

Annual report and financial statements summary for the year ended 31 March 2022


PEAK District
Rural Housing Association



Welcome to Peak District Rural Housing Association's annual report

This report explains how we performed between April 2021 and March 2022.

We recognise it's been a tough year. The impact of Covid, uncertainty across Europe, rising costs, challenges in securing materials and workforce, and changes in the benefits system have made it difficult for almost everyone. Throughout 2021/22 we continued to deliver against our business plan objectives, and to provide and improve affordable village homes.

With the growing pressures on residents' income and the emerging cost of living crisis, we have been successful in supporting residents at an early stage and more recently have invested in additional staff to increase this support.

During the year, we welcomed residents and shared owners to 17 new affordable homes in three villages: Bradwell, Marston Montgomery and Wetley Rocks.

This annual report reflects the five key themes from the Government's 'Charter for Social Housing Residents' and how we:

- **deliver responsible neighbourhood management**
- **keep your home in good repair**
- **ensure your home is safe**
- **handle complaints**
- **enable respectful and helpful engagement.**

Throughout the year, we continued to balance offering value for money with environmental and economic sustainability, whilst maintaining the delivery of a high-quality service and safe, comfortable affordable homes. We focused on **developing our connections with customers**, providing **new affordable homes for local people**, continued **investment in our current homes** and **partnership working**.

Developing our connections with customers

We continue to explore and introduce opportunities for meaningful resident communication and involvement, to ensure that our customers can hold us to account and influence what we do.

In March 22, we committed to work towards the National Housing Federation's Together with Tenants Charter, a national initiative to improve resident engagement across all housing associations.

In August 21, we increased the number of housing officers in our housing management team in recognition of the enhanced levels of support needed by our customers. This reduced the patch sizes for each housing officer, giving more time to support and get to know customers, and increased face-to-face visits and contact. This has led to improved safeguarding and financial support, through early detection, intervention and referrals.

Partnership working

We remained committed to partnership working, and developing relationships, with other organisations, including community land trusts, parish councils, district councils and the Peak District National Park, which are all key to delivering affordable homes in the region.

We know there will always be areas where we can improve. Your continued feedback, through complaints, compliments and involvement in surveys and focus groups, really does help us focus on the areas that need attention.

Continued investment in our current homes

We have increased our focus on environmental objectives. During the year we replaced inefficient heating systems in 8 homes.

By maintaining and upgrading our existing homes we aim to ensure that all our customers benefit from environmental improvements and reduced energy costs.

These improvements support our commitments to tackle fuel poverty and work towards achieving the government's targets of net zero-carbon emissions by 2050 and a minimum EPC band C energy efficiency rating for all homes by 2028.

Developing new affordable homes

We continued to focus on providing more affordable homes for local people, built to high environmental standards.

17 new houses and bungalows were completed in Bradwell, Marston Montgomery and Wetley Rocks, providing much-needed affordable rural homes for local people.

Progress continues to be made across the region, with a healthy planned programme of new developments for the coming year.

I hope you find this report useful. If you would like any further information, please get in touch via enquiries@midlandsrural.org.uk

David Frederickson

Chair – Peak District Rural Housing Association

Responsible housing and neighbourhood management



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 over 50 Peak District communities. We pride ourselves on really knowing our customers and providing a high-quality service.

Housing management



305
total number
of homes



49

shared ownership
homes



256

homes for social or
affordable rent



18.7

is the average
number of days
to reallocate a
property



95%

of our properties were
allocated to residents
with a strong local
connection to the
village

Rent and service charges

£1,364,433

was collected in rent

Arrears below
0.64%

Our housing team
closely support our
customers to help
manage their rent.

How your rent was spent (top four areas):

1. Day to day repairs
2. Planned repairs / upgrades
(heating, bathrooms, kitchens, windows, doors etc)
3. Staffing and administration
4. Servicing of loans

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

1. Gardening: £23,608
2. Major tree works: £10,365
3. Maintenance of communal lighting: £3,074
4. Landlord's lighting: £2,889

Responsible housing and neighbourhood management



Neighbourhood management

£33,396

was spent on keeping schemes tidy and communal garden areas maintained



17

organised scheme visits to meet customers in their homes

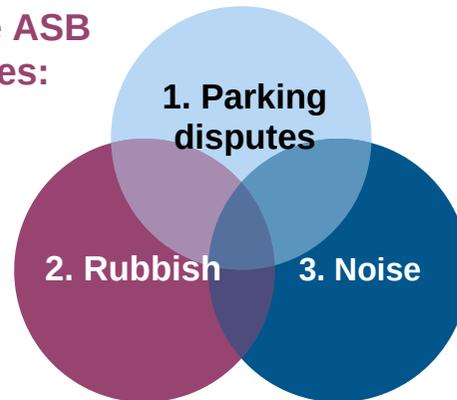
Antisocial behaviour



37

anti-social behaviour (ASB) cases reported

Top three ASB breaches:



Committed to our communities



Refurbishment of Ipstones Community Garden - which is maintained by residents, who are now growing and sharing award-winning produce with the community.

Donation to support residents' communal garden at New Street, Bakewell



Keeping your home safe and in good repair



Our priority is, and always has been, the safety and comfort of our customers.

We carry out surveys on all our 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 and comfortable and continue to meet the Decent Homes Standard.

How do we decide what to spend?

The maintenance and repairs budget is set by the Board and increased annually in line with inflation and business requirements.

This covers **the upkeep of your home, the measures we take to keep you safe**, and the work to **prepare empty properties for letting**.

98%

of residents surveyed are satisfied with our repairs and maintenance service

£172,462

spent on completing repairs

£1,670

average spent on getting an empty property ready to re-let

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.



£15,912

spent replacing windows and doors in **2** homes



£19,006

spent replacing kitchens in **3** homes



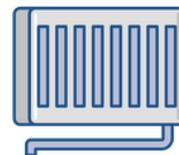
£11,880

spent replacing the roof on **1** home



£13,057

spent on the exterior painting of **41** homes



£53,443

spent replacing **8** inefficient heating systems with energy and cost efficient air source heat pumps

Keeping your home safe and in good repair



Responsive repairs

870 repairs completed



130
emergency



337
urgent



403
routine



439
completed within
target time

Working towards zero carbon



The government has set a target for all social housing homes to be carbon neutral by 2050.

We are making significant progress in our programme to replace any remaining inefficient heating systems with air source heat pumps. We installed **8** this year.

Making our homes more energy efficient not only works towards tackling climate change, it also saves residents money and helps combat fuel poverty.

End of year compliance



100%
gas compliant



97.6%
electrical safety
compliant



100%
fire safety
compliant

22 periodic electrical
safety inspections
carried out

3 asbestos
refurbishment and
demolition surveys
carried out

11 homes supplied
with radon equipment

You said, we did...



You said: We want contractors to provide a more reliable service

We did: We introduced daily meetings with our gas contractor and weekly meetings with our day-to-day contractor to manage issues and complaints.

Effective customer service and handling of complaints



Our customers are at the heart of everything we do.

We strive to always deliver the best possible service. Our Service Promises are published on our website and we also provide an update on our website every quarter of our complaints performance.

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

1977 phone calls, MyHomeOnline contacts and emails



20 seconds

was the average time taken to answer a call

*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.

How satisfied are our customers with our overall service?

Tenants		Shared owners
64%	very satisfied or satisfied	83%
24%	neither satisfied or dissatisfied	0%
12%	very dissatisfied or dissatisfied	17%

You said, we did...

- You said: We want to see you out on our schemes more often**
We did: added extra housing officers to our team, giving them more time to support and get to know our customers
- You said: We'd like more benefits support**
We did: having extra housing officers, means they can provide individual support. And we've added lots of benefits information to our website.

Effective customer service and handling of complaints

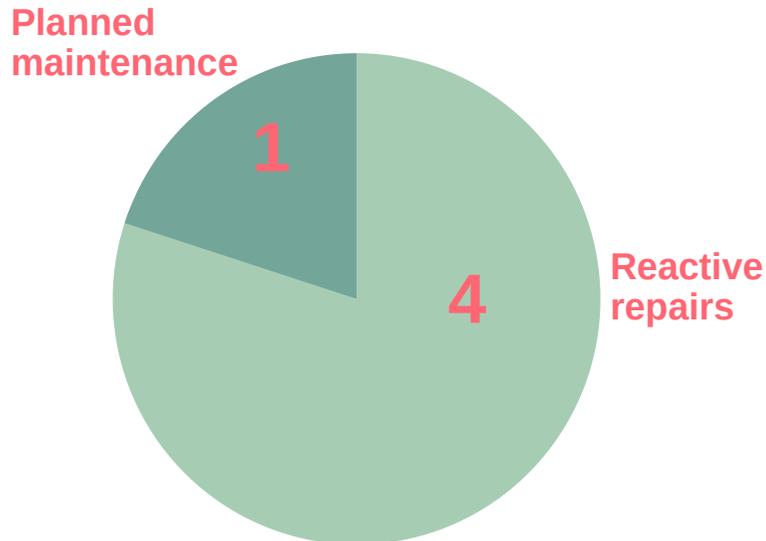


We welcome complaints and compliments as they help us see where we are getting it right and understand where we can improve.

We have adopted the Housing Ombudsman Complaints handling code. We are focused on ensuring that we learn and improve from every interaction with our customers and that we let you know what we've learnt.

5 formal complaints

Breakdown of complaints by service area:



0 complaints relating to communal areas
0 complaints relating to not being treated with respect

100% of complaints resolved within agreed timescale

1 complaint escalated to stage two of our complaints process

0 complaints escalated to the Housing Ombudsman

You said, we did...



You said: We want a complaints form

We did: We introduced a new online complaints form to make it easy if you'd like to make a complaint



You said: Nothing changes, so what's the point complaining?

We did:



We've increased resource in our housing team so our housing officers have more time



We've increased resource in our maintenance team



We encourage residents to be 'involved' - to have their say and provide feedback from what they've told us



We have a new complaints process and always aim for a quick resolution

Respectful and helpful engagement



We know that to deliver the best possible service, we need to involve you and listen to you.

We have increased the amount of opportunities to get involved and have your say, through surveys, policy reviews and focus groups. We have also adopted the Together with Tenant charter. This is a National Housing Federation initiative which aims to strengthen the relationship between customers and landlords by providing a framework to help us get our services right and make sure we're held accountable.

Digital engagement



6014

new visitors to our website



18.4%

increase in Facebook page likes



73%

of customers are registered on our portal MyHomeOnline



45%

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

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

Satisfaction

	Tenants		Shared owners
How satisfied are customers that we listen to their views and take notice of them?	41%	very satisfied or satisfied	67%
	34%	neither satisfied or dissatisfied	33%
	25%	very dissatisfied or dissatisfied	0%
How satisfied are customers with opportunities to put forward their views and ideas?	47%	very satisfied or satisfied	50%
	28%	neither satisfied or dissatisfied	50%
	25%	very dissatisfied or dissatisfied	0%
How satisfied are customers with how we communicate about the things they need to know about living in their home?	72%	very satisfied or satisfied	50%
	16%	neither satisfied or dissatisfied	50%
	12%	very dissatisfied or dissatisfied	0%

Developing new affordable homes and shared ownership opportunities



We are building the homes that people need. They are high quality, meet national space standards and are tackling the governments target of net zero-carbon emissions by 2050 and addressing the fuel poverty crisis

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

New affordable homes



£283,000

grant funding secured



we're working with

2

parishes in support of rural housing



17

new affordable homes completed

Shared ownership homes



5 new shared ownership homes for local people



5 shared ownership homes resold

You said, we did...



You said: We want easy to access information on the website

We are: continuing to add to and improve the dedicated shared owners section on our website.



You said: We're not satisfied with information provided to shared owners when we move in

We are: reviewing our moving in process for shared owners

Statement of comprehensive income

FOR THE YEAR ENDED 31 March 2022

	2022	2021
	£	£
Turnover	1,383,849	1,189,404
Operating costs	(744,912)	(802,430)
Profit/(loss) on disposal of tangible fixed assets	-	32,458
Operating surplus	638,937	419,432
Interest receivable and similar income	94	20
Interest payable and similar charges	(239,685)	(129,479)
Movement in fair value of financial instruments	(83,963)	2,490
Surplus for the year	315,383	292,463
Total comprehensive income for the year	315,383	292,463

Turnover is derived from continuing activities.
Full financial reports are available on our website.

Statement of financial position

AS AT 31 March 2022

	2022	2021
	£	£
Tangible fixed assets		
Housing properties	18,812,587	19,036,866
Net book value tangible fixed assets	18,812,587	19,036,866
Current assets		
Properties for sale and work in progress	66,029	126,184
Trade and other debtors	196,018	136,587
Cash and cash equivalents	797,684	797,173
Total current assets	1,059,731	1,059,944
Creditors: amounts falling due within one year	(669,997)	(831,678)
Net current assets	389,734	228,266
Creditors: amounts falling due after one year	(16,045,428)	(16,423,622)
Net assets	3,156,893	2,841,510
Capital and reserves		
Called up share capital	41	41
Revenue reserves	3,156,852	2,841,469
Total funds	3,156,893	2,841,510

“ I think the Association is brilliant and the ladies on the phones were lovely when paying my first months rent. ”

PDRHA resident

“ I can't thank staff enough for being so helpful and for all the advice I was given when applying for the property. ”

PDRHA resident

“ Our Housing Officer, Peter was very good, answered my questions really quickly and made me aware when he wouldn't be in the office. ”

PDRHA resident

“ Thank you to Lauren for all her help and the time she has taken to listen and arrange for things to be completed. ”

PDRHA resident

Peak District Rural Housing Association

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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