



WELCOME TO OUR 2016-17 ANNUAL REVIEW

Now that our Annual Accounts have been approved it's time that we shared both our financial performance and our highlights of 2016-17 with you.

We want to be open and transparent and I hope that you find the information in this review interesting and informative. I also hope you'll agree that it paints a picture of a housing association that is thriving; delivering on its promises and doing so efficiently. By being efficient and keeping our costs under control, it allows us to build up financial surpluses which are then ploughed back into building more new homes.

I would love to hear your comments and get your feedback on what we've done in the last year, or ideas on what we should focus on the future. Please see page 6 for details of how to get in touch.

If that's not your style join us for an open Q&A session with the Executive Team and the Board in mid October 2017.

Tim Pinder



Helping improve lives

Our purpose is at the heart of all we do. The past year marked the fourth year of our Five Year Plan. In this review we reflect on what we did and how we performed from April 2016 to the end of March 2017.

Our objectives

Although our focus is on providing affordable homes for those who need them, it doesn't stop there. From regenerating run-down areas to providing health and wellbeing services, it all falls under these three objectives:



1 We will be a great landlord



2 We will be a valued partner to help improve lives



3 We will innovate and grow our business responsibly

ABOUT US

The Trust's head office is in Macclesfield and we have properties in both Cheshire and Derbyshire. We provide homes for families and single people along with accommodation that is tailored to the needs of older people and people with other support needs.

As well as managing and maintaining our existing housing stock, the Trust also continues to build new homes for the many people unable to afford home ownership or for whom the private rented sector is too expensive or insecure.

We also offer support services for vulnerable people in their own homes, whether those homes are provided by us, by another landlord or are owned by the customer.

Our services are delivered across the North West and include alarm monitoring, which we market under the brand name 'TrustLink' and a wider range of health and wellbeing services which are funded through the contracts that we are awarded.



DID YOU KNOW?

We are now a Community Benefit Society – instead of a Registered Charity. This new status gives us the opportunity to take more control of our future and to decide on more sensible governance ground rules that will be better suited to our constantly shifting world.



OBJECTIVE 1: WE WILL BE A GREAT LANDLORD

IT'S ONLY WITH STRONG FOUNDATIONS THAT WE'LL BE ABLE TO REALISE OUR AMBITIONS FOR THE FUTURE.

WE... OWNED AND MANAGED **5053 HOMES**

Of those that we owned:

3836

Were designed with families, singles and couples in mind

1189 Were homes for older people

5 Were supported housing

23 Were shared ownership

4257

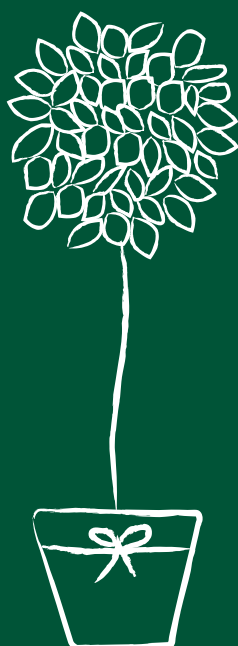
Social rent which we rent to our customers at rates that the government sets

VS.

796

Affordable rent (the rent for these is at least 20% less than other homes in the area)

2016-17
at a glance



NUMBER OF NEW HOMES COMPLETED: **82**

LOOKING AFTER OUR HOMES

5.6

Average days to renovate an empty home

96%

Repairs completed on the first visit

97%

Routine repairs completed in time

100%

The percentage of appointments that were made and kept

1085 (since September 2016)

The number of people our Digital Engagement Officers have contacted to help get them online

Over 99%

Percentage of rent collected

WE WERE ASKED BY OUR BOARD TO PAY CLOSE ATTENTION TO:

- Rent collection
- Safety
- Efficiency

RENT COLLECTION

We were set a challenging target for the year of 100%. Although the target was narrowly missed (we collected 99%) we did better than the previous two years.

SAFETY

We wanted to make sure that all of our homes that needed one had a valid Landlord Gas Safety Record. We maintained our 100% record on gas safety for 16 consecutive months.

EFFICIENCY

When one of our homes becomes available it's important that we get it ready for the next tenant as soon as possible. To leave it empty for any longer means that we are losing income and depriving someone of a home.

The percentage of rent lost because of voids was half our target and a significant improvement on the previous year.



HOW WE MAINTAINED SOLID FOUNDATIONS	2015/16 RESULT	2016/17 RESULT	2016/17 TARGET
RENT COLLECTION %	99%	99.4%	100%
% OF HOMES WITH A LANDLORD GAS SAFETY RECORD	100%	100%	100%
% RENT LOST BY PROPERTIES BEING EMPTY	0.66%	0.3%	0.6%

Keeping our customers happy

Our customers' overall satisfaction with the Trust as a landlord depends to a large extent on how we deal with their responsive repairs.

Although repairs satisfaction exceeded the target of 96% for 8 months of the year, at the end of the year in March 2017, satisfaction was below target at 94.4%. The average for the whole year was 95.9%. Similar housing associations' results were

lower at 94.3% for 2015-16 (HouseMark median). We believe a key part of keeping our customers satisfied is to enable them to access our services in new ways at a time and place that suits them. So we introduced a new measure during the year and gave customers a range of ways to pay their rent (e.g. Direct Debit, online payments or standing orders). Our ambitious target was 95%, which we narrowly missed (just over 94%).

HOW WE PROVIDED SERVICES CUSTOMERS WOULD RECOMMEND	2015/16 RESULT	2016/17 RESULT	2016/17 TARGET
% REPAIRS - CUSTOMER SATISFACTION	97.6%	94.4%	96%
% SELF-SUFFICIENT CUSTOMERS (RENT PAYMENTS)	NOT MEASURED	94.1%	95%

In April 2017 the Trust gave tenants the ability to book, track and change their repairs online. This innovative new system gave our customers a far superior service to other housing associations which still just offer a booking request email. This will become a key measure in the coming year.

How do you think we could be a better landlord? If you can think of a measure that you think we should be including let us know what it is and why.

Email us on trust@peaksplains.org with the subject line 'Annual review'.

HAVE YOUR SAY!



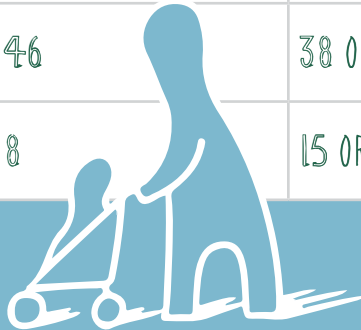
Providing a range of homes to suit all our customers' needs

In 2016-17 we made a start on 218 homes, 155 more than the previous year and 15 more than our target for the year of 203.

We were able to provide 82 completed new homes, which is on target and an increase on the previous year's 13 homes.

When it comes to low-cost home ownership options, we keep a close eye on how those are selling. Too many unsold shared ownership properties could suggest a lack of demand or risk reduced income for the Trust. We were set a target of no more than 15 unsold properties in the year. By the end of 2017 there were 8 unsold shared ownership homes – 5 of which had been reserved by hopeful homeowners.

HOW WE INCREASED THE NUMBER OF HOMES	2015/16 RESULT	2016/17 RESULT	2016/17 TARGET
NEW HOMES STARTED	63	218	203 OR MORE
NEW HOMES COMPLETED	78	82	82 OR MORE
NET HOUSING STOCK GROWTH	53	46	38 OR MORE
UNSOLD SHARED OWNERSHIP HOMES	0	8	15 OR FEWER



OBJECTIVE 2: WE WILL BE A VALUED PARTNER TO HELP IMPROVE LIVES

We work with others to help improve lives, and we continue to be a leading player in improving the links between health, housing and independent living.

During 2016-17 we showed that where the Trust is not in a position to create these links alone, or if we don't have the funding or skills, we can work successfully in partnership with the right organisations to help improve lives in the communities where we work. In 2016-17 we launched two new wellbeing services.

Talking Therapies offers practical support to address those issues that affect peoples' mental health.

One You Cheshire East gives free support and advice to customers who want to improve their health through simple lifestyle changes.



TRUST LINK
Independent Living



OUR EXPERT TEAM SPECIALISES IN HELPING YOU TO:

- Stop smoking
- Cut down on alcohol
- Increase physical activity
- Eat more healthily
- Learn basic cookery skills
- Manage your and your family's weight
- Manage a healthier pregnancy

AT A GLANCE: THE IMPACT OF OUR WELLBEING SERVICES

Through our wellbeing services we helped to improve

10,689 lives

82%

Of our wellbeing customers saw an improvement in their physical, emotional or mental wellbeing as a result of our work

£6m

Amount of social return on investment generated from our work

Over £1.5m

The amount our services have saved the NHS

20% of people

We supported through our Lifelinks project wanted more help getting online. We tackled digital exclusion

7,500

The number of older people our team support to live independently through our Trustlink telecare service and one-to-one support

WE PROVIDED THE FOLLOWING RESPONSES: 2594 CALLOUTS

- 99.33% within 45 minutes
- 99.83% within 60 minutes (2590 out of 2594)

Plus we received 298,596 calls from properties linked to our around-the-clock call monitoring centre.



OBJECTIVE 3: WE WILL INNOVATE AND GROW OUR BUSINESS RESPONSIBLY

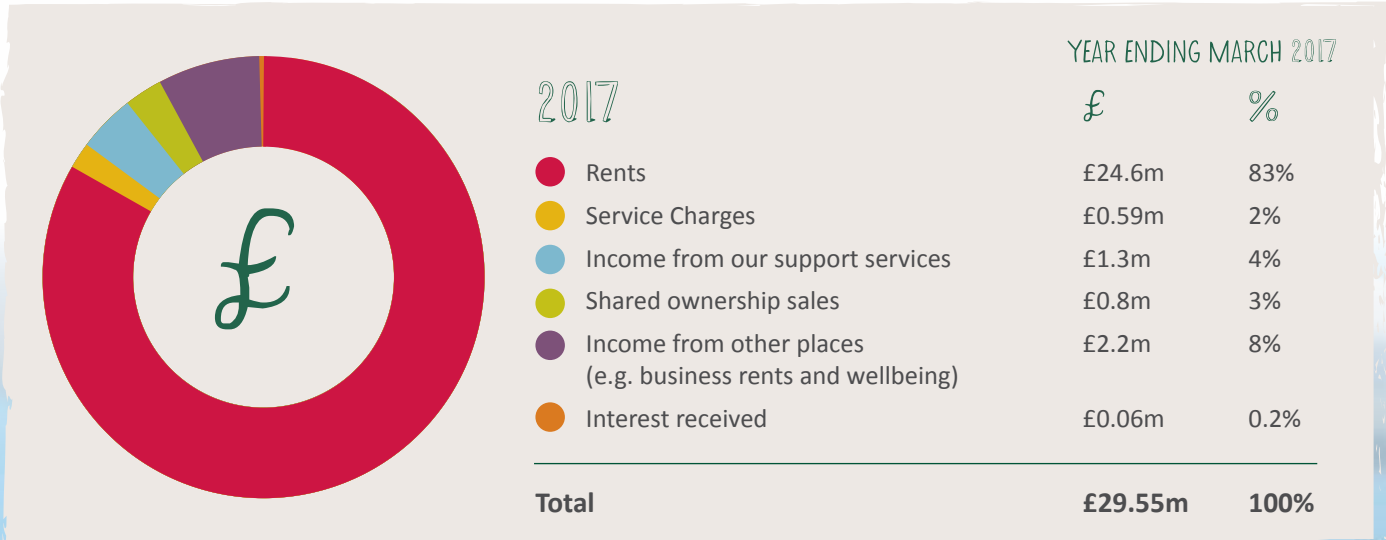
By increasing the number of homes we provide, we can improve the lives of even more people and also increase the returns to the business in the long term. In 2016-17 we recognised that we could also increase the returns to the business by offering services that we are best at to new customers, or by offering new services to our current customers.

But we were very clear that we would only do this if it still allowed us to protect our core business of providing good quality affordable housing.

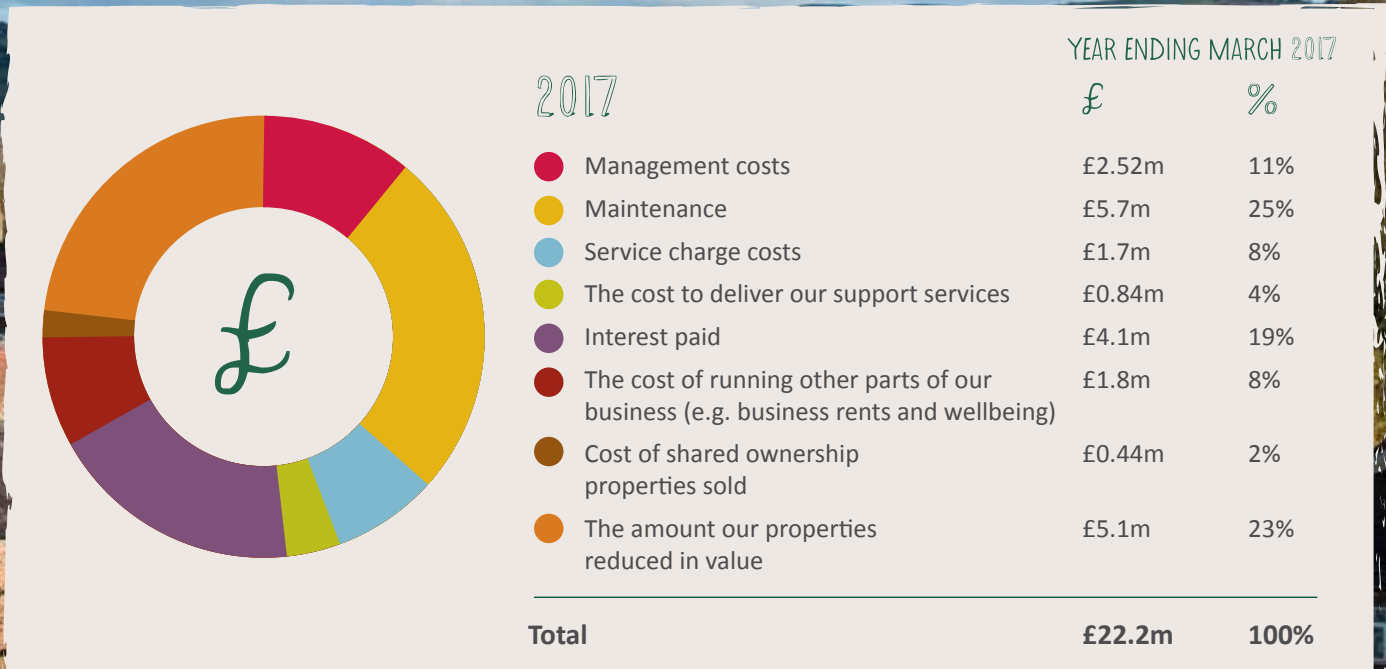
HOW WE SPENT YOUR RENT

A lot goes into delivering services for our customers. We've taken the average weekly rent and shown how it was spent in 2016-17.

WHERE THE MONEY COMES FROM (£29.5M)



WHERE THE MONEY GOES (£22.2M)



(We've rounded up some of these numbers and percentages to make them easier to read.)

Our financial performance

The amount that was left over after maintenance and the cost of new homes for the year was £7.27m (the previous year was £5.47m). This extra money does not benefit individuals, shareholders or bosses, but gets ploughed back into our accounts to help us build more homes. This amount is equal to around 60 new homes.

We are about to start planning our next five years. We'd love your thoughts on how we should shape the future of the Trust.

HAVE YOUR SAY!

Our purpose will remain: 'Helping Improve Lives'. As a landlord, how do you think we should do this? Of all the services we provide what do you think are the most important? We aim to improve all the time. Which areas of our business should we concentrate on? (e.g. new homes, being a great landlord, wellbeing etc)

Email us on trust@peaksplains.org with the subject line 'Annual review'.

FINANCIAL RESULTS

	2017	2016
HOW MUCH INCOME WE GET	£29.4M	£27.8 M
DAY-TO-DAY RUNNING COSTS AND HOW MUCH WE HAD TO SPEND	(£18.1M)	(£18 M)
THE AMOUNT OF MONEY COMING IN - MINUS THE RUNNING COSTS	£11.3M	£9.8 M
THE PROFIT WE MADE AS A PERCENTAGE OF OUR INCOME	38.6%	35.2%
INTEREST AFTER THE INCOME TAX HAS BEEN TAKEN OFF	(£4M)	(£4.3 M)
PROFIT THAT WE CAN USE TO BUILD NEW HOMES	£7.3M	£5.5 M
THE AMOUNT OF CORPORATION TAX WE PAID	(£9,000)	(£8,000)
THE PROFIT FOR THE YEAR AFTER TAX	£7.27M	£5.47 M



CHALLENGE GROUP ROUND-UP FROM ANNE PREECE-CHAIR

In 2016-17 we worked with the Trust on the following projects on behalf of all Peaks & Plains Housing Trust's customers.

- We have recruited a further 7 members, taking the group total to 9
- We reviewed the rent payment methods on offer to Trust customers
- We completed training on how to effectively scrutinise the Trust
- We received information about the annual rent increase
- We reviewed the Involved Customer Terms of Reference
- We scrutinised the Trust's digital services

What is Challenge Group?

The Challenge Group is made up of customers who volunteer their time to look at how the Trust is performing. At the heart of everything they do is the customer experience and whether the services we offer provide value for money.

Want to get involved?
Email trust@peaksplains.org



Repair?
Book it. Track it. Sort it.
peaksplains.org



PAYING YOUR RENT

Online: Visit www.peaksplains.org and access 'My Account' to make a payment.

By Direct Debit: Go to the 'Ways To Pay Your Rent' section of our website to download a direct debit form.

By Standing Order: Why not pay your rent weekly, fortnightly, 4 weekly or monthly? Ask your bank, or use online banking to set up a standing order. Our bank details can be found on our website.

By phone: Call our 24/7 automated payment line 0800 012 1311.

GETTING RENT ADVICE

If you are having **difficulties paying your rent** then please contact us straight away. Don't ignore the problem; we can give you advice on how to manage the rent you owe to prevent further action. If you would like money support get in touch with Citizens Advice or the Money Advice Service.

SIGN UP TO OUR E-NEWSLETTER...

If you'd like to receive updates on new homes, local events, ways to save and more, sign up to our e-Newletter by sending an email to trust@peaksplains.org.

BOOKING A REPAIR

Register for My Account at www.peaksplains.org.

We are handling all our repairs through our website now. Just have your tenancy reference number handy to sign up for the first time. You'll be able to book an appointment that suits you and track all your repairs online.

WELLBEING ADVICE

We offer a number of wellbeing services, not just for our tenants. Our award-winning services help hundreds of people every year providing:

- Independent living solutions
- One-to-one and group support to people who want to stay healthy, including mental wellbeing, dietary advice, stop smoking support and much more

For more info email wellbeing@peaksplains.org.

GETTING ONLINE

Are you online yet?

If you don't have the right equipment or don't know where to start with getting online we can help. Call us and ask to speak to one of our Digital Engagement Officers. They provide friendly group or one-to-one training and a range of practical help.

For more info email getonline@peaksplains.org.

GET IN TOUCH

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We can provide this document in other formats including large print or audio.

