

Annual Review

2022–23

A FRESH FOCUS ON
NEIGHBOURHOODS



MAKING HOMES FIT
FOR THE FUTURE



HEARING YOUR VOICE
AND LEARNING LESSONS



HOW WE REGAINED
OUR TOP GRADING



HOW WE SPENT YOUR
RENT IN 2022-23



A return to form

An introduction by our Chief Executive Officer, Mark Howden



When I look a back at 2022-23 it will be remembered as a year of challenges and achievements.

The year saw the beginning of the cost of living crisis, while the after-effects of the pandemic and supply chain issues lingered on.

Despite everything that we, and our customers, have faced, the Trust ended the year on a high when we regained the top governance rating from the Regulator of Social Housing in March 2023 (see [pg15](#)).

We also worked hard to make sure that we have the necessary funds in place to provide more affordable homes and to invest in making our existing homes fit for the future. (See [pg18](#))

The voice of our customers is louder than ever, and we are so pleased

that you have more opportunities than ever to have your say (see [pg6](#)).

As well as our dedicated customer groups, we have been running customer satisfaction surveys for a few years. We have recently improved on our questions, so if you've been asked to share your feedback, then thank you so much for helping us to improve.

This year there are some key highlights. The amount of time that callers had to wait on the phone continued to drop and the number of repairs that were fixed on the first visit had risen to 90.2%. We made sure that 100% of our homes had a gas safety check and we made the switch from carrying out electrical safety testing every five years instead of 10 - to show our commitment to safe homes.

Working with you, there is more that we can improve.

Above all, we are putting plans in place so that we are in a stronger position to deliver reliable and responsive services for you in the future.

We are all living through challenging times, so remember if you are struggling in any way, we have a fabulous and experienced team who can offer you help on anything that relates to your tenancy. Just get in touch.



TRUST@PEAKSPLAINS.ORG

Our performance



These figures change all the time, so we've taken this snapshot from 31 March 2023 and the 12 months up to that point. When we talk about 'average' we are talking about the mean average.

RENT COLLECTION	2021/22 RESULT	2022/23 RESULT
% of rent collected (for all rent due)	99.6	99.29
Rent lost by properties being empty (lettable void loss %)	0.92	0.49
Rent lost by properties being empty (strategic void* loss %)	0.77	1.00
Rent lost from empty properties (void loss %)	1.77	1.49

* E.g. A home that needs significant work or needs some more thought about whether it is fit for purpose for our customers and local residents

REPAIRS	2021/22 RESULT	2022/23 RESULT
% Repairs fixed right first time**	88.7	90.2

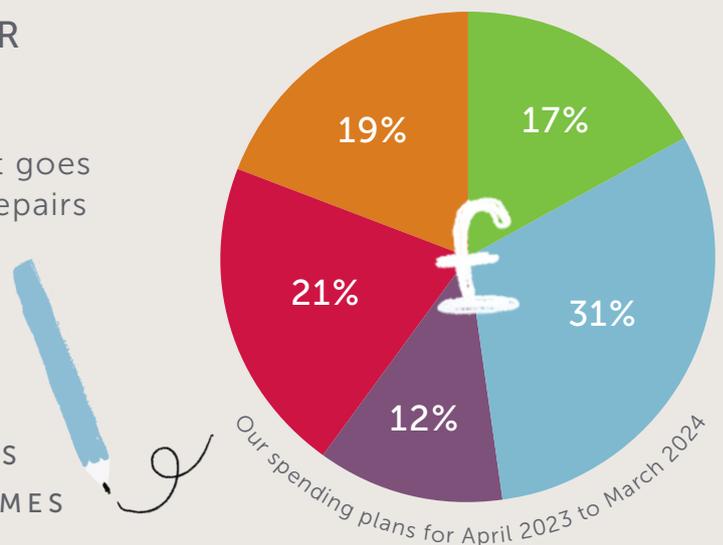
** Average performance for the year

NEW HOMES BUILT (See page 20)	2021/22 RESULT	2022/23 RESULT
New home starts	0	0
New home completions	38	67

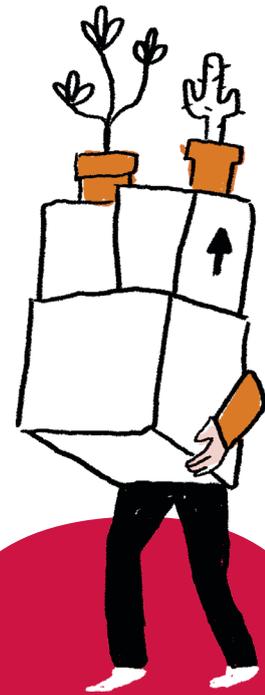
HOW WE WILL SPEND YOUR RENT IN 2023/24

All the money that we receive from rent goes back into running the Trust, providing repairs and delivering other vital services.

- IMPROVING HOMES
- BUILDING NEW HOMES
- INTEREST ON LOANS
- MANAGEMENT AND SERVICE COSTS
- REPAIRING AND MAINTAINING HOMES



About the Trust in 2022-23



AN AT-A-GLANCE GUIDE

We own and manage
5,283 homes



THIS GOES BACK INTO THE TRUST
TO PROVIDE HOMES AND SERVICES



WE ARE A PROFIT-FOR-PURPOSE ORGANISATION

In 2022-23...

92.8% of staff agreed the Trust
was a great place to work



It took us
**3 minutes and
50 seconds**
to answer your calls (average)

We carried out
14,695 repairs
and gas jobs

(11,566 repairs and 3,129 gas jobs)



90.2%

of your repairs
were completed
at the first visit
(average)

WE RECEIVED
REPORTS OF **393**
ANTI-SOCIAL BEHAVIOUR
(INCLUDING HOARDING)

WE ADDRESSED
210 SAFEGUARDING
CONCERNS

- WORKING WITH OUR PARTNERS



BY THE END
OF THE YEAR...

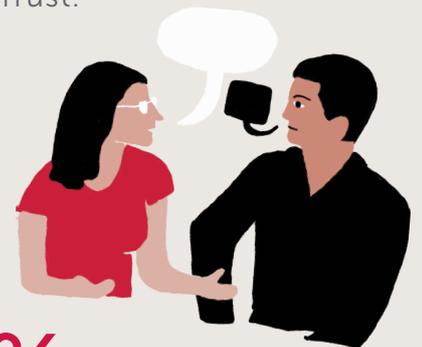
100%

of the Trust's properties had an
in-date electrical safety certificate
and **100%** of gas services were
completed on time.

We carried out

2 SCRUTINY
PANELS (See page 10)

We also regained the **TOP GOVERNANCE RATING** from the regulator G1 - for the way we govern the Trust.
(See page 15)



99.5% of complaints
were resolved within the agreed timescale

A new focus on customers

Customer Voice Strategy 2022-25

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

WHY WE NEED A STRATEGY

Our strategy explains how we want to:

- listen to all customers and
- increase customer involvement
- so that we can make sure that we are meeting the needs of our customers.

It sets out how we will work with customers to make a difference to the quality of the services we provide.

HOW ARE WE GOING TO DELIVER ON OUR PLAN?

We will:

- Develop and improve services together.
- Gather feedback to influence decisions.
- Speak to customers and listen.
- Keep customers in the loop and act upon what customers have told us.

In 2022 we set a new direction for the Trust - one that 'turns up the volume' on our customers' views.



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.



“ WE’RE PLEASED THAT 75% OF OUR CUSTOMERS ARE SATISFIED OVERALL WITH OUR SERVICES, BUT WE KNOW WE CAN DO BETTER - AND WORK IS ALREADY UNDERWAY TO IMPROVE. ”

Emma Richman



ASKING YOU THE RIGHT QUESTIONS

In 2022-23 we started to formally survey our customers with a set of key questions. Here is the first years' worth of results.

OUR HIGHER SCORING AREAS

- 82%** think that they get **value for money** in their rent.
- 79%** believe that the Trust treats them **fairly and with respect**.
- 79%** also think that the Trust is **easy to deal with**.

WHAT WE THINK WE NEED TO GET BETTER IN THESE AREAS

- 60%** are satisfied that the Trust **listens to their views and acts** upon them.
- 55%** are satisfied **with the way complaints are handled** (32% expressing dissatisfaction).
- 25%** of tenants are **dissatisfied with the upkeep** of the communal areas.

So we need to:

- Improve on efficiencies when it comes to repairs and let you know when, and why, we can't make it.
- Run a campaign about complaints so that everyone is clear on the process and what we define as a complaint - so that we get more accurate figures that we can work on.



WHAT YOU THINK WE NEED TO IMPROVE ON

- **Repairs** - and how fast we complete them.
- **Complaints** - and making sure that you are satisfied with our approach.

75% OF TENANTS ARE SATISFIED OVERALL

Your complaints, our opportunities

No one likes to make a mistake or slip up, and neither do we, but we do like to learn lessons from our errors. Here's how we did that in 2022-23.

OUR COMPLAINTS IN NUMBERS

In 2022-23 we received **537** complaints.
Here are the stages that they reached.



INFORMAL

380

We aim to respond to these in two working days

INVESTIGATION

112

We aim to respond to these within 10 working days

REVIEW

45

We aim to respond to these within 20 working days

We have seen a significant decrease in the number of complaints received (in 2021-22 we received 764). This is 227 fewer and a reduction of 30% from the previous year. This reduction is attributable to all parts of the business. However, repairs complaints saw the greatest reduction in number from the previous year as improvements in the repairs process become embedded.

THE OUTCOMES

- Complaints upheld: **306**
- Complaints not upheld: **231**

Five complaints were submitted to the Housing Ombudsman in 2022/23, which was 1 less than the previous year.

Find out what happens when someone submits a complaint.

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

THE CHANGES WE MADE TO COMPLAINTS

We have made several improvements to our complaints process and encouraged customers to use the official channels so that we can record each one.

- We made improvements to our repairs process and trained everyone to understand it.
- We give our staff, who deal with complaints, regular training.
- We focused on learning lessons from previous mistakes.
- We employed a full-time complaints coordinator and manager and enlisted the support of a Board member who has a special interest in complaints - our 'complaints champion'.

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, so here are some examples.



WE TOOK TOO LONG TO RESPOND TO A CUSTOMER'S ENQUIRY ABOUT THEIR HOME.



So we...

- ✓ Ensured that team meetings are recorded and noted so that actions don't get missed.
- ✓ Employed a dedicated Homeownership Administrator to process Right to Buy applications.

WE DIDN'T LOG A JOB WITH ONE OF OUR CONTRACTORS WHEN WE SHOULD HAVE AND LET A CUSTOMER DOWN.



So we...

- ✓ Made sure that our Repairs Coordinator runs a weekly report to ensure that no sub-contractor jobs are missed.
- ✓ We have handed over that work to another contractors since we had other issues with them too.

THERE WAS POOR COMMUNICATION BETWEEN THE TRUST AND ONE OF OUR CUSTOMERS OVER A HOARDING AND ANTISOCIAL BEHAVIOUR ISSUE.



So we...

- ✓ Began work on a hoarding policy and procedure.
- ✓ Arranged training for relevant staff so they can avoid the same mistake in the future.

THE LETTERS THAT WE SENT OUT ABOUT RENT WERE CONFUSING.



So we...

- ✓ Reviewed the wording and layout of all of the letters that come from our Income Team to make them more reader-friendly.



A closer look

WHAT YOU TOLD US: 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 for you to let us know how to improve.



SIGN UP PROCESS

DATE: Spring 2022

WHO GOT INVOLVED?

Five tenants, one leaseholder and one shared owner attended three sessions.



Some of the improvements we discussed included:

SIGNPOST TO ADDITIONAL SUPPORT

Consider what additional information and useful numbers are included with the sign-up pack, e.g. energy saving advice from our partners at New Leaf and LEAP.

- ✓ We provided examples of leaflets etc that are shared at sign up. These vary depending on the customer. Signposting can be done at any point in the tenancy, of course.
- ✓ We agreed that this should be an integral part of the process.

PROVIDE A CONTACT

Getting settled in your new home is an important stage in your tenancy. Sometimes it's good to know who you can turn to for help.

You asked us to make it really clear who a customer's point of contact is throughout the sign-up process and for the weeks following.

- ✓ We agreed. Wherever possible, customers will have one main point of contact during the lettings process. They will also have a phone number and an email address for that person.

MAKE IT ACCESSIBLE TO EVERYONE

Everyone has different needs. Make sure that everyone in the Neighbourhood Team has access to the tools they need to provide information in other formats e.g. sign language or translation.

- We agreed that this would be a positive way forward.

WHAT HAPPENS AT A SCRUTINY REVIEW?



- 1** **Fact finding and questions for the team**
The group reviews our service standards, policies, procedures and performance information, costs, quality, and customers' views relating to the service.
- 2** **Challenge and compare**
They look at what other landlords do, benchmark, and identify any good practice.
- 3** **Recommendations**
The group analyses their findings and makes recommendations to the Trust's Board and comes up with an action plan.

COST OF LIVING

DATE: Autumn 2022

WHO GOT INVOLVED?

Six tenants and one shared owner attended three sessions

Some of the improvements that we discussed included:

SPOTTING WHERE SUPPORT IS NEEDED

Make sure that our contractors know how to flag up if they think that our customers might benefit from being offered support from our teams.

- ✓ We worked with our Procurement Team to make sure this happened.



ENSURING ACCESS TO ONLINE BENEFITS AND SUPPORT

Look at the Trust's data on its customers to try to establish how all our customers are using online services.

- ✓ Consider how those who aren't online go about accessing the appropriate benefits.

PRACTICAL ADVICE, BROUGHT TO LIFE

Create engaging information that brings advice to life, such as case studies and news stories. These might include energy saving tips and the services that our support and income teams can provide.

- ✓ We have this content scheduled in across the year

WHO KEEPS TRACK OF THESE ACTIONS?

The Challenge Group monitors the action plans resulting from the reviews at every meeting they have, making sure that the Trust is accountable and kept on track.

What progress have we made with these reviews? By April 2023, all recommendations for the scrutiny reviews in 2022-23 had been implemented.



Out and about where you live





Our homes

We own and manage

5,283 homes

3,947 were designed with families, singles and couples in mind



We let **4,007** at social rent, 14 at intermediate rent and 1,108 at affordable rent

1,182 are homes for older people



We have

121 shared ownership homes and

33 apartments and homes for private rent

WHERE ARE OUR NEW HOMES FOR 2022-23?

Here is where we have built and completed homes in 2022-23.

41 HOMES in Macclesfield Town Centre, Cheshire East

13 HOMES at Bridgemont, Whaley Bridge, High Peak

13 HOMES in Dove Holes, High Peak



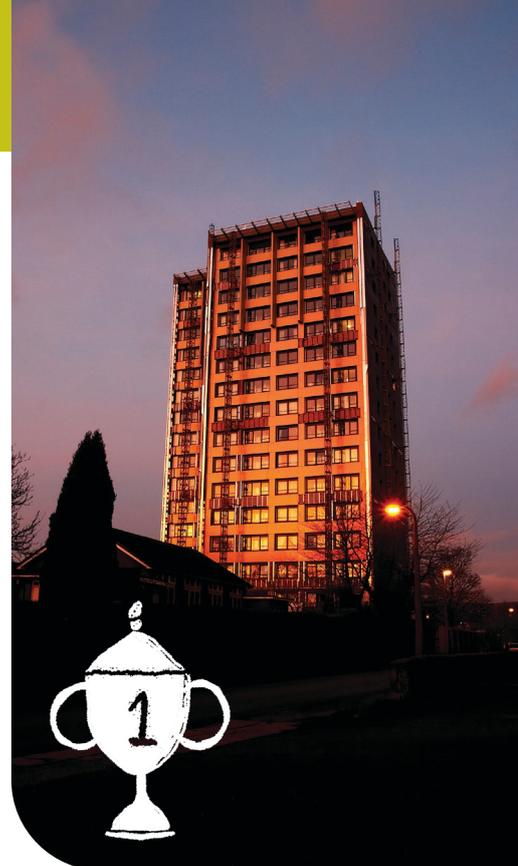
Trust regains top governance rating

after an in-depth assessment

Following an in-depth assessment from the Regulator of Social Housing (RSH), Peaks & Plains regained the top governance rating from the RSH in 2023.

On Wednesday 29th March 2023 the Regulator of Social Housing confirmed that the Trust had regained the highest possible rating for governance (G1) and retained the highest financial viability rating (V1).

Here's how our leadership team reacted at the time.



JULES BOOKER, DIRECTOR OF RESOURCES:

We are delighted that we have regained our G1 status following a recent In-Depth Assessment (IDA) by the Regulator of Social Housing (RSH). G1 is the highest rating a housing provider can achieve, showing that we meet the RSH's governance requirements.

MARK HOWDEN, CHIEF EXECUTIVE:

Retaining our V1 status for financial viability and regaining the highest rating for our governance is a huge achievement for the team.

This is the culmination of a massive effort by the whole team at Peaks & Plains to get us back to a G1. It's a reflection of the hard work that everyone at the Trust has played a part in. Importantly, the Regulator also interviewed customers and observed our involved tenant group.



JANE MCCALL, CHAIR OF THE BOARD:

It is good to see that the significant improvements we have seen as a Board have been recognised by the Regulator. This judgement is a real credit to the hard work of the whole organisation including our involved residents.

How you made a difference

JOIN OUR
CHALLENGE
GROUP

 [PEAKSPAINS.ORG/
CHALLENGE](https://peaksplains.org/challenge)

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.

- 740 customers said they want to be involved
- 10 members on the Challenge Group (at the end of March 2023)
- 41 joined us as mystery customers, on our Grounds Maintenance Group or on a Scrutiny Panel
- 690 joined in with digital panel and hot topic meetings
- 17 members made up our Leaseholders Forum

HIGH LEVEL CUSTOMER ENGAGEMENT

During the year, Challenge Group met 12 times.

THE GROUP:

- 100% of scheduled meetings took place.
- 13 policies were checked and approved.
- 3 strategies were checked and approved.
- 3 external reports were checked and approved.
- 2 self-assessments were reviewed and approved.
- 1 year of Together with Tenants data was checked and approved.
- 2 Scrutiny reviews took place with 3 being monitored.

THEY PLAYED A KEY PART IN:

The production of the corporate plan, our Customer Voice Strategy, Annual Review and other reports.



THEY MET WITH:

- Staff
- Tpas - a resident engagement organisation
- The Regulator of Social Housing



ATTENDED TRAINING ON:

- Equality, Diversity and Inclusion, Scrutiny and Tenant Empowerment
- And they joined us at events.

Our Challenge Group meet every five weeks for 2 - 3 hours.

MEDIUM LEVEL CUSTOMER ENGAGEMENT

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

Here are some examples of the events that these customers got involved with and the topics they discussed.

- Met as our Grounds Maintenance Group.
- Attended two leaseholder meetings.
- Helped judge our Annual Gardening Competition.
- Came along to our Easter and Christmas projects.
- Attended our Sheltered Scheme roadshow.

We held lots of events and meetings right across our communities - here are just a few topics that the groups tackled.

- Parking arrangements at specific schemes. Fire Safety Assessments for maisonettes in Upton Priory.
- Energy Efficiency Improvement.
- Customer Satisfaction data.

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.

At this level, customers get involved from the comfort of their own home or come along to the meetings that interest them most.

At this level, 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).



“ WE HAVE A BRAND NEW AREA OF THE WEBSITE, BUILT WITH YOU IN MIND. ‘YOUR VOICE’ IS THE PLACE TO GO IF YOU ARE CURIOUS ABOUT GETTING INVOLVED IN HOW THE TRUST IS RUN OR IF YOU WANT TO HAVE A SAY ON YOUR HOME AND THE SERVICES YOU RECEIVE. YOU’LL ALSO FIND EVIDENCE OF WHAT WE’VE CHANGED AS A RESULT OF RESIDENT CONSULTATION AND THE LESSONS WE HAVE LEARNED FROM OUR CONVERSATIONS WITH YOU. ”

Rachel Marsland,
Customer Voice Manager

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 2022-23.

WHERE THE MONEY COMES FROM

YEAR ENDING MARCH 2023
ACTUAL AMOUNT % SPEND

Rents	£27.3M	87%
Service Charges	£0.8M	3%
Income from other places	£3.4M	10%
TOTAL	£31.5M	

WHAT OUR ACCOUNTS SAY

2023

2022
RESTATED

How much income we got	£31.5M	£27.7M
Day to day running costs & how much we had to spend	£(23.5)M	£(21.7)M
The amount of money that came in called operating profit	£8.1M	£6.0M
The profit we made as a % of the income	26%	22%
Interest & tax costs	£(6.8)M	£(3.8)M
Other gains - pension	£(0.6)M	£4.7M
Profit for the year after tax	£1.2M	£6.9M

 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.peakspains.org/finance)

The cost of running the Trust



DAY TO DAY OPERATING AND RUNNING COSTS

YEAR ENDING MARCH 2023
ACTUAL AMOUNT % SPEND

Business operating costs (e.g. offices, staff, IT etc)	£7.4M	32%
Maintenance	£7.7M	33%
Service charge costs	£1.2M	5%
Cost of running other parts of the business (e.g. costs to do with new homes)	£(0.9)M	-5%
The amount our properties reduced in value	£5.5M	23%
Shared Ownership	£2.6M	12%
TOTAL	£23.5M	

CAPITAL COSTS - OR FIXED, ONE-TIME EXPENSES

£7.2M on improving our homes (e.g. kitchens, bathrooms and roofs)

£2.0M on building new homes

You can find our detailed financial statements on our website.



Improving homes, preparing for the future, tackling energy costs

TRUST AWARDED £2.5M TO HELP FUTURE
PROOF HOMES AND BRING DOWN BILLS



In 2023 the Trust was awarded a total of £2.5m through Wave 2.1 of the Social Housing Decarbonisation Fund (SHDF), which is managed by the Department for Energy Security and Net Zero (DESNZ).

We will spend the money over two years on improving the energy efficiency of our homes.

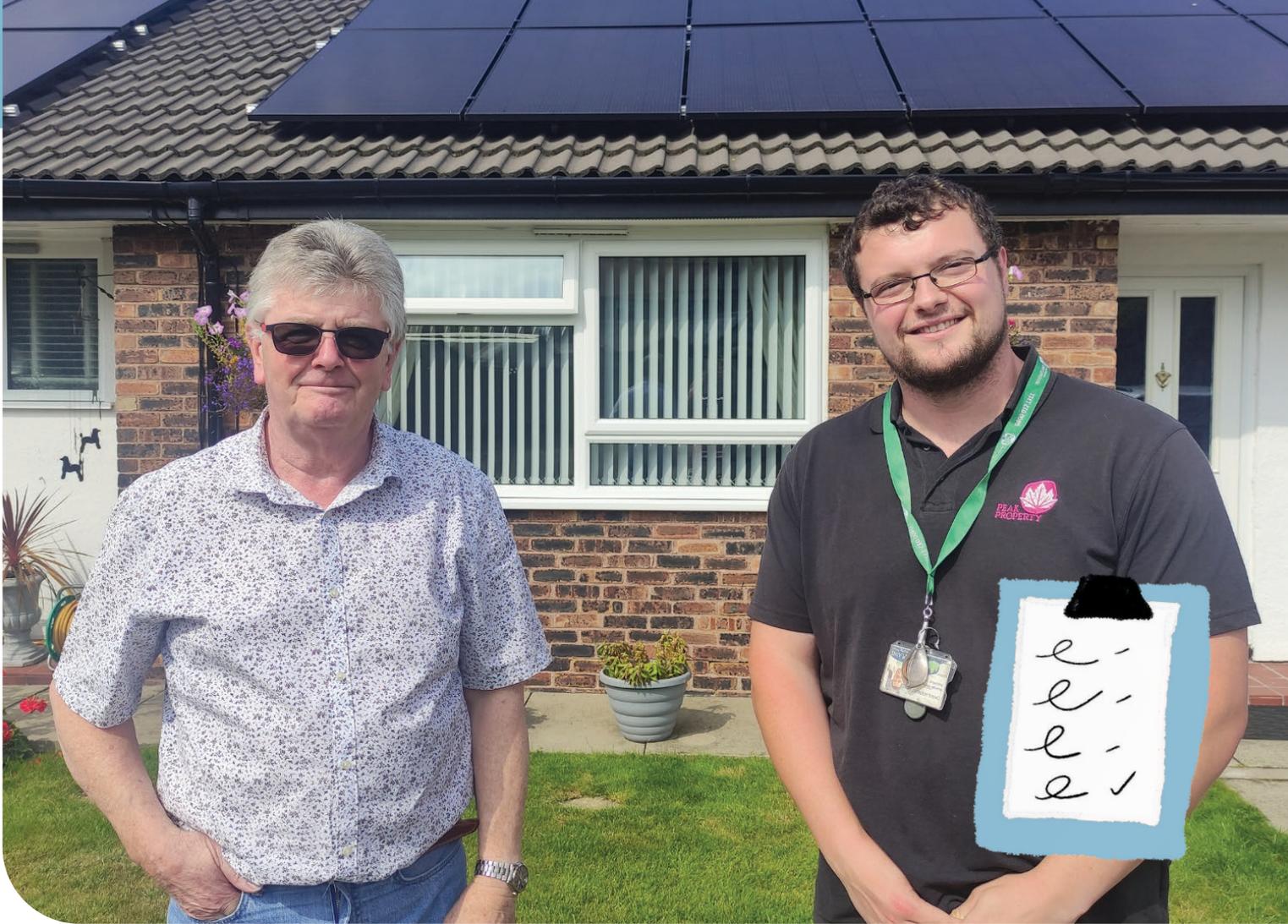
We have a track record in retrofitting homes. We were awarded £550,000 through Wave 1 of the SHDF, which enabled us to fit photovoltaic (PV) panels, air source heat pumps and improve insulation.

We have already started to talk to customers in one of our sheltered schemes in Macclesfield, where we will be replacing the doors and windows to the individual flats, upgrading the heating system and generally improving the fabric of those homes.

“ THIS FUND WILL ENABLE US TO MOVE FORWARD WITH OUR AMBITIOUS SUSTAINABILITY STRATEGY. WE HAVE CALCULATED THAT IN THE SHELTERED SCHEME ALONE OUR CUSTOMERS COULD SEE A REDUCTION IN BILLS OF BETWEEN £208 AND £697 A YEAR. ”

Amy Harding, Strategic Asset Manager





A large piece of work over the next two years will focus on the Moss Estate in Macclesfield where we intend to improve the insulation of around 300 homes. This work will include under-floor cavity and loft insulation work along with replacement doors and windows and PV panels where appropriate.

Our work on the Moss Estate will be a collaborative piece of work. We are working with our customers in that neighbourhood to make sure that the work goes as smoothly as possible.

IF YOU ARE INTERESTED IN GETTING INVOLVED WITH THE ROLL-OUT OF THESE PROJECTS PLEASE EMAIL

 GETINVOLVED@PEAKSPLAINS.ORG

“ THIS IS PART OF OUR LONGER-TERM STRATEGY THAT DEMONSTRATES THE ROLE THAT WE INTEND TO PLAY IN CHESHIRE EAST COUNCIL’S CARBON NEUTRAL TARGETS AND THE WIDER LEGISLATIVE LANDSCAPE. IT WILL HELP US TO CONTINUE TO FIND WAYS TO FUTURE-PROOF OUR HOMES, BRING DOWN BILLS WHEREVER POSSIBLE AND REDUCE OUR ENVIRONMENTAL IMPACT. ”

Alec Gaston, Head of Development, Asset and Compliance

Our new Neighbourhood Plans

SHINING A SPOTLIGHT ON YOUR NEIGHBOURHOOD

In April 2023 we launched our Neighbourhood Plans.

They feature:

- Bollington
- Broken Cross and Upton Priory
- Hurdsfield, Macclesfield
- Knutsford
- Macclesfield West and Ivy
- Macclesfield South (including Moss Estate)
- Poynton
- Disley
- Wilmslow and Handforth



EACH ONE EXPLAINS:

- ✓ What's going on in your patch - such as events.
- ✓ Who your income officer is and how they can help.
- ✓ Who your neighbourhood officer is and how they can support you.
- ✓ Who lives in your area.
- ✓ The level of customer satisfaction in your neighbourhood.
- ✓ What we've learned from recent complaints in your neighbourhood.
- ✓ Whether there are any involved tenants living near you.
- ✓ And more...

 **TRUST'S NEIGHBOURHOOD PLANS (PEAKSPLAINS.ORG)**





Better together

A REMINDER OF OUR PURPOSE:

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

Throughout 2022-23 we leant on our partners - and supported them too - here are just a few.



Cheshire
Fire & Rescue Service



HAMPERS OF HOPE
North East Cheshire Foodbank



Weston
Community Hub



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