

Measurement: Share, and number, of new homes allocated to

31st Mar 2023



**C4. How is Peaks & Plains trying to reduce the effect of fuel poverty on its residents?**

The Trust is currently delivering a programme of energy improvements focusing on the poorest performing properties. Using a mix of our own capital funding and by accessing relevant grant funding, we are delivering a ‘fabric first’ approach and upgrading heating efficiency.

**C5. What % of rental homes have a 3 year fixed tenancy agreement (or longer)?**

Measurement: % of homes	31st Mar 2023
All Stock	100%
General needs	100%
Affordable rent	100%
Supported & Housing for older people	100%



## Building Safety & Quality

### C6. What % of homes with a gas appliance have an in-date, accredited gas safety check?

Measurement:	31st Mar 2023	31st Mar 2022
% of homes	100%	100%

### C7. What % buildings have an in-date and compliant Fire Risk Assessment?

Measurement:	31st Mar 2023	31st Mar 2022
% of buildings	100%	100%

High rise, sheltered, and commercial properties have an external fire risk assessment every year.

General needs schemes have an external one completed every two years but after one year we will complete an internal fire risk assessment.

### C8. What % of homes meet the Decent Homes Standard?

Measurement:	31st Mar 2023	31st Mar 2022
% of homes	99.69%	99.85%

The Trust continues to deliver a robust investment plan which enables us to meet the Regulator of Social Housing's requirement to maintain properties to the Decent Homes Standard. The small number of properties which equal 0.31% of our stock which do not meet the standard are all included in current investment programmes.



## Resident Voice

### **C9. What arrangements are in place to enable the residents to hold management to account for provision of services?**

The Trust has a Customer Voice team that supports tenants and residents to influence decisions and scrutinise the work of the Trust.

The Customer Voice team works to deliver the Trust's Customer Voice Strategy, which was co-produced with residents and approved by our Board.

It is important to create opportunities that are inclusive and diverse therefore we have created several different ways for customers to provide feedback and influence decision making. We have different levels of involvement requiring a variety of levels of commitment.

The Trust has an active Challenge Group that meets regularly to scrutinise performance and report to the Trust's Board.

 [peaksplains.org/your-voice](https://peaksplains.org/your-voice)

### **C10. How does Peaks & Plains measure Resident Satisfaction and how has Resident Satisfaction changed over the last three years?**

On a quarterly basis, a random sample of around 250 tenants are asked to complete a series of tenant satisfaction questions.

These are based on the Regulator of Social Housing's Tenant Satisfaction Measures (TSM).

The key aims of the perception survey 2022-23 were to:

- Provide a regular picture of tenant satisfaction with their homes and with the services that Trust provides.
- Analyse tenant satisfaction by geographical area, key strands of diversity characteristics and trend analysis (quarter to quarter).
- Introduce the new TSM questions to help prepare for their full introduction in April 2023.
- Carry out customer recovery with tenants that have voiced dissatisfaction.
- Inform decisions regarding service reviews.

We also have a series of transactional surveys delivered, which are coordinated by the team. This helps each, specific service to improve in real time on their day-to-day service.

### **C11. In the last 12 months, how many complaints have been upheld by the Ombudsman. How have these complaints (or others) resulted in change of practice within the Housing Provider?**

In the last 12 months, five cases have been submitted at the request of the Housing Ombudsman Service.

The Trust has received determinations from two of the five, both of which were upheld. The Trust was ordered to pay compensation to both customers, along with a number of orders for the Trust to review and improve services.

One change in practice related to carrying out staff training for complaint handlers to ensure that residents are provided with clear information where multiple complaints are in progress. (The training took place in May 2023.)

## Resident Support

### C12. What support services does Peaks & Plains offer to its residents. How successful are these services in improving outcomes?

The Trust employs a Tenancy Sustainment Team, with two full time Tenancy Sustainment Officers and a Customer Support and Enforcement Manager.

The team provides tenancy support for customers who either self-refer or are referred through other teams.

They provide a holistic tenancy sustainment support service, addressing all aspects of a customer's circumstances to improve tenancy outcomes. This includes money and benefits advice, access to third party support and grants, help with access to mental health and wellbeing services and support with hoarding.

## Placemaking

### C13. Provide examples or case studies of where Peaks & Plains has been engaged in placemaking or placeshaping activities

After building 67 new apartments in Macclesfield town centre, and with ambitions to build many more, the Trust remains committed to placemaking around the Sunderland Street area.

As part of our efforts to promote this area as a great place to live, work and play we support and run an Instagram account with well over 1000 followers. On it we support local enterprises and business to promote events and offers to help the area to thrive.

 [sunderland\\_street\\_macc](https://www.instagram.com/sunderland_street_macc)





Environmental...



## Climate Change

### C14. Distribution of EPC ratings of existing homes (those completed before the last financial year)

Measurement: % of homes rated	31st Mar 2023
(92-100) <b>A</b>	0.14%
(81-91) <b>B</b>	9.98%
(69-80) <b>C</b>	45.61%
(55-68) <b>D</b>	42.81%
(1-54) <b>E+</b>	2.47%

### C15. Distribution of EPC ratings of new homes (those completed in the last financial year)

Measurement: number of homes rated	31st Mar 2023
(92-100) <b>A</b>	0
(81-91) <b>B</b>	28
(69-80) <b>C</b>	7
(55-68) <b>D</b>	0
(1-54) <b>E+</b>	0

**C16. Scope 1, Scope 2 and Scope 3 green house gas emissions**

N/a. These will be tracked from financial year 2024/25.

**C17. What energy efficiency actions has Peaks & Plains undertaken in the last 12 months?**

The Trust has continued to deliver the objective within its Environmental Strategy, this has included successfully bidding for Social Housing Decarbonisation Fund (SHDF) Wave 1 and Wave 2 funding- amounting to around £3m. Along with the Trust's budget, this has been used to improve the energy efficiency of homes across the stock, initially targeting those properties with the poorest Energy Performance Certificate (EPC) scores.

**C18. How is Peaks & Plains mitigating the following climate risks: Increased flood risk, Increased risk of homes overheating**

The Trust has delivered a programme of energy efficiency work to our homes, including additional insulation, heating upgrades, installation of air source heat pumps and improvements to the thermal efficiency of windows and roofs.

**C19. Does Peaks & Plains give residents information about correct ventilation, heating, recycling. How this is done?**

Information is provided at sign up. The Trust is currently supporting tenants who have had energy improvement works completed in their homes and is in the process of developing a carbon literacy programme for all existing tenants.

**C20. How is the Housing Provider increasing Green Space and promoting Biodiversity on or near homes**

The Trust's Estate Management Policy makes clear our commitment to provide clean, safe and well maintained green spaces. We have undertaken a scrutiny review of our grounds maintenance and as a result made customer-led updates to its publicised service standards on the Trust's website, this will allow customers to understand how we manage our green estate.

The Trust has engaged involved customers and colleagues in scoring our green spaces and empowered them to provide suggestions on how we can further improve our shared areas.

The Trust runs regular events to enhance specific green spaces over and above existing specifications.

Wherever we need to remove a tree we make sure that a new tree is planted in its place.

**C21. Does the Housing Provider have a strategy to actively manage and reduce all pollutants?**

The Trust will be undertaking a SHIFT assessment in 2023 and identify ways in which it can manage and reduce pollutants.

## Resource Management

**C22. Does the Housing Provider have a strategy to use or increase the use of responsibly sourced materials for all building works?**

The Trust will be undertaking a SHIFT assessment in 2023 which will identify ways in which building material can be responsibly sourced.

Our In-house Maintenance Team sources 90% of its materials from Jewsons Ltd. As part of the tender the Trust ensured that, wherever reasonable, responsibly sourced materials must be utilised. This can be evidenced in quarterly meetings with our supply chain.

**C23. Does the Housing Provider have a strategy for waste management incorporating building materials?**

We will be undertaking a SHIFT assessment in 2023 which will identify ways in which we can improve our approach to waste management.

The Trust will be undertaking a waste management procurement that will target and measure performance.

**C24. Does the Housing Provider have a strategy for good water management?**

We will be undertaking a SHIFT assessment in 2023 which will enable the Trust to identify ways in which it can improve its water management.





Governance...



## Structure and governance

**C25. Is Peaks & Plains registered with a regulator of social housing?** Yes

**C26. What is the most recent viability and governance regulatory grading?** V1/G1

**C27. Which Code of Governance does Peaks & Plains follow, if any?**

In 2020-23 we followed the National Housing Federation's (NHF) Code of Governance (2015). We have adopted NHF 2020 Code for 2023-24.

**C28. Is Peaks & Plains Not-For-Profit?**

Yes. Any surplus that we make goes back into providing services, improving our homes and building new ones.

**C29. Explain how Peaks & Plains' board manages organisational risks?**

Our Board uses a Risk Management Framework.

This requires them to look at policy, risk appetite, risk registers (strategic and operational) and the assurance plan.

Detailed scrutiny and review of risks is delegated to the Audit Committee (including 'deep dives' on an individual risk at each meeting).

The Board receives a summary of the strategic risk register at each meeting to consider if any changes are needed. They can comment and challenge on its contents.

The Board reviews the register in more detail once a year and also has annual discussions about the risk appetite. All reports to the Board include a risk section in which risks relevant to the report are clearly flagged.

**C30. Has Peaks & Plains been subject to any adverse regulatory findings in the last 12 months (e.g. data protection breaches, bribery, money laundering, HSE breaches or notices) - that resulted in enforcement or other equivalent action?**

No.



## Board and Trustees

### **C31. What are the demographics of the board? And how does this compare to the demographics of Peaks & Plains' residents, and the area that they operate in?**

We hold diversity information on all ten of our Board and Committee members covering gender, marital status, ethnicity, age, disability, sexual orientation, caring responsibilities and religion.

The data is not necessarily based on the same questions (e.g. for disability) which makes some meaningful comparisons difficult.

In terms of gender, the Board and Committee member profile is fairly similar to that of our tenants 60/40 female/male.

Board and Committee members are more ethnically diverse (20% BAME) than our tenants and a smaller proportion report having some kind of disability (20% compared to 31% of tenants).

A higher proportion of our Board and Committee members are over 55 (90%) than the overall tenant population and there are no Board or Committee members under 40 whereas around 31% of our tenants are. We do not have sufficiently up to date or detailed information on the wider community to enable comparisons with that.

### **C32. What % of the board AND management team have turned over in the last two years?**

5.5% turnover for management. Three board members left during this time. Two joined, leaving one vacancy that was filled in October 2022.

### **C33. Is there a maximum tenure for a board member? If so, what is it?**

Yes, our rules set out a maximum term of nine years (unless it is considered in the best interests of Trust to adjust this). However, the Board has agreed to limit terms of service to 2 x 3 year terms with extension by exception of up to 3 additional single years.

**C34. What % of the board are non-executive directors?** 100%

**C35. Number of board members on the Audit Committee with recent and relevant financial experience:** 3

**C36. Are there any current executives on the Remuneration Committee?** No

### **C37. Has a succession plan been provided to the board in the last 12 months?**

Yes. Succession is considered on an ongoing basis.

Reports were made to both the Board and Governance Committee in March 2023, following the Board member appraisals; these reports set out plans and rationale for re-appointments (including the re-appointment of the Chair) and recruitment, specifically addressing the forthcoming retirement of the Governance Committee Chair (due in Sept 2023).

**C38. For how many years has Peaks & Plains' current external audit partner been responsible for auditing the accounts?**

We are in year 3 of a 3 year contract.

**C39. When was the last independently-run, board effectiveness review?**

May/June 2021 (Altair). Reported to the Board in July 2021.

**C40. Are the roles of the chair of the board and CEO held by two different people?**

Yes

**C41. How does Peaks & Plains handle conflicts of interest at the board?**

- Annual declarations of interest forms have to be made for Board and Committee members, there is a declarations of interest item on the agenda for each meeting.
- Where appropriate, a 'conflicted' member, will either not take part in the discussion or decision, or may leave the meeting for that item.
- Our Code of Conduct for Board and Committee members covers conduct expected regarding declaring interests; the Trust's Rules also cover this.
- Declarations made throughout the year are reported to the Audit Committee annually.

## Staff Wellbeing

**C42. Does Peaks & Plains pay the Real Living Wage?**

Yes - we are accredited.

**C43. What is the gender pay gap?**

-1.64 (Mean average) or 8.53% (Median average).

This means that females earn on average 1.64% more than males.

Average males hourly rate is £17.79 and female rate is £18.08.

You can read our gender pay gap report at [peaksplains.org/genderpaygap](https://peaksplains.org/genderpaygap)



**C44. What is the CEO-worker pay ratio?**

Our Chief Executive to staff ratio is 4.85.

**C45. How does Peaks & Plains support the physical and mental health of their staff?**

We do this through various mechanisms and include financial wellbeing as part of our offer. We provide staff with an educational financial hub and offer individual coaches to staff to help them plan and manage their finances.

This year we increased the values that staff can claim for dental and optical spend.

We have a number of policies that support staff wellbeing such as a Health and Wellbeing Policy and a Menopause Policy. We also have a policy for supporting parents who have experienced stillbirths and miscarriage. We also have mental health first aid trained staff, which we promote to all colleagues.

**C46. Average number of sickdays taken per employee?**

8.04 days

## Supply Chain

**C47. How is Social Value creation considered when procuring goods and services?**

The Trust has engaged with its supply chain and partners via a Procure Plus initiative to find employment opportunities for people within the neighbourhoods we serve. This is still in its infancy.

Over the Easter and Christmas periods, the Trust has worked with partners to reduce loneliness by sourcing and supplying donated parcels to its elderly residents who are living alone as well as struggling families.

We support young adults into employment by employing a local community youth group to wash our fleet.

As part of a recent procurement exercise the Trust focused on local Small and Medium Sized Enterprises to support its repairs and maintenance in house team.

**C48. How is environmental impact considered when procuring goods and services?**

The Trust has an Environmental Strategy in place that is included in all procurement activities.

We are looking at how we can fully embed the recording of environmental impacts as part of the Strategy Action Plan.



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