



PEAKS & PLAINS
Housing Trust



2021/22
Environmental, Social,
Governance (ESG) Report



PEAKS & PLAINS
Housing Trust



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

We own and manage around 5,200 homes, have an annual turnover of £27.7M, employ around 200 staff, and we work in partnership with local and regional organisations to achieve our purpose – to ‘help improve lives’.

We do this, primarily, by addressing local housing need, working with communities and providing safe, affordable homes for single people, couples and families.

As a general needs housing provider, we provide a range of services to help us deliver on our strategic priorities, from repairs and estates work to asset management and new developments.

Our focus is on being a great landlord, creating great places to live and being a resilient business.

We are a profit-for-purpose organisation, so any surpluses (profits) that we make are reinvested back into the services that we provide. We don’t have owners or shareholders.

Find out more online  peaksplains.org/about-us

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

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

At the same time, the country’s social housing stock is in urgent need of refurbishment and improved insulation to meet regulatory standards and the government’s 2050 net-zero carbon target, as well as protecting our customers from rising energy costs over the long term. The importance of this investment has come sharply in to focus as we have seen the cost of heating our homes increase rapidly throughout the year. We are working hard to invest in all of our homes to make them more energy efficient.

In addition, we are proactively procuring goods and services locally, where possible, in order to support the local economy and local jobs as well as reducing the carbon footprint of our purchasing activity.

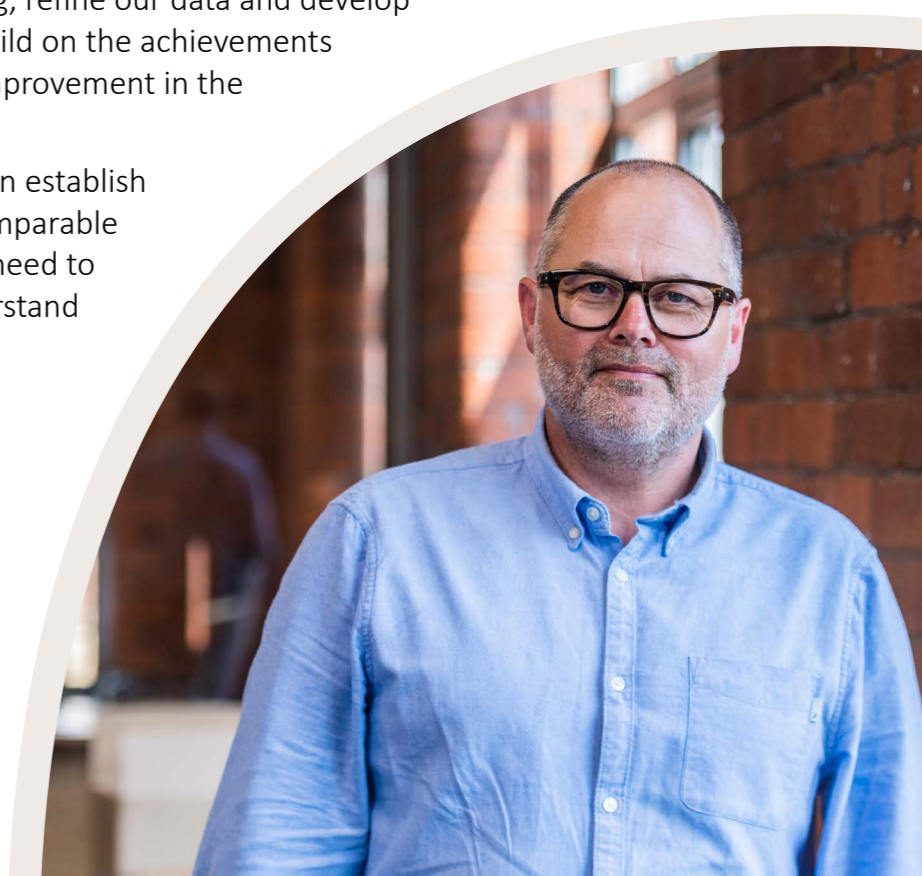
We owe it to our customers, partners and funders to provide a really clear picture of what we are doing to meet these standards and prepare for the future.

Each year, we hope to refine this report, so that it can remain a true reflection of how we are managing these ever-changing challenges, tackling risk and exploring new ventures.

As we develop new understanding, refine our data and develop operational plans we intend to build on the achievements to date and embed continuous improvement in the heart of our business practices.

I hope that this new document can establish a transparent, consistent, and comparable set of ESG criteria for those who need to delve a bit deeper to better understand our social purpose and impact.

Mark Howden
Chief Executive Officer



Summary of criteria themes

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

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

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

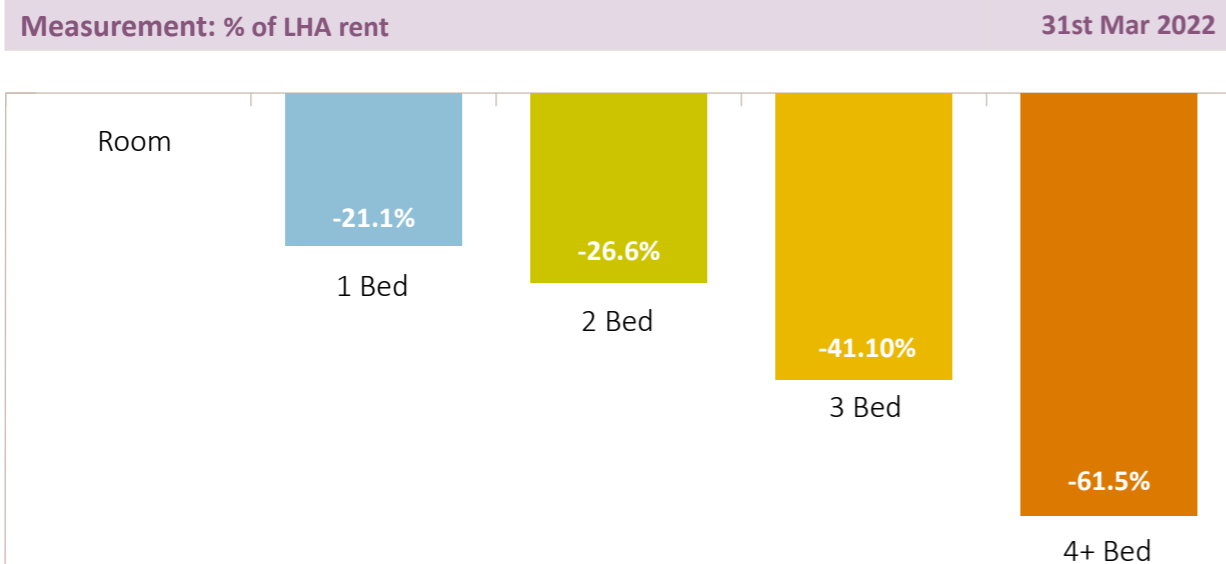


Social...

Affordability & Security

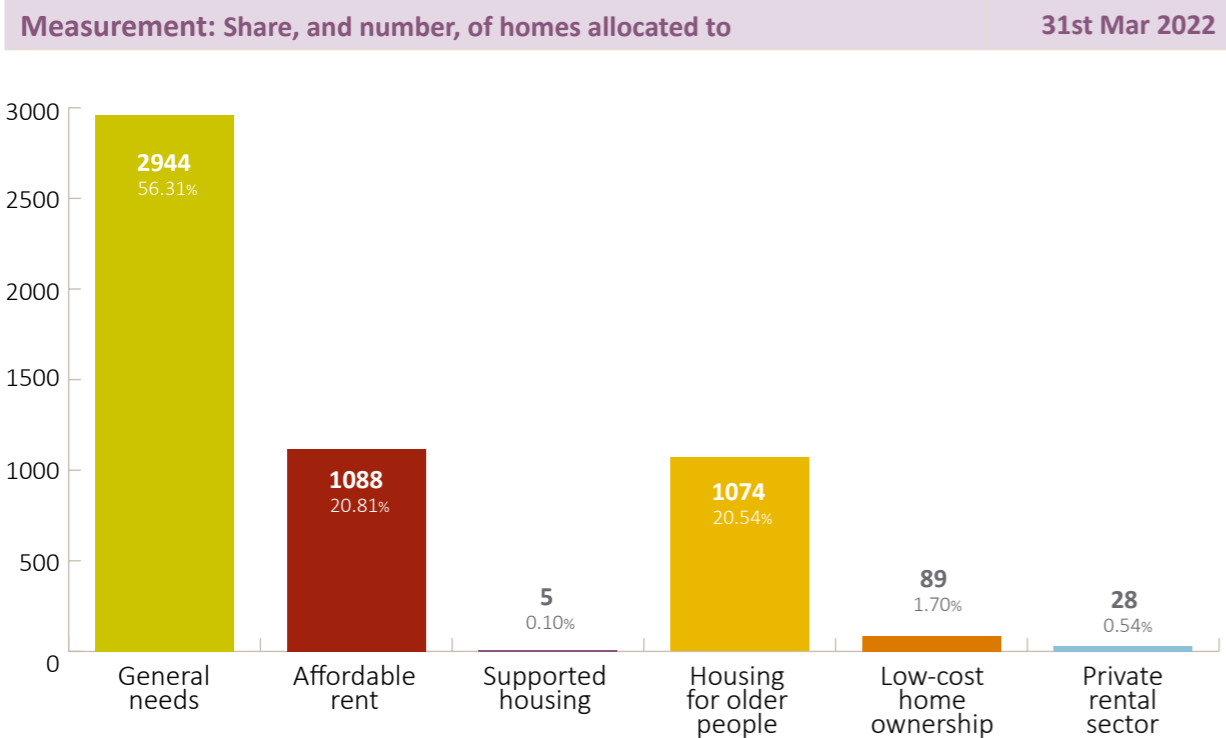
C1. For properties that are subject to the rent regulation regime, report against one or more Affordability Metric:

Rent compared to Local Housing Allowance (LHA)



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

C2. Share, and number, of existing homes (homes completed before the start of the previous financial year) allocated to: General needs (social rent), Intermediate rent, Affordable rent, Supported Housing, Housing for older people, Low-cost home ownership, Care homes, Private Rental Sector:



C3. Share, and number, of new homes (homes that were completed in the last financial year), allocated to: General needs (social rent), Intermediate rent, Affordable rent, Supported Housing, Housing for older people, Low-cost home ownership, Care homes, Private Rental Sector:

The Trust developed 12 homes for affordable rent and 26 for private rent.

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

The Trust is currently delivering a programme of energy improvement focusing on the poorest performing properties.

We are taking a 'fabric first' approach and focusing on upgrading heating efficiency. We are doing this through a combination of the Trust's capital funding and by accessing relevant grant funding.

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

Measurement: % of homes	31st Mar 2022
All Stock	100%
General needs	100%
Affordable rent	100%
Supported & Housing for older people	100%



Building Safety & Quality

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

Measurement:	31st Mar 2022	31st Mar 2021
% of homes	100%	100%

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

Measurement:	31st Mar 2022	31st Mar 2021
% of buildings	100%	100%

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

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

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

Measurement:	31st Mar 2022	31st Mar 2021
% of homes	99.85%	99.99%

The Trust continues to deliver a robust investment plan which enables us to meet the Regulator of Social Housing's requirement to maintain properties to the Decent Homes Standard. The small number of properties which equal 0.15% of our stock which do not meet the standard are all included in current investment programmes.

Resident Voice

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

The Trust has a Customer Voice team that supports tenants and residents to influence and scrutinise our work. The Customer Voice team works to deliver the Trust's Customer Voice Strategy, approved by Board. This includes a two year action plan to meet tangible targets for resident involvement. It is important to create opportunities that are inclusive and diverse therefore we have created several different ways for customers to provide feedback and influence decision-making. We have different levels of involvement requiring a variety of levels of commitment. The Trust has an active Challenge Group that meets regularly to scrutinise performance and report to the Trust's Board.

peaksplains.org/get-involved

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

The Trust tracks resident satisfaction through regular surveys, which are undertaken and verified by an external organisation.

The annual survey is complemented by quarterly surveys of resident satisfaction and the results are used to determine corporate priorities for service review, with teams responding to the survey results with actions as appropriate.

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

The Trust had five complaints upheld by the Housing Ombudsman in the year 2021-2. The Trust has a published Complaints Policy and has also self assessed itself as "compliant" with the Ombudsman's Complaint Handling Code. Customers can read about the lesson we have learned from complaints and the changes we've made as a result on our website peaksplains.org/lessons. Learning from complaints is embedded within the complaints policy, and includes a requirement for managers who uphold complaints to capture learning outcomes. Results are reported to the Trust's Executive.

Resident Support

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

The Trust employs a Tenancy Sustainment team, with two full time Tenancy Sustainment Officers and a Customer Support and Enforcement Manager. The team provides tenancy support for customers who either self refer or are referred through other teams. They provide a holistic tenancy sustainment support service, addressing all aspects of a customer's circumstances to improve tenancy outcomes. This includes, and is not limited to, money and benefits advice, access to third party support and grants, help with access to mental health and wellbeing services and support with hoarding.

Placemaking

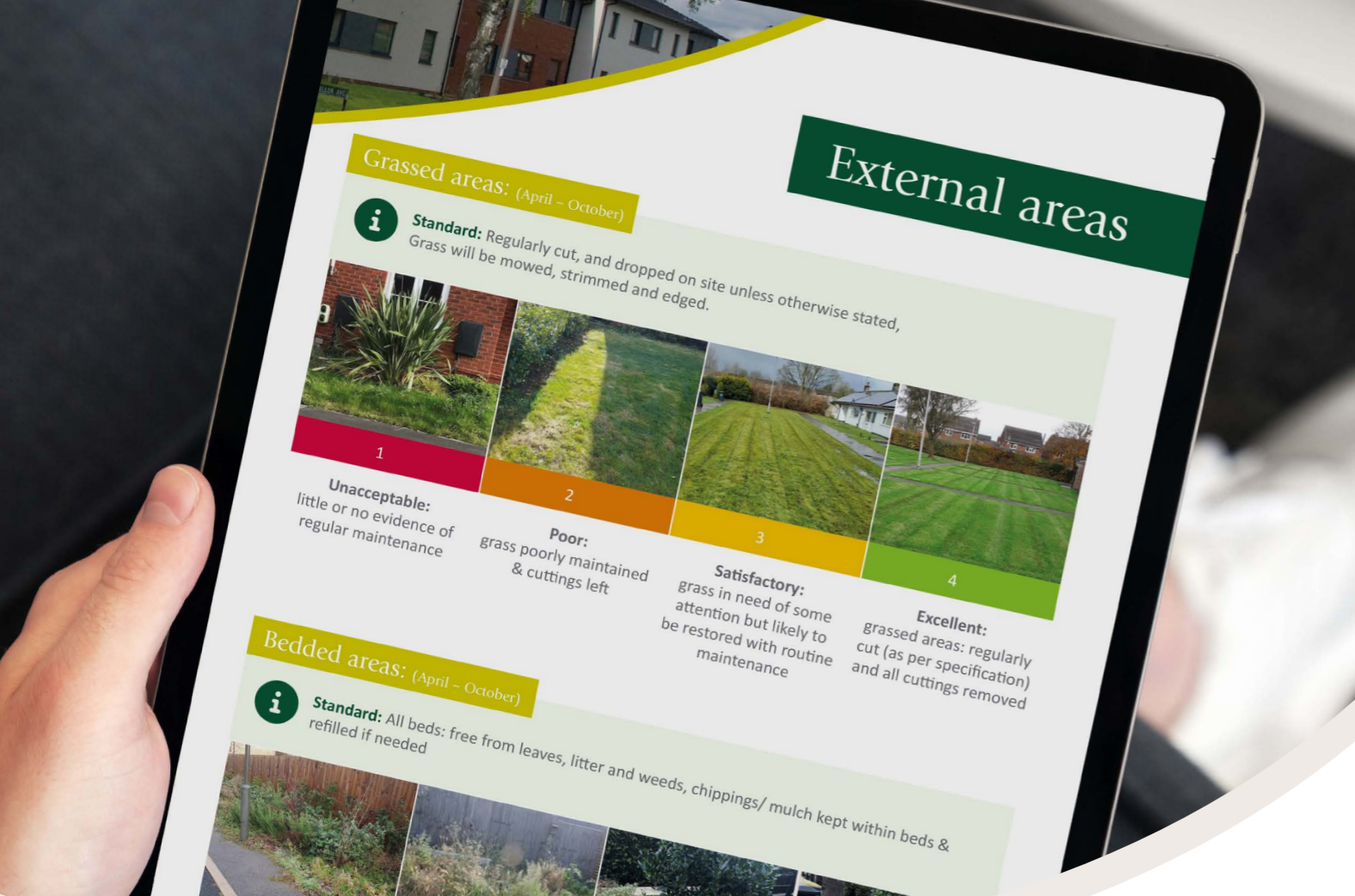
C13. Provide examples or case studies of where Peaks & Plains has been engaged in placemaking or placeshaping activities

The Trust continues to support the development of Macclesfield town centre and the area known as Sunderland Street in particular. As part of our ambition to make this area a great place to live, work and play, we have developed Crossings, an apartment block of 67 mixed-tenure homes.

Despite the challenges posed by the pandemic we have continued to work with our partners in the Macclesfield Regeneration Group to stress the important part that town centre living plays in making a town like Macclesfield thrive.

 [sunderland_street_macc](https://www.instagram.com/sunderland_street_macc)





Case Study: Estates inspections

We are working hard to update and improve the information about the green spaces and places around our homes.

One of our commitments is to 'create great places to live'. We can't really live up to that promise if we don't know our areas really well.

A scrutiny review that was carried out by our customers on the topic of grounds maintenance, also revealed that this was something that we needed to focus on.

So in 2021 we embarked on a series of estate inspections across our patch, from Alderley Edge and Wilmslow to Macclesfield and Poynton.

We explored, ranked and logged trees, green spaces, communal spaces and outbuildings to build up a really detailed picture of what we owned and managed.

The outcome was a set of data that gives us clear scores for our neighbourhoods and estates, a baseline from which to work from and prioritise our resources.

This information will form the basis for Neighbourhood Plans – a new way to make it really transparent for customers what is going on in their area and where we plan to make improvements.

We harnessed the leg-power and analytic skills of our managers and Board members to complete this work and encouraged our customers from our Challenge Group and our Ground Maintenance Residents Group to join in too. We wanted to use the opportunity to build knowledge and understanding across staff and customers so that we can provide a better service for everyone.



Environmental...



Climate Change

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

Measurement: % of homes rated	31st Mar 2022
(92-100) A	0.16%
(81-91) B	9.61%
(69-80) C	43.90%
(55-68) D	41.47%
(1-54) E+	4.97%

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

Measurement: number of homes rated	31st Mar 2022
(92-100) A	0
(81-91) B	42
(69-80) C	58
(55-68) D	0
(1-54) E+	0

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

The Trust is commissioning SHIFT to undertake an assessment of these metrics and will be in a position to report against these in early 2023. Analysis of stock undertaken in 2021 indicates that the kg CO2 for the stock is 14123034 and our Environmental Strategy outlines how we will reduce this over the coming years.

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

The Trust has developed a programme of energy efficiency work including, additional insulation, heating upgrades, installation of air source heat pumps as well as improved thermal efficiency of windows and roofs.

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

The Trust has developed an Environmental Strategy which contains objectives in relation to flood risk, and properties overheating. These are due to be completed as part of this current financial year's action plan by March 2023.

All proposed developments have a flood risk assessment carried out where required, the risk is then mitigated within the design and construction. Ventilation systems are also provided in line with the current Building Regulations.

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

We provide residents with all the information that they need at sign up. However, we acknowledge that there is more we need to do when it comes to carbon literacy for customers. We have this on our radar; it is one of the future action in our Environmental Strategy.

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

The Trust's Estate Management Policy makes clear our commitment to provide clean, safe and well maintained green spaces. We have well publicised service standards on the Trust's website that allow customers to understand how we manage our green estate.

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

The Trust runs regular events to enhance specific green spaces over and above existing specifications; we call them Clean Up days and all staff are invited to get involved.

When we need to remove a tree we make sure that we replace it with another.

All proposed new developments aim to provide open space as required in the relevant local plans and planning policy. If this is not possible then contributions to off site open space provision are made. This is also the case for biodiversity nett gains.

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

The Trust will be undertaking a SHIFT assessment in 2022 to identify ways in which we can manage and reduce pollutants.

Resource Management

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

The Trust's in-house maintenance team sources 90% of materials via Jewsons (Saint-Gobain Ltd). As part of the tender the Trust ensured that wherever reasonable, we would use responsibly sourced materials. This can be evidenced via quarterly meetings with our supply chain.

The Trust will be undertaking a SHIFT assessment in 2022 which will identify ways in which building material can be responsibly sourced.

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

We will be undertaking a SHIFT assessment in 2022 which will identify ways in which we can improve our approach to waste management.

In addition, we will procure a waste management solution that will target and measure performance.

All proposed new development carried out on a Design and Build basis will have a site waste management plan in place. This will be completed by the contractor and is monitored on a monthly basis through the project's key performance indicators.

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

We will be undertaking a SHIFT assessment in 2022 which will enable the Trust to identify ways in which it can improve its water management.



Governance...



Structure and governance

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

C26. What is the most recent viability and governance regulatory grading?

In September 2021 the regulator upgraded the Trust to a G2 rating and confirmed it's V1 status.

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

We currently follow the National Housing Federation's 2015 Code of Governance, following a GAP analysis the Board decided it was not yet in a position to adopt the 2020 Code of Governance, however an action plan has been put in place in order to address those gaps.

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

Yes, the Trust is profit-for-purpose organisation. Any surplus money that we make is put back into the business to provide services, manage our homes and build new ones.

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

The Board employs a Risk Management Framework, which includes policy, risk appetite, risk registers (strategic & operational) and an assurance plan.

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

The Board receives a summary of the strategic risk register at each meeting. This enables them to comment, challenge and consider if any changes are needed.

The Board also reviews the register in more detail once a year and has annual discussions about the Trust's risk appetite. All reports to the Board include a section of risk, in which risks relevant to the report are clearly laid out.

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

No.

Board and Trustees

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

The Board includes five males and three females, plus one vacancy (in addition one female co-optee on the Audit Committee).

All are included in any analysis of other diversity characteristics. Once we have complete data for this we will then be able to compare the Board data with that collected in our Customer Data Project.

We currently do not have sufficiently up to date or detailed information about the wider local community to compare our board diversity with that. The Trust is working on pulling this data together.

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

58%

Note: This assumes that our Executive Management Team (3) and Board (9) equates to 12 individuals.

Seven Board members have left or changed since 2020. A couple came to the end of their terms, others left to personal reasons and some as a response to our skills review in 2020 and to allow the Trust to strengthen its Board to address regulatory issues.

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

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

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

100%

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

4

C36. Are there any current executives on the Remuneration Committee?

No

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

There has not been a single succession plan report - succession is considered on an ongoing basis and reported to the Board (or Governance Committee) at appropriate times.

Succession planning was covered in a Board skills report, which went to the Board in May 2021, which included plans to recruit to strengthen the Board and to replace members due to retire.

A further report in September 2021 outlined the appointments to be made following that recruitment. A report was made to the Governance Committee in March 2022 which included an updated position statement about board skills and anticipated retirement dates and included a section which considered succession and when further action would be required. A further report was made to the Board in May 2022 regarding recruitment to fill one outstanding vacancy.

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

We are in year 2 of a 3 year contract.

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

The Board effectiveness was reviewed in quarter one 2021 by Altair. The findings were reported to the Board in July 2021.

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

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

- Annual declarations of interest forms have to be made for Board & Committee members.
- There is a declarations of interest item on the agenda for each meeting.
- Where appropriate, a 'conflicted' member, will either not take part in the discussion or decision or may leave the meeting for that item.
- Declaration of interest is covered in both our Code of Conduct for Board and Committee members and the Trust Rules.
- Declarations made throughout the year are reported to the Audit Committee annually.

Staff Wellbeing

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

Yes we do and we and we are just starting the process to get formal accreditation.

The Trust has made a commitment to become a Real Living Wage employer. The official accreditation for this will happen once we establish if contractors we use conform to the Real Living Wage rates. We are currently in the process of gathering this data.

C43. What is the gender pay gap?

-2.9 (Mean average) or 8.7% (Median average).

Average male hourly rate = £16.75

Average female hourly rate = £17.24

You can read our gender pay gap report at peaksplains.org/genderpaygap

C44. What is the CEO-worker pay ratio?

Our Chief Executive to staff ratio is 5.07.

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

Throughout the pandemic we provided our staff with appropriate PPE and devised new ways of working that would keep them, and our customers, as safe as possible. This included making reasonable adjustments to our more at-risk members of staff and providing easy access to our external occupational health services.

When it was impossible to get together for staff gatherings we thanked our staff in other ways (e.g. Christmas hampers).

We have ten trained Mental Health First Aiders, who can offer support to staff and this is published on email signatures so staff are constantly reminded who they are.

The Trust also offers its people the Westfield Health suite of benefits, including a counselling service and 24/7 medical advice.

We have various policies that also underpin our commitment to wellbeing. These cover the following sorts of topics:

- Health & Wellbeing
- Menopause
- Supporting employees affected by still birth or miscarriage

C46. Average number of sickdays taken per employee?

11.31 days

Supply Chain

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

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

The Trust has also worked closely with partners to tackle loneliness and isolation by delivering parcels to the elderly, single living and struggling families over the Easter and Christmas period.

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

As part of the Trust's Environmental Strategy, we will be implementing changes to our procurement procedures to ensure that all suppliers and contractors are able to demonstrate that they have acceptable environmental or waste management policies in place.

The Trust has also developed a Social Value Strategy that will support the integration of key environmental considerations within its procurement activities over the next 3 years.





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