PEAKS & PLAINS Housing Trust

Created with our customers

Annual Review 2024-2025

A year to be proud of

Welcome to our Annual Review of 2024-25. We're keen to share with our customers and the community at large how we are performing and what we've been up to out and about in our communities. A huge thanks to all our customers who've helped create this Annual Review from telling us what you'd like to know more about to how you'd like to see this information shared.

Our Purpose: Working together to provide safe homes and thriving communities.

The Trust in 2024-2025

Customer Voice 2022-25

Out and about where you live

Our homes

Our complaints in numbers

Meet the team

If you have any feedback for us, we're listening.

Have your say

PEAKS & PLAINS Housing Trust

Privacy Policy

Navigate

The Trust in 2024-2025
Customer Voice 2022-25
Out and about where you live
Our homes
Our complaints in numbers
Meet the team
Feedback
Contact us

Get in touch

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The Trust in 2024-2025

These figures change all the time, so we've taken this snapshot from 31 March 2025 and the 12 months up to that point. When we talk about 'average' we are talking about the mean average.

(The mean average is calculated by summing all the values in a dataset and dividing by the total number of values).

Download the PDF

We own and manage **5,358** homes

We manage **55** homes for others

Our turnover is **£36.78m**

Our operating surplus is **£10.72m**

This goes back into the Trust to provide homes and services

We are a **profit-for-purpose** organisation

85% of our staff told us that they are proud to work for the Trust

We pay the **real living wage**

On average it took us **3:07** minutes to answer your calls

We're proud to have retained our rating from the Regulator of Social housing of **G1/V2**

14,355 repairs raised

30,052 calls taken from our customers

We completed **1,916** live chats with our customers

We read and responded to **9,951** emails

We achieved **99.98%** compliance on gas servicing

11,986 repairs completed

On average we made and kept **93.1%** of repair appointments

We attended **96.7%** of emergencies within 4 hours (including all tenures)

On average **89.7%** of your repairs were completed on the first visit

On average we completed **71.2%** of non-emergency repairs within target

Average days to complete a routine repair **21.26**

On 31st March 2025, **99.98%** of the Trust's properties had an Electrical Installation Condition Report (EICR) less than 5 years old

WE RECEIVED **322 REPORTS** OF ANTI-SOCIAL BEHAVIOUR*

Domestic Abuse	78
Noise	57
Neighbour Disputes	35
Threatening Behaviour	28
Harassment	19
Cuckooing & Exploitation	17
Drug Dealing	13
Assault	10
Property Condition	9
Property Damage	9
Hate Crime	7
Verbal Abuse	6
Hoarding	5
Animal and Pets	5
Substance Misuse	2
Vandalism	2
Admin	2
Arson	1
Hoarding Enforcement	

0 Evictions*

2 **tenant-led Scrutiny Panels** on Repairs communications and our new tenant Sign-up Pack

186 **safeguarding concerns** were addressed by the Trust, whilst working alongside our partners

In 2024-25, we spent **£32.9K** from the Hardship Fund

84 requests

Most requests were to help with debt on rent accounts when support had already been offered from other sources

23 complaints received per month on average

160 repairs resulting in complaints

100% of complaints raised were resolved within the agreed timescale

Investments in your home:

We improved the energy efficiency on **342** of your homes, installing measures such as additional insulation, air source heat pumps and solar panels

76 refurbished bathrooms

70 refurbished kitchens

We adapted **78** of your homes, to enable you to continue to live independently for longer

We decorated **167** of your homes and completed environmental work to 45 areas.

We completed major structural work to **83** properties

95% of customers who received improvement work were satisfied with the work completed

We upgraded the electrics at **101** of your homes

We upgraded windows and doors in **220** of your homes

We replaced roofs to **15** of your homes

We managed **439** hazards identified during our annual stock condition surveys, making sure your home are safe

We upgraded heating in **194** of your homes

*You can read more about this here

Previous
Home

Next
Our performance

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Our performance

The primary aim of monitoring performance and progress against the Corporate Plan is to provide assurance to our customers, colleagues and other stakeholders.

Rent collection

	22/23	23/24	24/25
% of rent collected (for all rent due)	99.29%	100.41%	99.83%
Rent lost from empty properties (void loss %)	1.49% (£464,006)	1.53% (£457,578)	1.55% (£504,133)

Repairs

	22/23	23/24	24/25
% Repairs fixed right first time	90.2%	87.1%	89.7%

New homes

	22/23	23/24	24/25
New home starts	0	158	29
New home completions	67	26	60

How we track our performance

We use key indicators to monitor how individual parts of our organisation are performing against our expectations. This lets us see what is going well, whilst also being able to spot when we need to improve.

We have a mix of indicators that analyse performance from a customer experience point of view, a colleague experience point of view and in respect of financial and operational stability.

Performance is reported to our Board, Committees and Challenge Group. They scrutinise actual performance against targets and check how we're doing delivering on the objectives of our Corporate Plan.

2024/25 Evictions

The financial year 2024-25 has been quite an unusual one in that no evictions were carried out. During the financial year prior to this (2023-24) there were four evictions and in 2022-23 there were seven.

- 22 possession hearings took place

What is a possession hearing?

A possession hearing is a court hearing where a judge decides whether a landlord can legally regain possession of a property from a tenant. If a customer makes positive moves to clear arrears, it may be that the judge will agree to suspend the possession order and halt further eviction proceedings.

When a customer fails to abide by the court order, the Trust can go back to court to ask that the possession warrant is re-instated and eviction proceedings begin again.

- 6 restored warrant hearings took place.

So, what did we do differently to achieve a zero-eviction outcome?

We followed the arrears process and court protocol as usual and in addition to this we:

- Worked closely with external agencies – for example, we developed strong relationships with the homeless prevention department at Cheshire East Council, providing financial support to those customers facing homelessness.
- When appropriate, we worked with family members who were keen to offer support.
- The team used training they had received to better understand and support more vulnerable customers, or those in need of additional support. Our approach to customers with protected characteristics has improved considerably and we now adapt our language and communication styles to suit each individual.
- We increased the frequency of contact with customers approaching court procedures – communicating effectively on how we could work together to avoid eviction.
- Members of the team would often be calling customers daily if needed and making home visits to try and find solutions.
- We linked in with the Trust's Sustainment Team to ensure benefits were maximised and all avenues of additional support such as food banks and energy vouchers were explored.

Regular performance updates

For regular performance updates head over to our main website.

Visit website

← Previous
The Trust in 2024-2025

Next
Tenant Satisfaction Measures (TSMs) →

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Tenant Satisfaction Measures (TSMs)

What are Tenant Satisfaction Measures?

The Transparency, Influence and Accountability Standard requires all registered providers of social housing to collect and report annually on their performance using a core set of defined measures. We call these measures the Tenant Satisfaction Measures.

We've asked Acuity to contact you on our behalf, rather than contacting you ourselves, so that you feel you can talk freely and honestly about our services. The good, the bad and the in-between.

Click for more information

How do we use them?

We use this information to improve and shape the services we offer.

It helps us to identify areas of improvement and understand what our customers think about the services we provide.

Here's what we learnt

Overall satisfaction 73%

Part 1 - % Non emergency repairs completed within target timescale 71.15%

Part 2 - % Emergency repairs completed within target timescale 94.93%

Satisfaction with repairs 77.4%

68.5% Satisfaction with time taken to complete most recent repair

Satisfaction that the landlord listens to tenant views and acts upon them 63.3%

Satisfaction that the home is well maintained 72.7%

81.5% of customers are satisfied that their home is safe

Satisfaction that the landlord keeps tenants informed about things that matter to them 74.8%

Satisfaction with the landlord's approach to handling complaints 39.2%

Satisfaction that the landlord keeps communal areas clean and well maintained 61%

80% of customers are satisfied that we treat them fairly and with respect

66.8% Satisfaction that the landlord makes a positive contribution to neighbourhoods

Satisfaction with the landlord's approach to handling anti-social behaviour 66%

	Part 1 Stage 1	Part 2 Stage 2
Complaints relative to the **size of the landlord**	42.92	8.93
Complaints responded to within **Complaint Handling Code timescales**	100% (Part 1 % Stage 1)	100% (Part 2 % Stage 2)

Part 1 - Anti-social behaviour cases **relative to the size of the landlord*** 46.3

Part 2 - Anti-social behaviour cases **relative to the size of the landlord that involve hate incidents*** 1.51

1.24% of homes do not meet the Decent Homes Standard

Gas safety	Fire safety	Asbestos safety	Water safety	Lift safety
99.98%	99.14%	100%	100%	100%
checks completed	checks completed	checks completed	checks completed	checks completed

*Low-cost homeownership included

Download the PDF

Previous
Our performance

Next
How we've listened and acted

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How we've listened and acted

We've listened and acted upon what you've told us. Below are a few examples:

Re-launched the Trust Tenant Charter

Why?
Tenants wanted clearer information about their rights and responsibilities. The re-launch aims to make everything more understandable and accessible, so everyone feels informed and supported.

See what the Charter is all about here >

Promoting Anti-Social Behaviour mediation options

Why?
Tenants suggested that mediation could help resolve disputes more peacefully. Promoting these options helps create a more harmonious community, so that's why we have started to promote this.

Find out more

Updating and promoting our Pet Policy and Good Neighbourhoods Policy

Why?
Tenants wanted clearer guidelines on pet ownership and neighbourhood conduct.

Updating and promoting these policies means customers know what to expect and fosters a sense of community

Download 'Pet Policy' PDF

Download 'Neighbourhoods Policy' PDF

Issuing regular updates on our Grounds Maintenance service e.g. cut and drop

Tenants wanted more consistent updates about grounds maintenance. Regular updates keep everyone in the loop about schedules and efforts to maintain green spaces and their surroundings.

We do this via our website, social media, our customer newsletter – PlainSpeaking, and during our quarterly Grounds Maintenance Residents Group.

Read more about our Grounds Maintenance Residents Group >

All our staff underwent customer service training

Why?
Feedback showed that staff needed more training to better serve tenants. MGI training helps staff improve their skills and provide better service.

Review accessible bathroom specification

Why?
Accessibility was a key concern for tenants with disabilities. Reviewing and updating bathroom specifications ensures that facilities are safe and comfortable for everyone.

Updating our vans

Why?
You said that you missed our phone number being on our vans – that's why with our new vehicles, we've made sure to include it.

These changes show how we're listening to your feedback and making improvements to enhance your living experience.

← Previous
Tenant Satisfaction Measures (TSMs)

Next →
Better together

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Better together

Our purpose is: Working together to provide safe homes and thriving communities.

Throughout 2024-25 we leant on our partners – and supported them too – here are just a few.

age UK
Cheshire Constabulary
Cheshire East Council
Cheshire Fire & Rescue Service
Cre8
CVS Community & Voluntary Services cheshire east
The Green in the Corner
LEAP
MaccPride
my cwa live free
foodbank Macclesfield
talking therapies
The CORe Community Hub
Department for Work & Pensions
United Utilities Trust Fund
the welcome a hub for everyone
citizens advice
StepChange Debt Charity
Knutsford together
DIB Disability Services
jobcentreplus
GroceryAid
new leaf a torus foundation service
DSN
TRANSCEND
the storehouse the foodbank
HOPE central BRINGING HOPE, RELIEVING POVERTY

Hampers of Hope | Housing and Wellbeing service | Weston Community Hub | Groundforce | Debt Information Bureau | The Wensleslas project

← Previous
How we've listened and acted

Next →
Customer Voice 2022-25

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Customer Voice Strategy

Our Customer Voice puts customers at the heart of all we do. We believe that listening to what you have to say about your homes and services will make us a better organisation.

New strategy 2025-28 coming

The aims:

We want to consider and act on the views of our customers about our homes and services.

We want to put customers at the centre of everything we do.

We believe that this will make us a better organisation.

Complaints | Resident Meetings | TSM Feedback | Digital Panel

Shaping everything we do

Customer engagement runs through everything we do, from our corporate plan to how we manage each department.

How we will support our teams to put customers at the heart of everything we do

- We will make it simple and easy for our teams to include customers in their work by providing a toolkit.
- We will share best practice that we find both in the housing sector and beyond.
- We'll include customers early on, not as an after-thought – particularly when we are talking about service changes.
- When appropriate we'll use digital channels to get the information we need.

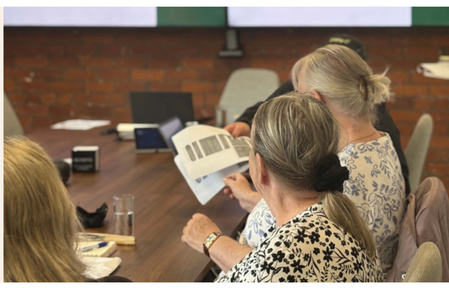
How we will show that we are listening and acting

- We will use key learning outcomes from customer feedback and complaints to improve our services and how we do things at the Trust.
- We won't keep them to ourselves, but share them on our website, in newsletters and in our annual review.
- In the wider community we will work with key partners who share our vision of creating great places to live.
- We will do all we can to make sure that opportunities to get involved are open and easy for everyone.

What you told us: Tenant-led Scrutiny recommendations

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.

Read more



← Previous
Better together

Next
What you told us →

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What you told us

The difference Scrutiny makes

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: Spring 2024
Topic: Repairs and the communication process

Five tenants and one shared owner attended three sessions which included:

- **Fact Finding and Q&A with the team:** reviewing service standards, policies, procedures and performance information, costs, quality, and customers' views relating to the service.
- **Challenge and Compare:** examining what other landlords do, benchmarking, and identifying any good practice.
- **Recommendations:** analysing findings and making recommendations to Peaks & Plains Board, including an action plan to address these.

The Panel made fourteen recommendations – here are a few examples:

- Flexible appointments, including considering evenings and weekends.
- Increasing communications on what to expect when an operative arrives at your home.
- Complete quality checks on calls and live chats to ensure the same level of service across all channels when a repair is reported.
- Introduce a webform for customers to chase outstanding jobs.
- Introduce a recall procedure to understand how many repeat jobs are booked in following a repair.
- Create an internal procedure for staff to follow when passing work on to other teams.

You can keep up to date with where we're up to at peaksplains.org/scrutiny

Date: Autumn 2024
Topic: New tenant Sign-up Pack

Four tenants and one shared owner attended three sessions which included:

- **Fact Finding and Q&A with the team:** reviewing service standards, policies, procedures and performance information, costs, quality, and customers' views relating to the service.
- **Challenge and Compare:** examining what other landlords do, benchmarking, and identifying any good practice.
- **Recommendations:** analysing findings and making recommendations to Peaks & Plains Board including an action plan to address these.

The panel made fourteen recommendations – here are a few examples:

- Investigate having a binder to keep all information together.
- More diversity in pictures.
- Create a poster showing our responsibilities and your responsibilities.
- Include a section on our approach to Domestic Abuse.
- Include a notes page and a contents page.
- Update our new lettings survey – asking for feedback on the pack.
- Review our welcome letter to make it more friendly.

Most actions from this Scrutiny have now been completed.

The Challenge Group check the action plans resulting from the reviews at every meeting.
They make sure that the Trust is accountable and continually working to implement the recommendations.

Read about the difference Scrutiny makes

Ready to join us?

Have your say on our services and influence decision-making across the Trust
There are lots of different ways to get involved – we're making it easier for you to tell us how we are doing and how we can improve.

Get involved

← Previous
Customer Voice 2022-25

Next
How you made a difference →

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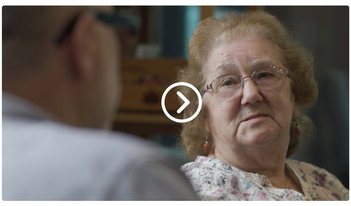
How you made a difference

We asked for 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.

882 customers have said they want to be involved (that's 81 more than last year!)

- We aim to have **11 members on the Challenge Group** (at the end of March we had 09 members.) Click here to read about the Challenge Group >
- **141 customer** are involved at a medium level, such as being a Mystery Customer, participating in Scrutiny, our Damp and Mould Customer Panel, the Grounds Maintenance Residents Group, our Leaseholder Forum, and the Asset Management Monitoring Group.
- **730 customers** are involved at a low level, like being part of the Commentator Panel and attending hot topic meetings.

Find out about our upcoming events



Challenge Group

This year, we have held:
High level customer engagement

- **Challenge Group met 11 times – this excludes attending Scrutiny Panels and team building events.**
- **Our Challenge Group meet every five weeks for 3 hours**

The Group:

- **100%** of meetings took place.
- **15 policies** were checked and recommended for approval.
- **4 quarters** of performance information were scrutinised.
- **4 quarters** of Tenant Satisfaction information were monitored.
- **2 self-assessments** were reviewed and approved.
- **2 Scrutiny reviews** were undertaken and 3 are being monitored.
- **1 strategy** was checked and approved.
- Co-production of our **annual review**.
- Sat on **Customer Voice & Communication Officer** and **Board interview panels**.
- **The Group also attended:**
  - Other customer panels including Scrutiny Panels.
  - Board Away Day.
  - Stock tour with Board.
  - Regular Board meetings.
  - Training: Scrutiny, Chair, Recruitment and regulatory standards.
  - TPAS conference in Coventry.
  - Came along to our events such as Christmas and Easter gift drops.

(This does not include regular updates on services which is discussed at every meeting)

Read more about our Challenge Group

How our Challenge Group has influenced change at the Trust:

Updated our website for permission delays:

How they helped: Challenge Group highlighted the confusion and frustration caused by delays in permissions due to legislative changes. Thanks to their feedback, we updated our website to provide clear and timely information about these delays, helping to manage expectations and keep everyone informed.

Read more here >

Promoting our Pet Policy:

How they helped: The panel emphasised the need for clearer communication about our Pet Policy. They suggested more promotion to ensure all tenants understood the guidelines. As a result, we've increased our efforts to share this information, helping to create a more pet-friendly and respectful community.

View our Pet Policy >

Influenced our Complaints Policy:

How they helped: Feedback from the customer panel was crucial in shaping our Complaints Policy. They provided insights into areas where the process could be more transparent and responsive. Their input led to significant improvements, making it easier for tenants to voice their concerns and get timely resolutions.

View our Complaints Policy >

Requested more training on Domestic Abuse:

How they helped: The panel identified a need for better awareness and training on domestic abuse. They requested more comprehensive training for members to ensure they can effectively support other tenants, as well as family and friends.

Changes to policy

- Updated the wording in section 5.2.17 of the Mutual Exchange and Assignments Policy to 'prior to the assignment being signed'.
- Worked closely with the Complaints Team to make sure the Complaints Policy included the right information, clearly and concisely, for the Housing Ombudsman's Code.
- Influenced changes to our Pet Policy and Domestic Abuse Policy, and made sure that we had the right information in our Permissions Policy.

Other influence Challenge Group members have:

Challenge Group members form part of the interview panel for Board and customer facing management roles. This year it included Board and Customer Voice & Communications Officer interviews.

Medium level customer involvement

- **Customers involved at a medium level typically dedicate 1 – 2 hours to us every 3 months.**

- Grounds Maintenance Group **met every quarter for 2 hours:**
  - Led on the Gardening Competition including judging the entries and choosing our winner.
  - Provided us with constructive feedback on their local green spaces.
  - Heard the latest updates on Grounds Maintenance from our Estates Manager.
- Damp & Mould Customer Panel **met every quarter for 90 minutes:**
  - Discussed Awaab's Law and how we are preparing for this.
  - Created the Damp & Mould leaflet in collaboration with customers.
- Asset Management Monitoring Group **met twice to discuss our Environmental Strategy:**
  - Updated the customers on the Asset Management Strategy Action Plan.
  - Discussed Decent Homes Standard.
- **Range & Pennine Residents Forum (our high-rise blocks) takes place at Green in the Corner every quarter.**
- **Six months of Mystery Customer calls.**
- **We held lots of events and meetings right across our communities discussing things like parking, Grounds Maintenance, repairs and much more.**
- **We held residents meeting at:**
  - Lyme Green Settlement, Macclesfield.
  - Range & Pennine Court, Hurdsfield.
  - Monthly coffee mornings across our over 55s accommodation.

Low level customer involvement

- **Low level involvement sees customers getting involved from the comfort of their own home or coming along to meetings that interest them most. We call this group of customers our 'Commentator Panel'.**
- **At this level, you can dedicate as much or as little of your time as you'd like, such as completing online surveys or making a quick Mystery Customer phone call.**

The Commentator Panel gave us feedback on:

- Our Communal Cleaning service.
- Our Customer Voice Strategy.

A range of different policies:

- ASB & Hate Crime Policy.
- Good Neighbourhoods Policy.
- Pet Policy.
- Communal Spaces (Fire Safety) Policy.
- Mutual Exchange Policy.

tpas England

The Trust is a member of Tpas – the Tenant Engagement Experts.
This means our customers can access their 'Members Only' services completely free.

Who are TPAS?

- Tpas are the country's leading national tenant involvement organisation.
- They are dedicated to improving tenant engagement standards across the country. They promote, support and champion tenant involvement in social housing across England.
- They're all about empowering tenant voices.

What's included in the membership...

- Access to training.
- Unlimited attendance at free regional events.
- Magazines.
- Briefings as well as a telephone and information service.

Read more about Tpas

Ready to join us?

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Previous
What you told us

Next
Out and about where you live

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Close

Out and about where you live

Over the past 12 months, we have been out and about in our Neighbourhoods for our monthly Roadshows.

Each month, we head somewhere different – knocking on to say hi and checking in on how you're doing.

We bring staff from a range of teams like Repairs, Neighbourhoods, Estates and Customer Voice and Communications.

In 2025-26, we'll be visiting a different location every month. Keep up to date and find out when we're coming to your area over on our Neighbourhood Plans.

The Trust's Neighbourhood Plans >

Here's where we've been:

- Huntersgate, Handforth
- Upton Priory, Macclesfield
- Marsh Way, Chapel-en-le Frith
- Hurdsfield, Macclesfield
- Ryles House, Moss Rose
- Buckfast Road and Westminster Road, Macclesfield
- Gilchrist Avenue, Earlsway, Somerton Road, Weston
- Ivy Court, Glossop
- Juniper Close, Holmes Chapel
- Lacey Green, Wilmslow
- Manor Park, Knutsford

Find out more about the roadshow

Key events:

Easter
April 2025

This Easter, 1,700 Easter eggs were delivered to over 230 customers and multiple local community groups. We were able to support:

• CreB • Weston Community Hub • Hope Central • Cheshire Without Abuse • Silklife Foodbank • The Welcome • Artspace Macclesfield

We would have loved to deliver a treat to all our customers across our 5,000 homes; however, it takes weeks of planning just to make sure we can get to 200 customers!

Our other community activities:

- Gardening Competition 2024 +
- Fun days and events +
- Supporting community groups and events +

Social Value 2024/25

- **Food / fuel** vouchers
- Volunteering **time**
- Work **experience**
- School **mentoring**
- **Local jobs** created
- **Training opportunities**/ improved skills
- **6 properties** provided for community use
- **Social Value** delivered in house
- **10.5hrs** supporting local schools and colleges
- **236hrs** provided to **support local communities**
- **Donations** - money, materials, equipment or other items
- **7 weeks** dedicated to providing work placements/experience (repairs)
- Easter event - **1600 easter eggs** were delivered to **300 customers** and multiple local community groups
- Christmas Cheer- visited **140 homes** with **goodies** donated from our supply chain

Previous
How you made a difference

Next
Our homes

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Have your say

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Our homes

The Trust currently owns and manages 5,358 homes across Cheshire East, Cheshire West and High Peak as of March 2025.

We let 3,964 at social rent, 16 at intermediate rent (e.g. rent to buy) and 1,169 at affordable rent.

In 2024-25 we have let:

General	235
Intermediate	2
Supported	4
Homes For Older People	79
Total	320

28 mutual exchanges
(25 General needs and 3 Homes for Older People)

- **3999** were designed with families, singles and couples in mind
- **1,150** are homes for older people
- We have **138 shared ownership homes**
- We have **71 apartments and homes** for non-social rent

Breaking ground at Ivy Road

Where are our new homes for 2024-25?

During 2024-25 the following 42 new homes were completed for Affordable Rent:

- **4 completions** took place at Lavender Fields, Langley, in May
- **9 completions** have taken place at The Moorings, Congleton, in June
- **7 completions** took place at Fulshaw Manor, Wilmslow, in November
- **22 completions** took place in March at the former Stanley House (Emmeline Court), Knutsford

During the same period, 16 homes for Shared Ownership have completed:

- **2 completions** have taken place at The Moorings, Congleton
- **3 Completions** have taken place at Fulshaw Manor, Wilmslow
- **5 Completions** have taken place at the former Warren Close (Ladies Mile), Knutsford
- **6 completions** have taken place at Emmeline Court, Knutsford

The Trust also completed what we believe to be its first new homes for social rent where 2 new homes were completed at Ladies Mile, Knutsford.
All the above are in Cheshire East.

Improving homes and planning for the future

In March 2023, we were awarded £2.5m through the second wave of the government's Social Housing Decarbonisation Fund (SHDF).

Between 2023 and 2025, we made energy-saving improvements to 420 homes on the Moss Rose Estate and at one of our over-55s communities in Macclesfield.

These homes are now warmer, more comfortable, and more energy efficient – all meeting or exceeding an EPC Band C rating.

We achieved this by adding insulation to lofts, floors, and walls, installing low-energy lighting, and fitting solar panels to help reduce energy use and lower bills.

Click to read more

Emmeline Court

The highly anticipated development of 28 new apartments at the former Winstanley House site (now known as Emmeline Court) has officially been completed.

This project, owned by Peaks & Plains Housing Trust and delivered by Caseys, provides 22 affordable rent apartments and six shared ownership homes in one of the most sought-after areas of Cheshire.

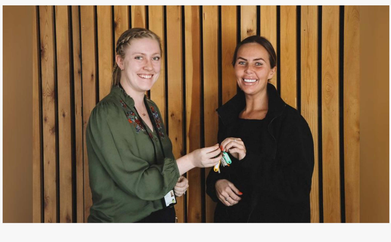
The development is a significant milestone in addressing the growing demand for affordable housing in Knutsford, offering quality homes in a modern, sustainable environment.

The project was made possible with grant funding from Homes England, which has supported the creation of these much-needed homes.

"We are absolutely delighted to see Emmeline Court completed and ready for local residents," said Mark Howden, Chief Executive at Peaks & Plains Housing Trust. *"The new affordable apartments and shared ownership homes will provide much-needed housing options for those struggling to find affordable homes in the area. This development is a crucial step in improving the housing options available to local families and we are proud to have worked closely with the community by listening to their views on the development"*

Shahi Islam, Director of Affordable Housing Grants at Homes England, said:

"As the Government's housing and regeneration agency, increasing the supply of quality affordable homes remains one of our key objectives and we are committed to supporting Peaks & Plains to achieve their ambitions. The completion of Emmeline Court is a prime example of how the agency works collaboratively with partners to achieve our mission to build much needed new communities that people can be proud to call home."



Warren Close

The Trust has completed the redevelopment of Warren Close in Knutsford, replacing outdated, energy-inefficient bed-sit bungalows, with seven new, energy-efficient homes.

The site now includes two one-bedroom bungalows for social rent, one two-bedroom bungalow, three two-bedroom houses, and one three-bedroom house for shared ownership.

Built by PLP Construction Ltd, the properties feature energy-efficient technologies including air source heat pumps, unvented cylinders, photovoltaic panels, and mechanical ventilation with heat recovery. As a result, the homes achieve impressive Energy Performance Certificate (EPC) ratings, with two properties earning the highest possible EPC banding of 'A'.

The scheme received grant funding from Homes England under the 21-26 Affordable Homes Programme via the JV North Consortium.

"This development marks a significant step toward providing affordable, sustainable and energy efficient housing in Knutsford," said Mark Howden, Chief Executive at Peaks & Plains Housing Trust. *"It is important to the Trust to make sure everyone has been updated along the way, and we've been doing this with monthly updates on our website."*

← Previous
Out and about where you live

Next
Our complaints in numbers →

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Our complaints in numbers

We publish a complaints annual report on our website – click here to view.

This year, we have seen a significant increase in the number of complaints received. This reflects increased customer awareness of their rights and a broader shift across the sector - following the introduction of the Housing Ombudsman's new Complaint Handling Code in April 2024.

Throughout 2024/25, we received **683** complaints, an increase of **242** from the previous year.

While this rise is notable, it has provided valuable insight into where we can improve and how we can better meet customer expectations.

Most complaints (**416**) were addressed as service requests (previously known as "quick fix" enquiries) and did not progress to formal investigation. Service managers handled **221** Investigation Stage complaints, and **46** complaints were escalated to Review Stage for a response from a senior manager.

Only 1 complaint was refused under the 'exclusions' list in our policy – it was instead being managed as a disrepair claim.

The percentage of upheld complaints was 55%, which is a 10% decrease compared to the previous year. While this reflects some improved clarity in how we apply our policy and manage expectations, we continue to encourage an open and honest approach — acknowledging when we've fallen short and learning from those instances.

As in previous years, the repairs service continues to be the most frequent subject of complaints due to the high volume of customer interactions and the nature of the work. However, it is also the team that receives the highest number of compliments, reflecting the positive experiences that many customers have.

We remain committed to using every complaint as a chance to improve, strengthen our services, and build trust with our customers.

Over the course of the year, we have surveyed **1,081** customers as part of our TSMs. Out of that number, **231*** told us that they had raised a complaint in the last 12 months – and **39%** were satisfied.

**This figure includes all 231 customers whose perception was that they had made a complaint with the Trust in the last 12 months.*

View our Complaints Policy

Make a complaint

Complaints

An at-a-glance guide

When something goes wrong with our service - we want to know.

PEAKS & PLAINS Housing Trust

Service request

If you're telling us about a problem for the first time, we'll treat it as a service request - **not a complaint**. We'll log it, keep track of it, and aim to sort it out within 3 working days.

A 2-stage process

1 Investigation

Your complaint will be logged by our Complaints Co-Ordinator and investigated by the Manager of the appropriate department.

- We'll log your complaint within **5 working days** and assign a manager to look into it.
- The manager will contact you within **3 working days** of our acknowledgement letter.
- If it's about your home, we may need to visit to understand the issue properly.
- You'll get a full written response within **10 working days** of our acknowledgement. If we need more time, we'll keep you updated.

2 Review

If you aren't happy with our response, you can ask for a review within 28 working days of the stage 1 letter.

- If you feel comfortable, let us know why you are unhappy with the response to your complaint.
- A Senior Manager will re-investigate your complaint.
- We may ask to meet with you to better understand your concerns.
- You'll receive a written response within **20 working days,** explaining our decision and any actions we'll take.
- If we need more time, we'll keep you informed.

Housing Ombudsman Service

0300 111 3000
housing-ombudsman.org.uk

complaints@peaksplains.org | 0800 012 1311 | peaksplains.org/complaints

← Previous
Our homes

Next →
Housing Ombudsman

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Housing Ombudsman

We always aim to resolve a complaint ourselves within our internal process. We recognise sometimes this is not possible.

At the end of the Trust's complaint process, a customer may choose to ask the Housing Ombudsman Service to investigate their complaint if they still are dissatisfied.

Housing Ombudsman Service

The Housing Ombudsman Service is set up by law to look at complaints about the housing organisations that are registered with it. The service is free, independent and impartial. It can advise customers at any stage of the complaint process, even if you are unsure about whether to make a complaint.

You can read more about the service on the Housing Ombudsman website.

During the year, we received **5 full file requests** about complaints that went to the Housing Ombudsman but only received determinations from **2 of the 5** cases referred within the reporting year.

Changes to the code

In February 2024, the Housing Ombudsman confirmed changes to the Complaint Handling Code. All Landlords had to be compliant with this Code by 1st April 2024 as it became statutory from that date. The Trust completed an annual self-assessment of compliance with the Code.

There were several changes to the complaints process due to the updated code. The main change was the removal of the 'quick fix' stage (2-day response). Instead of this we offer 'service requests' where we will respond to your complaint **within 3 working days** if it is the first time you have let us know about the issue.

View our complaints policy

Complaint Handling Code 2024

Find out what happens when someone sends us a complaint:

Read more

Previous
Our complaints in numbers

Next
Lessons learnt

If you have any feedback for us, we're listening.

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Lessons learnt

At the Trust, we are committed to listening to our customers and using complaints as a valuable opportunity to learn and improve.

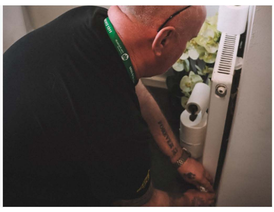
Throughout 2024/2025, we have captured and actioned lessons learned from upheld complaints across different service areas. These have led to tangible changes in process, communication, contractor management, and staff training.

We have learned that delays in communication – both internally and with customers – are a common theme in complaints.

For example, a delay between the Estates and Repairs teams resulted in avoidable hold-ups for customers. In response, we have implemented a new escalation process and staff training to ensure rejected jobs are acted on promptly and passed to the appropriate teams without delay.

In another instance, poor communication regarding Grounds Maintenance delays led to a loss of customer trust.

We responded by improving how we communicate with residents, introducing weekly website updates and changes to our telephone IVR system to keep customers informed in real time.



Where contractor performance has fallen short – particularly around specialist systems such as air source heat pumps – we have acted decisively.

Feedback from complaints has directly informed the re-procurement of key contracts, with a renewed focus on ensuring providers have the relevant experience and a strong first-time fix rate.

Operational processes have also been strengthened.

Following complaints about inaccurate initial repairs surveys and missed appointments, we have introduced a new approach where lead tradespeople carry out first assessments to ensure accurate job scoping. We've also reviewed our approach to booking appointments, ensuring contractor availability is confirmed before commitments are made to customers.

Customer experience (CX) improvements have included:

- Updating our van stock to reduce the need for repeat visits.
- Providing clearer guidance to our CX team on contractor capabilities to prevent job logging errors.
- Refresher training for staff on follow-on work processes and appointment booking.
- We've also learned from staff-related complaints. These have led to improvements in how we log and monitor customer contact preferences, and a renewed emphasis on meeting agreed contact timescales. Regular cross-team meetings between Housing and Repairs have been introduced to foster better internal communication and a shared understanding of customer expectations.

We continue to monitor the outcomes of these actions to ensure that improvements are sustained, and customer feedback remains central to how we shape and deliver our services.

Complaints are not just about putting things right – they are an essential tool in our commitment to continuous improvement and delivering better services for all of our customers.

Previous
Housing Ombudsman

Next
Meet the team

If you have any feedback for us, we're listening.

Have your say

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Meet the team

Our Board and Executive Team members come from all walks of life. Each one brings their own perspective, skills and experiences, but collectively they act together to set the overall direction for the Trust.

The Board

Jane McCall

Chair

Jane took up the position of Chair at Peaks & Plains on 1 May 2020 and brings with her extensive strategic and governance experience across housing, health and education sectors. Jane held the position of Executive Director of Neighbourhoods at Trafford Housing Trust for 10 years. She has also been Deputy Chair at the University Hospital South Manchester (Wythenshawe Hospital) and was an External Commissioner on the House of Commons Commission for 5 years. For the past 7 years she chaired the Tameside and Glossop Integrated Care Foundation Trust, leaving that role in April 2025. Jane currently has a Non-Executive role at the Information Commissioner's Office.

David Blanchard

Guy Johnson

Alison Hadden

Fiona Mcauley

Anthony Read

Paul Clennell

Jerry Green

Phil Pemberton

The Executive Team

Mark Howden

Chief Executive

Responsible for the Trust's Strategic and Operational Direction.

Mark joined the Trust in May 2019, as Chief Exec he reports to our Board and has overall responsibility for the Strategic and Operational direction of the Trust and the delivery of our Corporate Plan.

Mark has more than 25 years' experience in housing, urban regeneration and economic development, both public and private, working across a variety of sectors including residential development, student accommodation, education, health and infrastructure.

Why not watch Mark's latest catch-up with the Housing Industry podcast?

Jules Booker

Emma Richman

Previous
Lessons learnt

Next
How we are regulated

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How we are regulated

Our chosen code of governance is the National Housing Federation Code of Governance.

Regulator of Social Housing

As a Registered Housing Provider, our primary Regulator is the Regulator of Social Housing (RSH).

The RSH has set out its expectations of all Registered Housing Providers in a Regulatory Framework in the form of 'Standards'. These are a series of codes of practice and financial and non-financial reporting requirements. The Standards are detailed below and are the guiding principles for development of our policies, strategies and decision making.

As a provider of social housing, we are assessed on an annual basis by the Regulator of Social Housing. This allows the Regulator to make a judgement on how well Peaks & Plains is meeting regulatory standards. Following each assessment the Regulator grades Peaks & Plains on our governance processes (G), and our viability (V).

We were most recently assessed in February 2025, following which we were graded as G1:V2.

← Previous
Meet the team

Next →
Our Equality, Diversity and Inclusion (EDI) Strategy

If you have any feedback for us, we're listening.

Have your say

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Our Equality, Diversity and Inclusion (EDI) Strategy

We want to be recognised as a Trust that celebrates differences and embraces diversity. Our purpose is to provide safe homes and thriving communities through our commitment to inclusion and equality. Read on to hear about our EDI strategy.

The EDI Strategy was approved by the Board in September 2023 together with an action plan. Take a look at some of our main points below, or have a read of our full strategy on our website using the button below.

Read full EDI Strategy

80%* of customers agree that we treat them fairly and with respect.

What do we mean by equality, diversity and inclusion?

Equality:
Ensuring that everyone has access to equal opportunities by removing barriers.

Diversity:
Including and involving people from diverse backgrounds.

Inclusion:
Creating an environment where everyone feels valued and welcome.

PEAKS & PLAINS Housing Trust

Neurodiversity in Business

IT'S WHO WE ARE

Our themes focus on four main areas:
Our customers, our colleagues, working collaboratively in our communities and embedding EDI into our culture here at the Trust.

Customers

Be happy

During the second year of our strategy, we have succeeded in meeting our initial objectives and actions. This has included holding regular EDI forums and running community consultations with customers.

Be inclusive

We aim to provide equitable services and be seen by our customers as fair and empathetic. We will continue to work proactively with our customers to ensure that our services are user-friendly and inclusive of needs.

Colleagues

Be proud

We want to be recognised as an employer of choice and inclusivity – celebrating differences and embracing diversity.

Be one

We have a shared vision to make the Trust a diverse and inclusive place to work. Ensuring to carefully consider the homes and services that we provide for our customers.

Collaboration

Be positive

Our purpose is to work together to provide safe homes and thriving communities. We will encourage inclusion and build constructive relationships within our communities, tackling anti-social behaviour rooted in prejudice and discrimination.

Be engaging

Engage with and support community groups and events by encouraging our staff to participate in volunteering activities within our communities.

Championing

Be committed

The overall success of an organisation is directly linked to a true and lasting commitment to equality, diversity, and inclusion. We are committed to our value of respecting and celebrating our differences.

Be ambitious

Role model our values, embrace EDI and ensure it is embedded throughout our culture.

We have a three-year action plan...

Establish and understand:
Setting targets and agreeing actions. Understanding how we can use the data we have to deliver change.

Embed:
Make an inclusive workplace and culture part of our brand – embedding EDI into everything we do.

Lead:
Be recognised as an inclusive employer and be able to demonstrate best practice in EDI.

We have trained mental health first aiders at the Trust.

Throughout the year, we have held:

- Mental Health Awareness events
- Neurodiversity training
- International Women's Day
- EID celebrations
- Race Equality Week
- Diwali celebrations
- Christmas
- 16 Days of Activism against Gender-based violence
- Macmillan Coffee morning
- World Day for Cultural Diversity

International Women's Day

Working towards Domestic Abuse Housing Alliance accreditation

We want families to be safe and secure in their homes - and we want the culture of our organisation to promote that. That's why the Trust is working towards the DAHA accreditation for its response to domestic abuse.

daha

← Previous
How we are regulated

Next →
Running the Trust

If you have any feedback for us, we're listening.

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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 in 2024-25.

Where the money comes from

Year Ending March 2025

	£	%
Rents	32,166,024	87%
Service charges	954,395	3%
Income from other places	3,662,049	10%
Total	**36,782,468**	

How much income we received

Year Ending March 2025

How much income we got	36,782,468
Profit from tenants purchasing their properties	174,820
Day to day running costs and how much we had to spend	(26,237,792)
The amount of money that came in called operating profit	10,719,496
The profit we made as a % of income	29.14%
Interest & tax costs	(3,907,624)
Other gains - pension	254,000
Profit for the year after tax	**7,065,872**

Remember we are a profit-for-purpose organisation. Any surplus made is reinvested into our homes.

How we spent your rent

Year Ending March 2025

	£	%
Business operating costs (e.g. offices, Board, our staff including Exec, IT)	6,557,392	25%
Maintenance	9,422,494	36%
Service charge costs	1,517,539	6%
Costs of running other parts of the business	1,121,368	4%
The amount our properties reduced in value	6,539,888	25%
Shared ownership	1,079,111	4%
Total	**26,237,792**	

- Management costs – **£6,557,392**
- The remuneration payable to the CEO – **£165,310**
- The aggregate amount of remuneration paid to the Trusts executive team and our Board – **£601,068**

Capital costs - or fixed, one-time expenses

- **£11.21M** on improving our homes (e.g. kitchens, bathrooms and roofs)
- **£17.33M** on building new homes

You can find our detailed financial statements on our website here >

← Previous
Our Equality, Diversity and Inclusion (EDI) Strategy

Next →
Feedback

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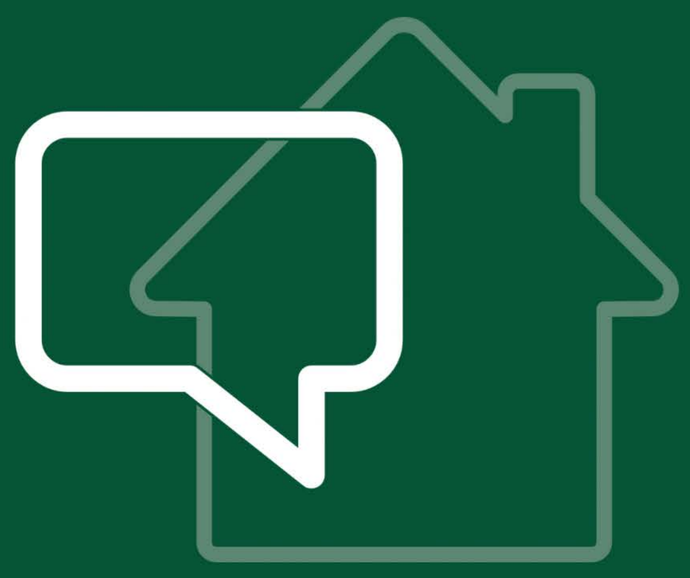

We welcome comments from our customers. If you would like to leave us any feedback please complete the form below, or email us at getinvolved@peaksplains.org. Thank you.

Your name*

Your email*

Subject

Your message*

Check here to accept our terms (Privacy Policy)

Submit Message

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