PEAK District
Rural Housing Association

Annual report

and financial statement summary

for the year ended 31 March 2026



Welcome to our annual report

This report explains how we performed between April 2025 and March 2026.

Throughout the year we continued to deliver on our core purpose of providing and managing good-quality, affordable homes for local people in the Peak District and surrounding rural communities.

Despite continued economic uncertainty and rising costs, we have invested in residents' homes, provided support when it has been needed and continued working with rural communities to provide more affordable homes. The Association remains financially strong to meet future challenges.

Engaging with our residents

Residents continue to play an important role in shaping our services. During the year we listened to feedback through surveys, conversations, complaints, compliments and opportunities for residents to get involved.

Our latest Tenant Satisfaction Measures survey showed mixed results, with 86% of residents satisfied overall with our service. We're using the results to identify areas for further improvement and ensure residents remain at the heart of our decision-making.

We launched a new website in February. With a focus on accessibility, the new site makes it easier for all customers to find the information they need quickly.

Supporting our residents

We recognise that many households continue to face financial pressures. Our team has remained focused on providing advice, practical support and early help when residents need it.

During the year, we provided £6,203 through our Customer Support Funds, helping 32 households with essential household items, training opportunities and other practical assistance. We also worked with a range of partner organisations to help residents access additional financial, energy and wellbeing support.

Improving our homes

We've continued to invest in maintaining and improving residents' homes. We completed 827 repairs. We also renewed bathrooms, replaced gas boilers, replaced windows and doors and carried out exterior painting.

We continued our work to make homes warmer, more energy efficient and more affordable to run. Following the completion of a two-year retrofit programme in 2025, we secured additional funding through the Warm Homes: Social Housing Fund. Combined with our own investment, this has enabled us to begin a new three-year programme to improve homes. Through measures such as improved insulation, solar panels and more efficient heating systems, we're working to ensure all homes achieve a minimum Energy Performance Certificate (EPC) band C by 2030, while helping residents keep their homes warm and energy bills more affordable.

Building new affordable homes for local people

One of the most important parts of our work is helping rural communities meet local housing need. During the year, we purchased four new-build affordable homes in Tansley, helping more local people access affordable housing. We also continued working closely with parish councils, local authorities and community organisations to identify future housing opportunities across the Peak District and surrounding rural communities.

These strong local partnerships remain at the heart of our approach and are essential in helping us deliver affordable homes in places where they are needed most.

We've achieved a great deal this year and remain committed to providing the best possible homes and services for our residents.

4
new-build affordable homes purchased

32
households given financial help from our Customer Support Funds

Calls to our Customer Care Team answered, on average, in 18 seconds

86%
overall satisfaction

827
day-to-day repairs completed

87%
of residents satisfied that their home is safe

Looking ahead, we will continue to balance investment in our existing homes with our ambition to build more affordable homes for local people. We will also continue improving resident engagement, strengthening our services and responding to the changing regulatory environment. While challenges remain, we are confident in our ability to meet them. Our strong financial position, dedicated staff and committed Board ensure that we can continue investing in our homes, supporting our residents and delivering value for money.

Thank you to everyone who has taken the time to share their views with us during the year. Your feedback continues to shape our priorities and improve our services, helping ensure we remain focused on the things that matter most to residents. If you would like any further information, please get in touch via enquiries@midlandsrural.org.uk

David Frederickson

Chair, Peak District Rural Housing Association

Supporting residents in their homes and neighbourhoods

Peak District Rural Housing Association is a profit-for-purpose housing association.
This means we invest every penny we make into providing good-quality homes and services.

We provide affordable, safe and comfortable homes for local people in **51 communities**. Our housing officers provide all aspects of the housing management service including new tenancy sign-ups, tenancy support, managing anti-social behaviour and supporting residents with their rent. This means our housing officers get to know residents and understand the support they may need.

About our homes

Homes owned by PDRHA

243 TOTAL

196 RENT

47 SHARED OWNERSHIP

RENT

Houses	Bungalows	Flats / maisonettes
144	28	24

SHARED OWNERSHIP

Houses	Bungalows
35	12

> Living in a rural community where houses are expensive, these houses are vital for the next generation to stay in the village.
>
> **PDRHA** resident

Homes managed by PDRHA

(on behalf of another landlord)

77 TOTAL

75 RENT

2 SHARED OWNERSHIP

RENT

Houses	Bungalows	Flats / maisonettes
41	7	27

SHARED OWNERSHIP

Houses
2

Other landlords:
emh
Bradwell Community Land Trust
Sir Robert Coke's Almshouses
The Guinness Partnership

Supporting residents in their homes and neighbourhoods

Housing management

1 decant to alternative temporary accommodation

1 mutual exchange

1 shared ownership home resold

95% of our homes were allocated to residents with a **strong local connection** to the village*

28 homes re-let

0 evictions

47 is the average number of days to **re-let a home**

39 organised **scheme visits** to meet residents in their homes

> "You have all made a massive difference and been kind, understanding and patient."
>
> **PDRHA** resident

*where there is a requirement under planning conditions

Acquisitions and sales

15 new homes acquired by PDRHA

We purchased **4** new-build homes in Tansley.

We also completed the formal transfer of ownership of **5** homes in Marston Montgomery and **6** homes in Wetley Rocks. Residents have lived in these homes since 2021, with the legal transfer to PDRHA now complete.

1 home sold from our stock

We sold this home because the cost of making it ready to let was not viable. Such sales are rare, as most of our homes are permanently protected as affordable rural housing.

Supporting residents in their homes and neighbourhoods

Customer Support Funds

During 2025-26...

...we gave a total of **£6,203** from the funds, helping **32** households.



Residents have used the funds for a range of things, including supermarket and food vouchers, and essential items when moving into a new home, such as cookers, carpets, washing machines and fridges.

Helping residents access other support

As well as providing financial help from our own funds, we've also helped residents access external support, including:

- **2** referrals to **National Energy Action**
- **4** referrals for **local authority** support
- **2** referrals to the **Samaritans**
- **20 decorating packs** for new residents
- **6** referrals to **Turn2Us**
- **2** referrals to **Mind**
- **1** referral to **StepChange**
- **8** referrals to **Citizens Advice**
- **2** referrals to **licensed trade charity**

Rent and service charges

How your rent was spent (top four areas spent on service delivery):

1. **Day-to-day repairs**
2. **Planned repairs/upgrades***
3. **Servicing of loans**
4. **Staffing and administration**

*heating, bathrooms, kitchens, windows, decarbonisation etc

How your service charge was spent (top four areas):

1. **Grounds maintenance**
2. **Pumping stations**
3. **Electricity charges**
4. **Unadopted road maintenance**

Tenure	Amount collected in rent and service charges	Average rent arrears throughout the year
Rental	**£1,812,240**	**0.75%**
Shared ownership	**£118,822**	**0.98%**

Supporting residents in their homes and neighbourhoods

Neighbourhood management

66% of residents are satisfied with our approach to anti-social behaviour

29% of shared owners are satisfied with our approach to anti-social behaviour

60% of residents are satisfied that we make a positive contribution to neighbourhoods

55% of shared owners are satisfied that we make a positive contribution to neighbourhoods

60% of residents are satisfied that we keep communal areas clean and well maintained

45% of shared owners are satisfied that we keep communal areas clean and well maintained

Data from Tenant Satisfaction Measures survey October 2025 (owned and managed homes)

24 anti-social behaviour (ASB) cases opened

0 cases involved hate crime

Most common types of ASB

1. Neighbour disputes
2. Noise issues
3. Parking issues

Our satisfaction and TSM results give us much to be proud of, but we know we can do better in these areas. These are challenges across the housing sector, and we want to hear your ideas for improving our neighbourhoods and services.

> "PDRHA build nice homes which are very well kept. Last year they sent a skip up that everybody could use and it was free."
>
> **PDRHA** resident

> "I love where I live and your crew keep the lawned areas lovely."
>
> **PDRHA** resident



£27,502 spent keeping schemes tidy and maintaining communal garden areas (incl. work outside of the gardening contract, such as clearing fly tipping)

Giving our residents a great service

Our residents are at the heart of everything we do.

We always aim to deliver the best possible service. Our Customer Promises are published on our website. We also provide a complaints performance update on our website every quarter. Results from our latest Tenant Satisfaction Measures Survey carried out in October 2025 are published on our website and throughout this report.

86% overall customer satisfaction **(rental households)**

78% overall customer satisfaction **(shared owners)**

65% of residents are satisfied we listen and act on their views

79% of residents are satisfied that we keep them informed

86% of residents agree we treat residents fairly and with respect

56% of shared owners are satisfied we listen and act on their views

63% of shared owners are satisfied that we keep them informed

81% of shared owners agree we treat them fairly and with respect

Data from Tenant Satisfaction Measures survey October 2025 (owned and managed homes)

On average, *per month*, our Customer Care Team dealt with:

1,988 phone calls, MyHomeOnline contacts and emails*

988 phone calls

92 MyHomeOnline

908 emails

98% of residents are satisfied with the service from our **Customer Care Team**

18 seconds average time to answer a call

> "Customer services are very good. I am not that good at ringing people, but they make it really easy."
>
> **PDRHA** resident

*Contact data is average per month into our Customer Care Team, who cover PDRHA and three other rural housing associations on behalf of Midlands Rural Housing.

Giving our residents a great service

We're always trying to:

- get to know our residents better, so we can provide the right service
- ensure residents have choice about how they communicate with us
- ensure our policies are up-to-date, accessible and communicated to residents.

Digital engagement

86%

of residents are registered on our portal **MyHomeOnline**



19%

of residents registered on **MyHomeOnline** used it in the last **6** months

Policy and strategy updates

Following the introduction of the new Consumer Standards, we're reviewing all our policies. As part of each review, residents are invited to give feedback on the content and clarity of the policy.

In 2025-26 we updated six policies. These are all on our website:

- Damp and Mould Policy
- Scheme and Community Management Policy
- Neighbourhood Management Policy
- Safeguarding Children at Risk Policy
- Safeguarding Adults at Risk Policy
- Hate Crime Policy

New website

We launched a new website in February 2026.

It's designed to make it easier for residents to quickly find the information they need.



- Easy-to-use forms to request permission to **make changes to your home**, to **keep a pet** or to **add someone to your household**
- Clear information about **support** and **services**
- **Enhanced accessibility tools,** including text-to-speech, reading support tools and page translation

www.peakdistrictrha.org.uk

Getting to know our residents better

In the last **18** months, we've contacted **78%** of households to check the details we have about them are correct

Giving our residents a great service

We welcome complaints and compliments as they help us see where we are getting it right and understand where we can improve.

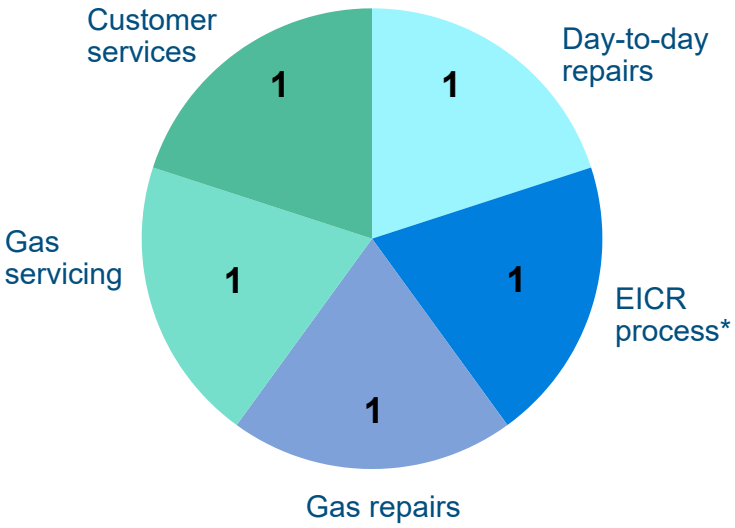
Every complaint and service request is shared with the relevant team. This is to ensure that we're continuously learning and improving.

Formal complaints

5 complaints from rental residents

0 complaints from shared owners

Breakdown of complaints by service area:



EICR = Electrical Installation Condition Report

How are we doing?

We publish our complaints performance on our website four times a year.

100% **of complaints responded to within Housing Ombudsman Complaint Handling Code timescales**

1 **complaint escalated to stage two of our complaints process**

1 **Housing Ombudsman determinations**

33%

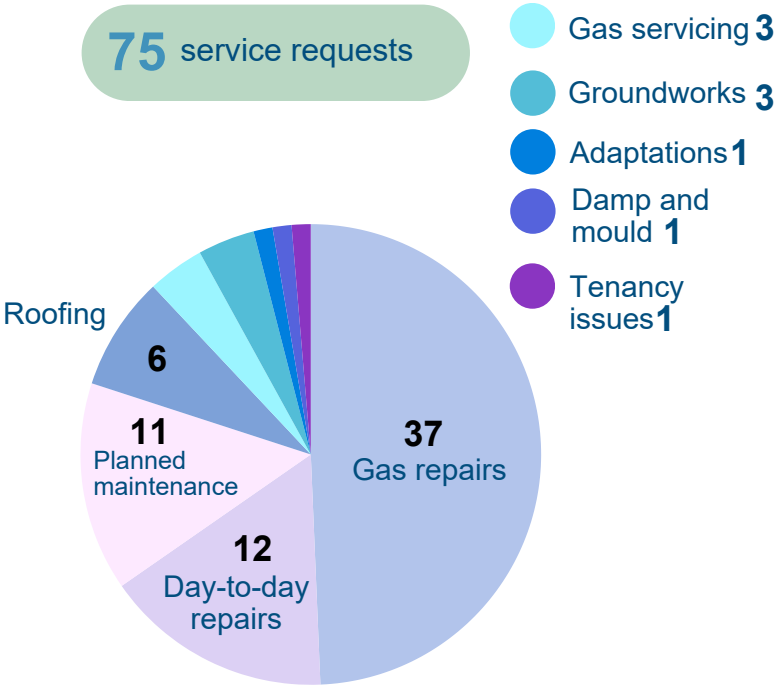
of residents are satisfied with our approach to complaints handling

Data from Tenant Satisfaction Measures survey October 2025 (owned and managed homes)

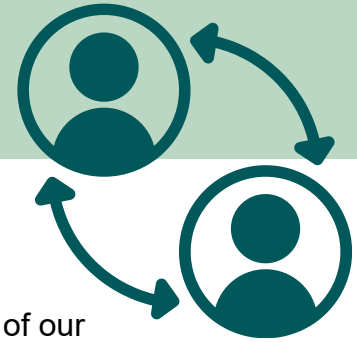
Service requests

A service request is when a resident asks us to put something right. It isn't a complaint, but we still record and monitor service requests to help us improve.

75 service requests



Providing respectful and helpful communication and engagement



To deliver the best possible service, we need to listen to residents and involve them in shaping what we do.

The Regulator of Social Housing's Tenant Satisfaction Measures (TSMs) give residents the opportunity to tell us which areas of our service they're satisfied with and where we need to do better. The Consumer Standards, introduced in April 2024, set out the standards social housing landlords must meet.

Customer involvement



42 residents have told us they want to be more involved in the association and influence how we deliver our services

Tenant Satisfaction Measures

Tenant Satisfaction Measures (TSMs) help the Regulator of Social Housing (RSH) understand how social housing providers across England are performing.

Every two years, we carry out a TSM survey, asking households how we're doing on areas such as **repairs**, **home safety**, **listening and engaging**, **complaints**, and **keeping neighbourhoods clean and safe**. Our latest survey took place in October 2025.

Although we only have to report results for homes we own, we invite **all residents** to take part, including those in homes we manage on behalf of emh.

You'll find the results throughout this report and on the TSM page of our website: **www.peakdistrictrha.org.uk/tsm**

Most importantly, we use your feedback to make improvements. Find out more: **www.peakdistrictrha.org.uk/you-said**

Consumer Standards

The Consumer Standards are enforced by the Regulator of Social Housing (RSH). The **first four standards** were introduced in April 2024 and set out what social housing landlords are expected to deliver:

Safety and Quality Standard: Landlords must ensure homes are safe and of good quality, free from hazards, and in good repair.
Tenancy Standard: This standard covers the fair allocation and letting of homes and how tenancies are managed and ended.
Neighbourhood and Community Standard: Landlords must work with residents and other organisations to help keep neighbourhoods safe and well maintained.
Transparency, Influence and Accountability: This includes residents having a say in decisions, accessing services, and having fair complaints processes, while landlords are open about their performance.

Following an independent audit, we continue to review and self-assess our compliance with the standards.

Competence and Conduct Standard and STAIRs

During the year, we prepared for the Competence and Conduct Standard and the Social Tenant Access to Information Requirements (STAIRs), which both come into force on 1 October 2026.

Keeping residents' homes safe and in good repair



Our priority is the safety and comfort of our residents.
We carry out stock condition surveys on all our rental homes on a five-year rolling basis. This survey data is used to plan our repairs and investment programme to ensure our homes are safe, efficient, comfortable and affordable.

How do we decide what to spend?
The Board agrees our maintenance and repairs budget each year, taking account of inflation and the work needed in our homes.
This covers **the upkeep of your home**, **the measures we take to keep you safe**, and the work to **prepare empty properties for letting**.

Satisfaction with our repairs service and the maintenance of our homes

93% of residents surveyed, **following the completion of a repair,** are satisfied with our repairs and maintenance service

77% of residents are satisfied that their home is well maintained

87% of residents are satisfied that their home is safe

Data from Tenant Satisfaction Measures survey October 2025 (owned and managed homes)

70% of residents are satisfied with our repairs service over the last 12 months

70% of residents are satisfied with the time taken to complete their most recent repair

You said...
"The contractor's work was poor quality."

We did...
- ✓ We're working with contractors to improve the quality of work.
- ✓ Our in-house team is carrying out more inspections of finished work.
- ✓ All jobs related to a complaint are inspected by our in-house team.

100% of residents surveyed agree our contractors treated them with **courtesy** and **respect**

"If there are any issues or repairs they are on it and don't muck about. They do a great job with repairs."

PDRHA resident

Keeping residents' homes safe and in good repair

Day-to-day repairs

827 repairs completed



106
emergency



248
urgent



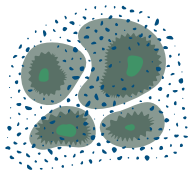
473
routine

75 (71%)

completed within target time

453 (63%)

Damp and mould



62
cases of damp and mould reported

62
cases resolved

What we've spent

£202,332
on completing repairs

£3,426
average spent getting an empty property ready to re-let

End of year compliance *



100%
fire risk compliant



99.4%**
gas safety compliant



99.6%**
electrical safety compliant

74 periodic electrical safety inspections carried out

100% homes have a **valid radon assessment** (of those requiring one)

100% asbestos management surveys or re-inspections completed (for homes requiring one)

100% homes have all required **legionella risk assessments** (for homes requiring one)

You said...

"I was dissatisfied with the gas servicing process and communication."

We did...

✓ **We've changed how we manage gas servicing appointments.**

In October 2025, we brought the management of gas servicing appointments in-house. Previously, this was managed by emh. This gives us more oversight and allows us to communicate with residents more quickly.

* The compliance figures apply to homes owned by Peak District Rural Housing Association (do not apply to homes managed on behalf of emh).**The 99.4% and 99.6% figures are less than 100% due to one home where we've been unable to gain access. We're taking the appropriate legal steps to arrange access and complete the safety checks.

Keeping residents' homes safe and in good repair

Getting to know our homes better

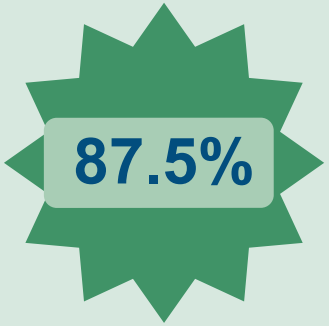
We've been getting to know our homes better through stock condition surveys and more frequent visits. Recruiting more staff to our maintenance and housing teams has helped us visit homes more often.

We use this information, together with Energy Performance Certificate (EPC) data, management reports and our Asset Management Strategy, to identify where investment is most needed and plan improvements to our homes.



100%

of our homes meet the Decent Homes Standard *



of residents surveyed, following the completion of a planned works project, were satisfied with our **planned works service ***

Planned works

Over time your rented home will need improvements or upgrades – including **kitchens**, **bathrooms**, **heating**, **windows** and **doors** – to maintain the quality of your home, and to keep you safe and comfortable.*



£35,506

spent replacing **windows and/or doors** in **8** homes



£41,064

spent on the **exterior painting** of **24** homes



£139,476

spent replacing **bathrooms** in **17** homes



£18,542

spent replacing **7 gas boilers** with new boilers

* Planned works and the Decent Homes Standard measure only apply to homes owned by Peak District Rural Housing Association (do not apply to homes managed on behalf of emh).

Improving the efficiency of our homes

One of the biggest challenges we face is to improve the energy efficiency and thermal insulation in our homes.

We're on track to meet the government's target for all social homes to have a minimum Energy Performance Certificate (EPC) band C by 2030.*

Making our homes more energy efficient isn't just about meeting government targets. It can help tackle fuel poverty, make homes more comfortable and reduce residents' energy costs.

Following the completion of a two-year retrofit programme in 2025, we secured additional funding through the Warm Homes: Social Housing Fund. Combined with our own investment, this enabled us to begin a new three-year programme to improve homes in 2025-26.

6 homes were retrofitted in 2025-26 as part of the Warm Homes: Social Housing Fund. The works included:

- replacing inefficient heating with air source heat pumps
- installing humidistat extractor fans
- installing solar panels which have battery storage
- increasing cavity wall and loft insulation

A further 12 homes will be retrofitted in 2026-27.

All homes have an EPC survey every **10 years.** This helps us know which homes to prioritise for energy efficiency improvements.

70% of our rental homes are **EPC band C or above**. And we're on track to be at 100% by 2030.*

*These figures only apply to homes owned by Peak District Rural Housing Association (do not apply to homes we manage on behalf of emh).

Developing new homes

We're building the homes local people need. They are high quality, meet national space standards and are designed with the move towards net zero in mind.

Our investment in new homes is carefully balanced with reinvesting in our existing homes to maintain standards for all residents.

There are lots of challenges in getting new rural homes built, including access to affordable and suitable land, rising construction costs and reduced grants and government funding. Despite this, we have continued to progress new homes.

4 new-build homes purchased in Tansley

Three for social rent and one for shared ownership

9 new homes planned for Youlgrave

During the year, we continued to develop plans for nine new homes in Youlgrave. We hope to start construction in early 2027.

We're working with **4** parishes in support of **new rural housing schemes**

Statement of comprehensive income

For the year ended 31 March 2026

	2026 £	2025 £
Turnover	1,627,558	1,815,328
Cost of sales	-	(119,828)
Operating costs	(1,185,542)	(1,071,026)
Operating surplus	**442,016**	**624,474**
Interest receivable and similar income	36,932	9,635
Interest payable and similar charges	(464,208)	(414,580)
Surplus for the year	14,740	219,529
Other comprehensive income		
Remeasurement of Social Housing Pension Scheme	(487)	12,527
Total comprehensive income for the year	**14,253**	**232,056**

Turnover is derived from continuing activities.

Full financial reports are available on our website: www.peakdistrictrha.org.uk/annual-reports

Statement of financial position

As at 31 March 2026	2026 £	2025 £
Tangible fixed assets		
Housing properties	22,410,325	20,545,864
Net book value tangible fixed assets	22,410,325	20,545,864
Current assets		
Properties for sale and work in progress	50,481	-
Trade and other debtors	67,197	1,078,572
Cash and cash equivalents	426,531	734,421
Total current assets	**544,209**	**1,812,993**
Creditors: amounts falling due within one year	(592,706)	(589,794)
Net current assets	**48,497**	**1,223,199**
Creditors: amounts falling due after one year	(18,885,253)	(18,285,134)
Provision for liabilities: pension liabilities	(38,896)	(60,503)
Net assets	**3,437,679**	**3,423,426**
Capital and reserves		
Called up share capital	41	41
Revenue reserves	3,437,638	3,423,385
Total funds	**3,437,679**	**3,423,426**

> Everything from start to finish has been amazing. Every question I've had has been answered with no issues. And Theresa my housing officer is fantastic.
>
> **PDRHA resident**

> They endlessly keep me informed. If I have to call up they answer quickly.
>
> In 25 years I have never had a reason to complain.
>
> **PDRHA** resident

> Thank you for engaging with me, I can tell that you genuinely care and what you say isn't generic. Thank you for your professionalism and kindness.
>
> **PDRHA** resident

> It's very personal, it doesn't seem like you're ringing a big organisation.
>
> **PDRHA** resident

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Peak District Rural Housing Association Limited is a registered provider, with charitable rules, under the **Co-operative and Community Benefit Societies Act 2014 (26807R)** and with the **Regulator of Social Housing L3899.**

PEAK District
Rural Housing Association