

Annual Review

2020–21

WORKING THROUGH COVID-19



LEARNING FROM MISTAKES



NEW STRATEGY



SAFETY FOCUS



A year like no other

An introduction by our Chief Executive Officer, Mark Howden



Our last Annual Review looked back at the year leading up to the pandemic of 2020-21. At that time, we were all totally unaware of how COVID-19 might affect all our lives.

Things at the Trust changed overnight. Our office staff were sent home with the equipment they needed to carry on working, while our maintenance teams were armed with PPE and instructed in safe ways of working.

For some of you this will have meant a delay to routine work - and for that I'm really sorry, but on page 4 you'll see how we switched to more outdoors work and focussed on emergencies to keep the wheels of the business moving.

In the bleakest days of the first lockdown we also reached out to all of our older customers over 70 who live alone, calling and visiting them when we could (see pages 4-5).

We've also increased our focus on customers by forming our new Customer Voice Team, launching our Customer Data Project and bringing in new expertise on health and safety. Meet the teams on page 19.

This shift is part of a revised strategy, which you can find out more about at the end of this document.

Our programme of work to put the Trust back on an even footing and to work towards a regrading is called Foundations. You can see how that has progressed on page 15.

I'd love it if more customers got involved with how we run the Trust. Your time is precious, I know, but we've got opportunities to suit everyone - from the occasional email survey to in-depth work with our teams. If you would like to help email

GETINVOLVED@PEAKSPLAINS.ORG



We own and manage

5297 homes



TURNOVER
£28.4M

OPERATING
SURPLUS
£6.3M

THIS GOES BACK INTO
THE TRUST TO PROVIDE
HOMES AND SERVICES

WE ARE A PROFIT-FOR-PURPOSE ORGANISATION

WE RECEIVED **893**
REPORTS OF
ANTI-SOCIAL BEHAVIOUR

87.6% of complaints were resolved within the agreed timescale
46 complaints received per month on average
(this includes informal, investigation and review stage complaints)



91.4% of our staff told us that they are proud to work for the Trust



We launched our **Tenant Trust Charter**

253 SAFEGUARDING CONCERNS WERE DEALT WITH BY THE TRUST AND OUR PARTNER ORGANISATIONS



We carried out **14,270** repairs
(including gas jobs)

99.9% of all emergency repairs were made safe in less than **4 hours**

93.8% of your repairs were completed at the **first visit**



Our performance



RENT COLLECTION

	2019/20 RESULT	2020/21 RESULT
% of rent collected (for all rent due)	99.17	100.18*
Rent lost from empty properties (lettable void loss %)	0.70	0.65
Rent lost from empty properties (strategic void loss %)	0.65	0.45
Rent lost from empty properties (void loss %)	1.35	1.10

* also includes rent collected as arrears

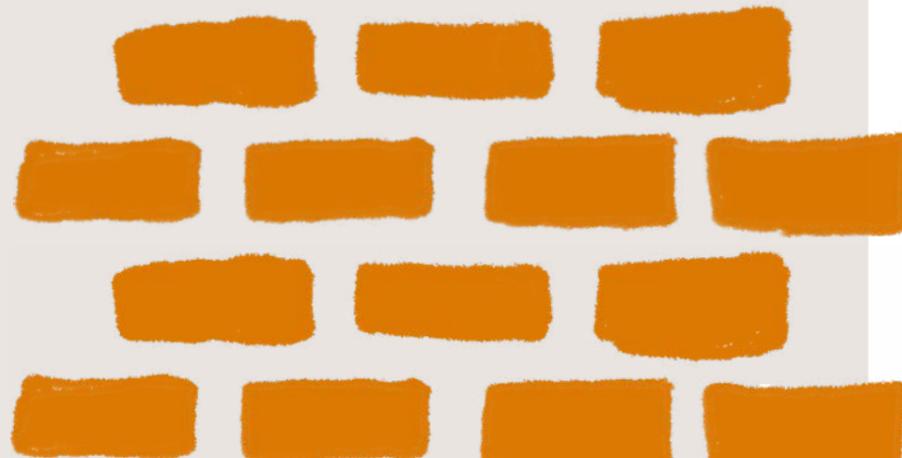
REPAIRS

	2019/20 RESULT	2020/21 RESULT
% Repairs fixed right first time**	95.15	93.80

** Average performance for the year

NEW HOMES BUILT

	2019/20 RESULT	2020/21 RESULT
New home builds started on site	80	12
Completed new homes	60	0



HOW OUR SERVICES COMPARE TO OTHER HOUSING ASSOCIATIONS

KEY PERFORMANCE INDICATORS	POOREST PERFORMERS	THE OTHERS	TOP PERFORMERS
Average days taken to complete routine repairs	19.60	12.78	8.31
OUR RESULT.....			6.80
% of repairs completed at first visit	84.07	89.95	94.30
OUR RESULT.....			93.80
Average re-let time in days	67	50	35
OUR RESULT.....			43
% Tenancy turnover of properties	6.80	5.77	5.00
OUR RESULT.....			6.69

Our year at a glance

Throughout the year, we adapted our ways of working to support customers and get our work done.

HOW WE SUPPORTED CUSTOMERS THROUGH A DIFFICULT YEAR

- We worked hard to tackle loneliness. 800 customers, who were age 70 and lived alone, were contacted by us during the first lockdown.
- We put plans in place to protect our customers e.g. new safe ways of working.

HOW WE BEGAN TO WORK DIFFERENTLY TO KEEP OUR SERVICES GOING

- We protected our staff by finding them work that they could do while self-isolating at home.
- We prioritised outside work to keep our customers and staff safe.
- We gave our staff the personal protective equipment they needed to work safely in your homes.
- Our office workers were sent home in March 2020 with the equipment they needed to carry on as normal.
- When we could not complete maintenance work, we kept careful records so that we could return to the work as soon as possible.
- Unfortunately, work that was going to take longer than normal was put on hold (e.g. new kitchens).



COVID-19 LEFT MANY CUSTOMERS FACING HARD TIMES. OUR CUSTOMER TEAMS WERE THERE TO HELP.

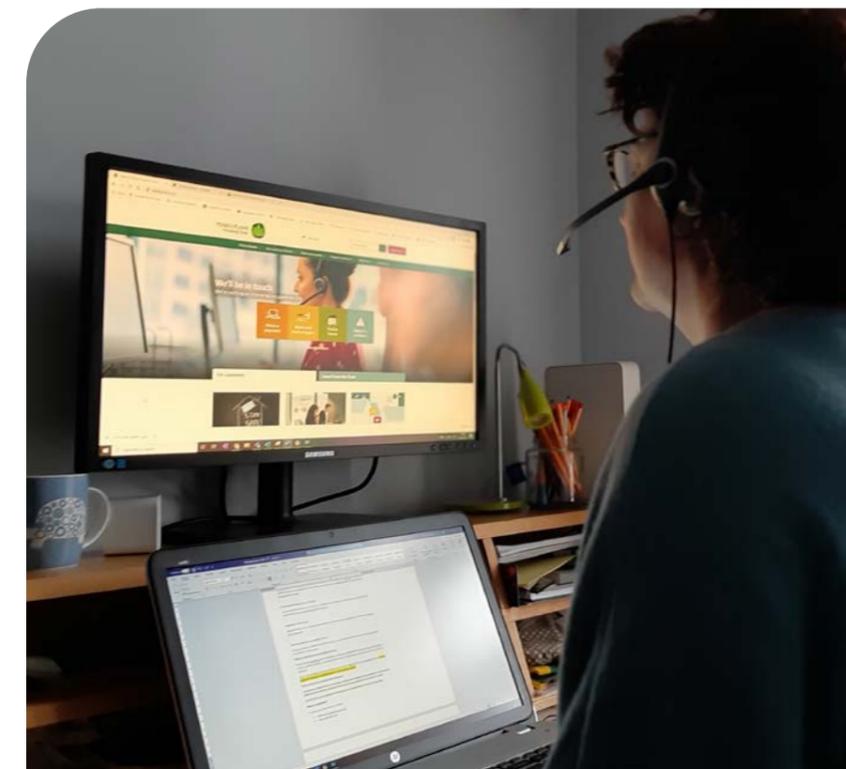
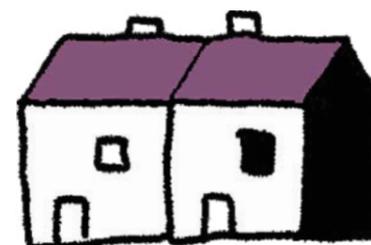
- We worked with tenants to do benefit checks to see if they were getting all that they were entitled to.

 TIP: ANYONE CAN DO THIS BY VISITING [ENTITLEDTO.CO.UK](https://www.entitledto.co.uk)

- We provided answers about Universal Credit (UC) when customers struggled to get information from their UC journals.
- We helped customers to get support from foodbanks and other partners.
- We gave advice on the Self Employment benefit scheme.
- We advised when customers could apply to their local Council for a Discretionary Housing Payment.

This payment may be accessed when someone has fallen behind on their rent.

In 2020-21 **our staff helped customers to receive £53,000** from the Council to cover their rent when things got tough.



Staying in touch

When Christmas 2020 was 'cancelled', with many people separated from their families, we stepped in to provide food hampers and gift bags for those who we thought might have had a particularly tough festive season.

We included a printed fact file of useful contacts of local support partners to signpost customers to help if they needed it.

Our staff volunteered their time to deliver these gifts and enjoyed a chance to see customers face to face – in a Covid-secure way.



By the end of March 2021 many of our customers who live alone were feeling isolated and insecure. We delivered hundreds of Easter Eggs and daffodils - a great excuse for us to drop by and have a socially-distanced chat.



“ THANK YOU FOR THE FLOWERS AND THE EASTER EGG. THEY WERE LOVELY TO RECEIVE ”

WE HAVE

89



Shared Ownership
homes



We own and manage
5297 HOMES

We let **4128** homes at social rent and **1078** at affordable rent



3932 were designed with families, singles and couples in mind

1274



HOMES ARE FOR older people

FIND OUT ABOUT OUR PLANS FOR NEW HOMES ON PAGE 18

Customer survey

In 2020 we carried out a Customer Survey. We used an outside company so that we could get truly honest feedback.

They:

- interviewed **401 customers**
- made **4361 calls**

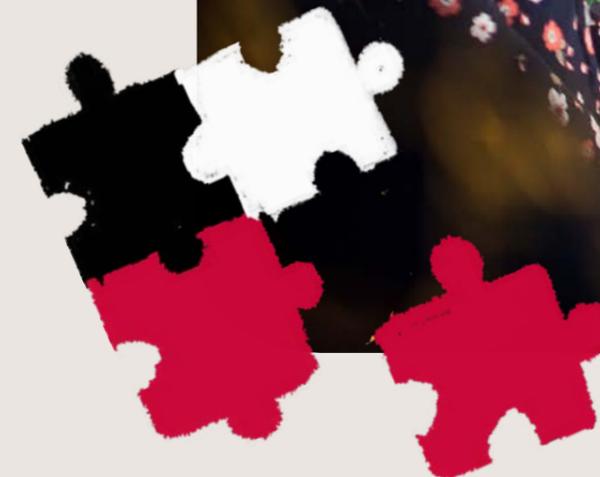


HERE IS WHAT MATTERED MOST TO YOU:

- OPPORTUNITIES FOR BEING INVOLVED
- STAFF KEEPING PROMISES AND COMMITMENTS
- THE WAY WE HANDLE YOUR REPAIRS AND MAINTENANCE
- SAFETY AND SECURITY
- THE QUALITY OF YOUR HOME

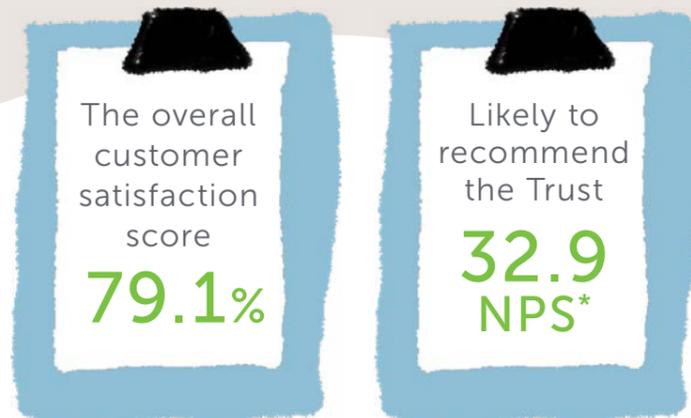
YOU WERE MOST SATISFIED WITH:

- THE ATTITUDE OF STAFF
- BEING TREATED FAIRLY AS A CUSTOMER
- THE SAFETY AND SECURITY OF YOUR HOME
- YOUR RENT AND HOW IT PROVIDES VALUE FOR MONEY



AREAS WE NEED TO IMPROVE

- 1 OPPORTUNITIES FOR BEING INVOLVED
(See page 14 to see how we've already acted on your comments)
- 2 EASE OF MAKING CONTACT
- 3 HOW WE TACKLE ANTI-SOCIAL BEHAVIOUR



BETTER – MORE OFTEN

While we scored well in some key areas, we need to do that all the time. The survey shows that our challenge is to ensure that we consistently perform well.

HOW DO WE COMPARE?

When compared to other housing associations who have done a similar survey, we scored an 'average' or 'best' satisfaction score in most areas.

On the next page we explain what we did to address your concerns...

*A Net Promoter Score (NPS) is calculated by: Subtracting the percentage of detractors from the percentage of promoters. (The percentage of passives is not used in the formula.) For example, if 10% of respondents are detractors, 20% are passives and 70% are promoters, your NPS score would be 70-10 = 60.

Here's how we improved in those three areas



OPPORTUNITIES FOR BEING INVOLVED

Find out how we've built up our Customer Voice Team, streamlined the way we tackle complaints and read about the kind of topics we discussed with our customers in 2020-21 on pages 12-14.

GROUP IS LOOKING FORWARD TO FINDING DIFFERENT WAYS FOR CUSTOMERS TO GET INVOLVED SO THAT WE CAN BENEFIT FROM A WIDER RANGE OF VOICES.

ABOVE ALL, IT'S REALLY REWARDING TO SEE OUR WORK SHAPE AND IMPROVE THE TRUST'S SERVICES. "

HEATHER BILTON - CHALLENGE GROUP CHAIR

" THE TRUST HAS REALLY INVESTED IN ITS CUSTOMER FOCUS THIS YEAR. OVER THE COMING YEAR THE CHALLENGE

EASE OF MAKING CONTACT

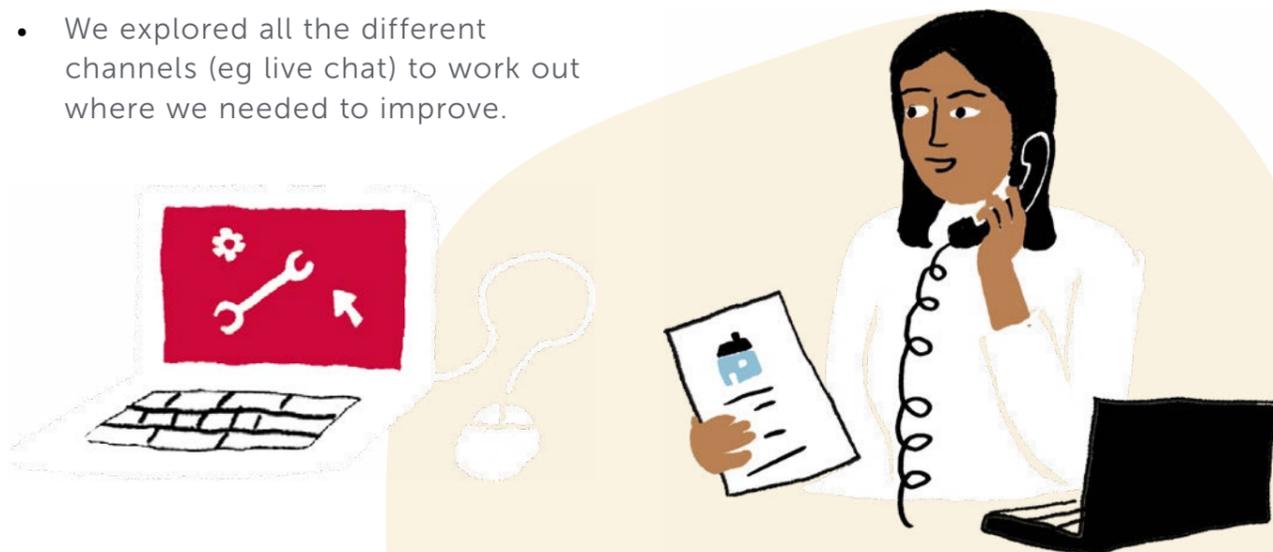
We started working on ways to improve our Contact Centre in 2020-21 and we're hopeful that customers will see a real difference in 2021-22.

Here's what we did:

- We restructured our Contact Centre so we had the right skills for the right tasks.
- We explored all the different channels (eg live chat) to work out where we needed to improve.

- We worked harder at communicating to our customers when and why there might be delays.

This focus continues and we have plans to recruit new staff, improve training and continue to find new and better ways for customers to get in touch.



" During the year, Covid-19 meant that the team had to work differently, and government restrictions meant that visits to homes were not always possible. But the team were still able to provide a full service and were praised for their handling of the situation by Cheshire Police. "

TIM BAMBER

- CUSTOMER SUPPORT AND ENFORCEMENT MANAGER

TACKLING ANTI-SOCIAL BEHAVIOUR

Digging a bit deeper we got more detail on how we tackle trouble in our neighbourhoods.

Despite an increased number of cases over the year, customer satisfaction has remained high, an 89.5% average over the year.

- 940 cases of anti-social behaviour were tackled by the ASB team - that's 78.3 cases per month

- 91.9% of customers who contacted us about ASB said that they were satisfied with the service
- 89.5% of customers who reported ASB said that they were happy with the service

The team tackled big and small issues from violence, drugs, hate incidents, domestic abuse and arson to noise, criminal damage, harassment and neighbour disputes.

Customer Data Project

In 2020-21 we tackled the first part of our ambitious Customer Data Project. Our goal is to have much better information about our customers so that we can provide services that suit their needs.

If you received a call and updated your details - **thank you!**

WHY DO WE NEED TO COLLECT PERSONAL AND SENSITIVE DETAILS LIKE ETHNICITY, DISABILITY AND GENDER?

A person's age, disability, ethnic origin, sexual orientation or medical conditions may affect their choice of home, the area they want to live, and the services they need and how they receive communications from the Trust.

Importantly, understanding the diversity of our customers will help us work towards providing homes and services that meet everyone's needs.

HERE'S HOW IT ALL BEGAN

- We **emailed 3,209 customers** asking them to update the information we hold about them - things like national insurance numbers, how they like to be addressed and if they have any disabilities.
- We also **wrote to 1,400 homes**, providing a printed form and prepaid envelopes.

At the beginning of 2021 we started to contact everyone by phone - **3927 homes in total.**

STILL NOT UPDATED?

It's not too late. Visit

[PEAKSPAINS.ORG/UPDATE](https://www.peaksplains.org/update)

Your views and how we act on them

The year 2020 marked a turning point for us. We improved the way that we handle complaints and we invested in new ways to capture residents' views.

Here's how the year shaped up:

June 2020

- Our new Customer Voice Strategy was approved by our Board.

July 2020

- The Housing Ombudsman issued their Complaints Handling Code.

October 2020

- We recruited a new Customer Voice Team.

January 2021

- We successfully published our first complaints self-assessment to show how we meet the Ombudsman's code.
- We redesigned the ways that customers can get involved to make sure that a range of voices are heard.

March 2021

- We started a new Scrutiny Review focussing on our repairs service.
- We launched our Trust Tenant Charter.

DEALING WITH YOUR FEEDBACK

We want to hear from you – the good and the bad.

That's why we've created three categories to make sure your feedback is used most effectively.

COMPLAINTS

When you believe that we haven't delivered on the service we promised



COMMENTS

Feedback on the service that you've received

COMPLIMENTS

Tell us when we've done something well



OUR COMPLAINTS PROCESS

There are four stages to our complaints process

- 1 First stage resolution
- 2 Investigation
- 3 Review
- 4 External review (eg Your MP, councillor or the Housing Ombudsman)

Over the last year we've created a much clearer approach to complaints, but most importantly, is our new focus on learning from our mistakes. Alongside this work, we're constantly looking for new opportunities for tenants to influence what we do and have their say.

RACHEL MARSLAND
- CUSTOMER VOICE MANAGER

YOUR COMPLAINTS IN NUMBERS*

498 COMPLAINTS received

298 REACHED INFORMAL STAGE (we responded to these in two working days)

139 REACHED INVESTIGATION STAGE (we responded to these in 10 working days)

40 REACHED REVIEW STAGE (we responded to these in 15 working days)

21 COMPLAINTS that went to External review

248 COMPLAINTS upheld

245 COMPLAINTS rejected

Find out what happens when someone submits a complaint.

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

(*2020-21 – in Jan 21 we began to measure our complaints in a different way to reflect the new Housing Ombudsman's Code.)



Have your say

No matter how busy or full your life is we've got opportunities for you to have your say.

1 JOIN OUR CHALLENGE GROUP - HIGH LEVEL INVOLVEMENT

Join our Challenge Group Meeting for 2-3 hours every five weeks - the Challenge Group helps us to improve our services that matter most to you.

2 MEDIUM LEVEL INVOLVEMENT

At this level, you can influence and have your say on the service we provide, and you'll only need to dedicate around 1-2 hours every 3 months.

3 LOW LEVEL INVOLVEMENT

Get involved from the comfort of your own home or come along to meetings that interest you 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).



WHAT WE'VE COVERED

HERE ARE SOME OF THE TOPICS THAT WE'VE TACKLED WITH RESIDENTS AND TENANTS AT OUR MEETINGS AND IN SURVEYS.

- Repairs – planned and responsive
- How we work with leaseholders
- Fire safety – especially in our high-rise blocks
- Our plans for new homes (e.g. Ivy House, Winstanley House)
- Sinking funds
- Recycling in high rise blocks
- Strategies and policies
- How we look after our green spaces
- Cleaning in shared spaces

What is Foundations?

In our last Annual Review 2019-20 we outlined the ways that we knew that we had to improve. We wrapped all of these plans and projects into a programme of work called Foundations.

WHY 'FOUNDATIONS'?

We knew that we had to have solid foundations on which to build the business; to get the basics right. So how did we get on in 2020-21?

THE YEAR'S TO-DO LIST

- We created some **new roles** so that we had the right expertise at the Trust (see page 19).
- We introduced **new policies** and procedures.
- We focussed on compliance – paying particular attention to **the big six** – gas, fire, electrical safety, asbestos, lift safety and water hygiene.



- We put new rules in place so that the **information we hold** won't just be right, but will stay right.

ACHIEVEMENTS

We came up with a detailed plan with over **600 actions**.

We **enlisted 44 staff** from across the Trust who completed this work on top of their day jobs (from volunteers and subject experts to management and specialists).

2 in-depth checks; we asked two independent auditors to carry out in-depth checks to rate how we were doing - both gave 'substantial assurances' - in other words they were convinced that we had made big steps to improve as planned.

17 NEW procedures **20** NEW policies
3 of our own internal audits **20** LEGAL reviews
20% of homes included a stock condition survey

WHAT'S NEXT?

The work doesn't stop there - in fact it never ends!

For those who like the detail, our next steps are to complete the final three new procedures, complete all actions from the overall plan and continue with the procedural audits for each area of compliance. We also plan to implement our new technical solution and reporting tool.

Running the Trust

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

WHERE THE MONEY COMES FROM

YEAR ENDING MARCH 2021

ACTUAL AMOUNT % SPEND

Rents	£25.9M	91%
Service Charges	£0.6M	2%
Shared Ownership sales	£0.9M	3%
Income from other places	£1.1M	4%
Interest received	£0	0%
TOTAL	£28.4M	

HOW MUCH INCOME WE RECEIVED

2021 2020

How much income we got	£28.4M	£30.6M
Day to day running costs & how much we had to spend	£(22.1)M	£(25.2)M
The amount of money that came in called operating profit	£6.3M	£5.4M
The profit we made as a % of the income	22%	18%
Interest & tax costs	£(4.0)M	£(4.1)M
Other gains/losses	£(4.7)M	£(6.5)M
Profit for the year after tax	£(2.5)M	£7.8M



HOW WE SPENT THE INCOME

YEAR ENDING MARCH 2021

ACTUAL AMOUNT % SPEND

Business operating costs (e.g. offices, staff, IT etc)	£7.2M	33%
Maintenance	£6.6M	30%
Service charge costs	£0.4M	2%
Cost of running other parts of the business (e.g. costs to do with new homes)	£1.6M	7%
The amount our properties reduced in value	£5.6M	26%
Shared Ownership	£0.6M	3%
TOTAL	£22.1M	

New homes

By April 2020 our two main developments were well underway. One in the centre of Macclesfield and another near Whaley Bridge.

RINGSTONE RISE

In Bridgmont, near Whaley Bridge, our scheme called Ringstone Rise began to take shape.

This development is made up of eight one-bedroom apartments for affordable rent and five three-bedroom houses for Shared Ownership.



CROSSINGS

Work on our flagship development in Macclesfield, Crossings, experienced minor delays when the pandemic hit, but soon got back on track.

Crossings is a development of 67 homes for Shared Ownership, Rent to Buy and private rent.



chalk

We also launched a new brand that we'll be using to market our Shared Ownership and Rent to Buy homes. It's called Chalk and is aimed at anyone who wants to build up to buying their own home or wants to rent before they buy.

You can keep an eye on how both these schemes develop on the Chalk website.

 [HOMESBYCHALK.COM](https://www.homesbychalk.com)



Staying safe at home



SARAH
FIRE SAFETY
MANAGER



LAURA
COMPLIANCE
SURVEYOR



PAUL
HEALTH & SAFETY
MANAGER

HOW CAN YOU STAY SAFE AT HOME?

“ Please let us into your home when we need to carry out tests or inspections – your gas and electrics need testing to keep you and your neighbours safe. ”

PAUL

“ Make sure that you watch the food when you're cooking – don't let your burnt dinner keep the fire service away from real emergencies. ”

Keep your communal areas clear so that you and your neighbours can escape if there's a fire – and the fire services can get in. ”

SARAH

“ Test your smoke and carbon monoxide alarms once a month. ”

Don't plug too many appliances into your plug sockets or extension leads. This is called 'overloading' and is dangerous. ”

LAURA

WHAT ARE YOUR PROJECTS FOR THE NEXT 12 MONTHS?

A smoke alarm improvement scheme and the introduction of 'Personal Emergency Evacuation Plans' for our customers in sheltered schemes.

Implementing our new Compliance Manager system to be able to better track when your homes need inspections and completing our Asbestos Management Plan.

Safer lone-working processes for our staff and a new Health & Safety platform so that everyone is up-to-date



2020
TO 2023

Our new strategic plan

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

OUR FOCUS

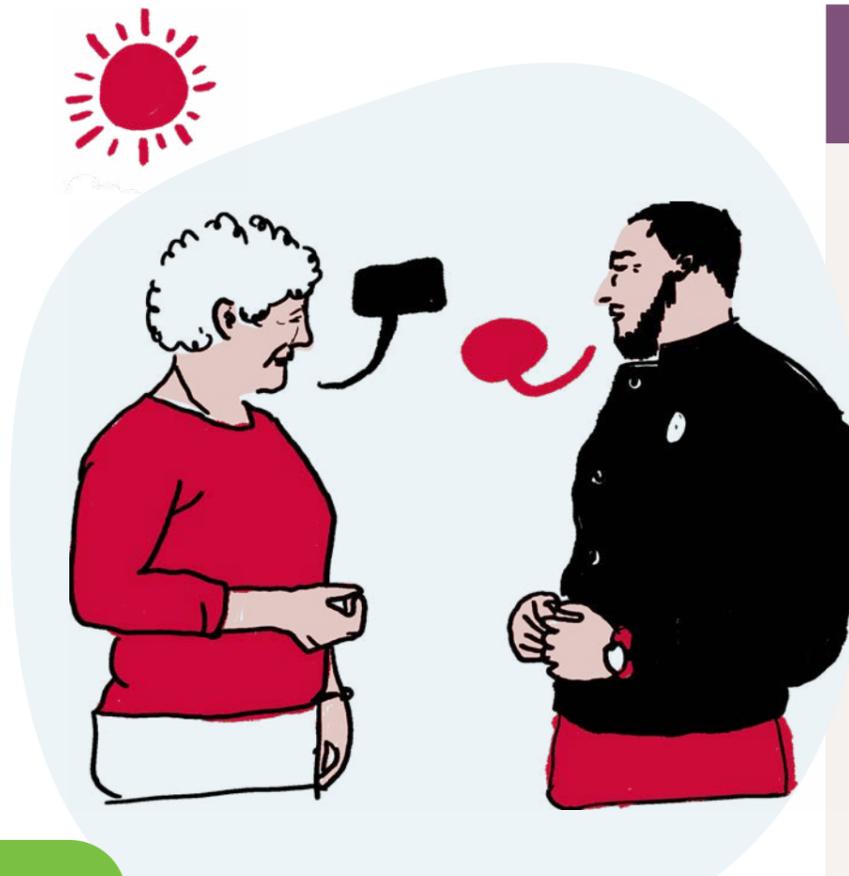
At the heart of the plan are our three key priorities. We will use these to prioritise what we do, shape how we'll help improve lives and how we'll judge if we've been successful.

We are committed to being a great landlord, a resilient business, and to creating great places to live.

BE A GREAT LANDLORD

We will do this by:

- Providing safe homes that are well maintained to support healthy lives.
- Listening to our customers and delivering the services they need.
- Matching the right customer to the right home to create lasting tenancies.
- Knowing our customers.



CREATE GREAT PLACES TO LIVE

We will do this by:

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



BE A RESILIENT BUSINESS

We will do this by:

- Creating a positive culture and be a great place to work.
- Being a profit-for-purpose organisation.
- Ensuring full asset compliance.
- Having strong, effective governance.
- Using an effective risk and control framework.
- Delivering value for money in all our services.
- Keeping consistent records.
- Having a finance structure to deliver our longer-term ambition.

Better together

Throughout 2020 we leant on our partners, and supported them too - here are just a few.





PEAKS & PLAINS
Housing Trust



PEAKSPLAINS.ORG



TRUST@PEAKSPLAINS.ORG



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