



PEAK District
Rural Housing Association

Annual report and financial statement summary for the year ended 31 March 2023



Welcome to Peak District Rural Housing Association's annual report

This report explains how we performed between April 2022 and March 2023.

We recognise it's been yet another challenging year. And we know that the rising cost of living puts great pressure on all our customers.

To help, we've invested in additional staff to support our residents. And we set aside a budget for a new Customer Support Fund which was launched in April 2023.

During the year, we have worked closely with local authorities and parish councils to identify opportunities to build affordable homes across the region. We're also focusing greater resources on improving our existing homes. We've dedicated capital funds and have secured a decarbonisation grant to ensure that all our homes meet new environmental standards and are energy efficient for our customers. We've also worked hard to improve our services, our communication and our responsiveness.

The present year brings similar challenges. The Association also faces significant financial pressures, plus new regulations from the government, but you can be assured we're rigorous in planning and managing our finances. We'll be reviewing our plans for the next five years to ensure that we continue to deliver value for money for customers, enable investment in the maintenance, improvement and safety of our homes and in new development, whilst also ensuring the long-term health of the Association. And we will of course continue to support customers and further improve our engagement with both customers and partners.

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 preparation for the Tenant Satisfaction Measures – which are a new way of measuring how landlords are performing – we carried out a benchmark satisfaction survey, giving every customer the chance to share their views. Thank you to those who responded to the survey.

We have **41** customers who've told us they want to be more involved in helping improve our services. We've developed a Customer Involvement Strategy, and will be working with the involved customers to deliver it.

We've continued to see the benefits from increasing the number of housing officers in our housing management team, with each housing officer having more time to support and get to know our customers.

Partnership working

We remained committed to partnership working with local authorities, including parish councils and with associations that work closely with Homes England, particularly to deliver new housing.

We know there will always be more we can do.

Your continued feedback through surveys, conversations, complaints and compliments really does influence our service and help us prioritise where improvements are most needed.

Continued investment in our current homes

We've continued to maintain and upgrade our existing rental homes, with a focus on energy efficiency improvements, to make homes more comfortable and keep running costs as low as possible.

During the year we replaced inefficient heating systems in **10** homes.

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 2030.

Developing new affordable homes

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

We've welcomed families to **6** new homes in Bradwell and **4** new homes in Peak Dale.

And, working with emh, we have started the construction of **3** new homes in Bakewell.

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** rural communities. We pride ourselves on really knowing our customers and providing a high-quality service.

Housing management



310

total number
of homes



49

shared ownership
homes



261

homes for social or
affordable rent



21.8

is the average
number of days to
**reallocate a
property**



97%

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



1 shared ownership
home resold



46 organised **scheme
visits** to meet customers in
their homes

You said...
"I'd like there to be
a hardship fund for
those in financial
difficulty."

We did...

✓ We created a **Customer
Support Fund**, that was launched
in April 2023.

All customers can apply for funds either for:

- emergency financial assistance, or
- to fund costs relating to interviews or training, or
- for new customers needing support with costs of moving into your new home.

Responsible housing and neighbourhood management

Rent and service charges

£1,417,574

was collected in rent

Arrears below **0.73%**

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

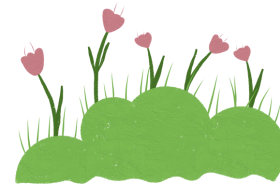
How your rent was spent (top four areas):

1. Interest payable
2. Day to day repairs
3. Staff costs
4. Planned repairs / upgrades
(heating, bathrooms, kitchens, windows, doors etc)

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

1. Gardening: £23,193
2. Sewage pump stations: £8,706
3. Landlord's lighting: £6,339
4. Major tree works: £3,066

Neighbourhood management



£26,259

was spent keeping schemes tidy and communal garden areas maintained (incl. work outside of gardening contract, such as clearing fly tipping and ad hoc maintenance)



22

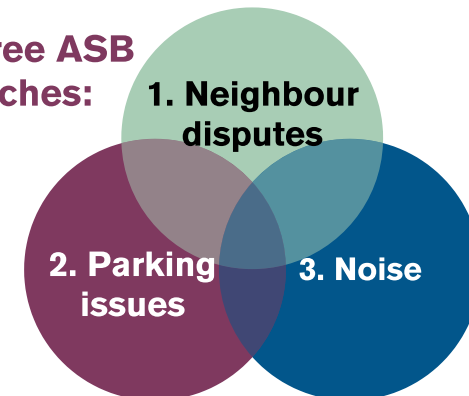
anti-social behaviour (ASB) cases opened



1

ASB case opened that involved hate crime

Top three ASB breaches:



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 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 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**.

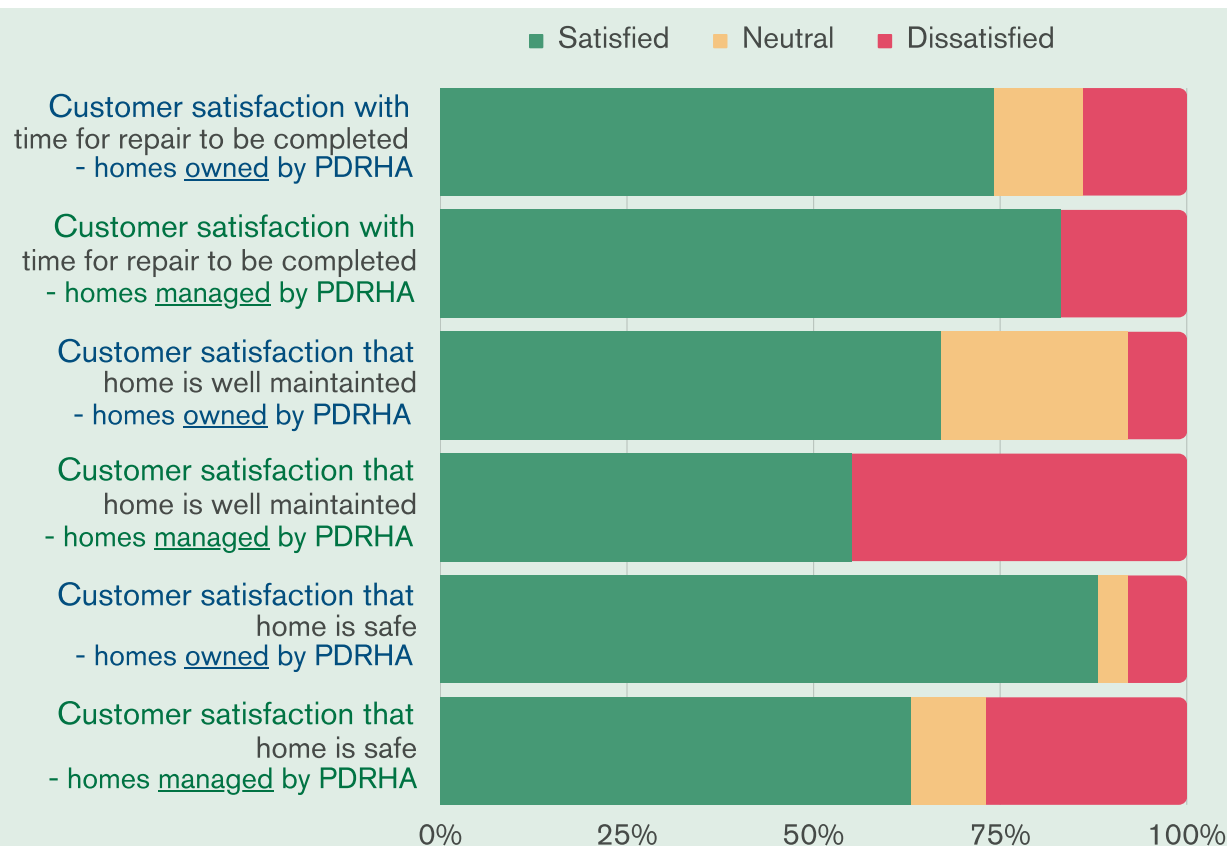
Satisfaction with our repairs service and maintenance of our homes

98%

of residents surveyed,
following the completion of a repair, are satisfied with our repairs and maintenance service (transactional survey)

99.8%

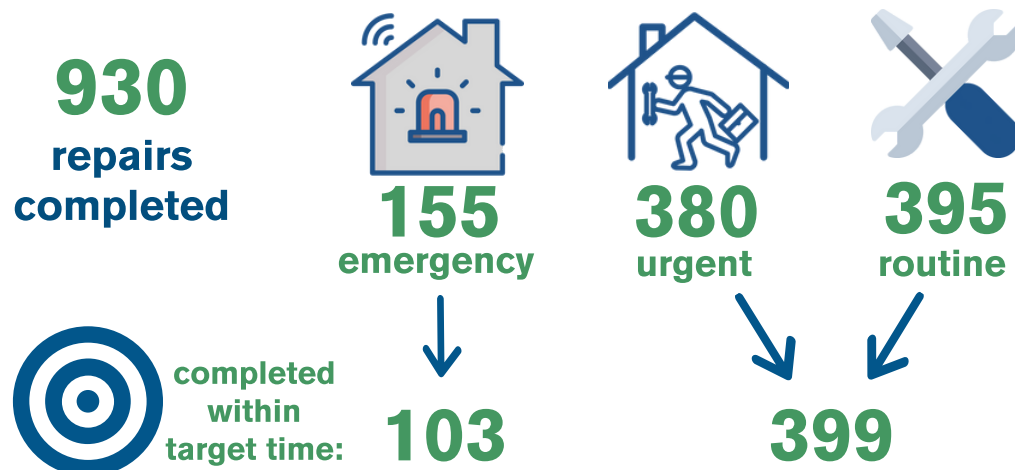
of customers surveyed agree our contractors treated them with **courtesy** and **respect**



Data from Customer Satisfaction Survey October 22

Keeping your home safe and in good repair

Responsive repairs



What we've spent

£258,829 spent on completing repairs

£2,367 average spent getting an empty property ready to re-let

You said...
"We want contractors that can provide a more reliable service."

We did...

- ✓ We've started working with **Alect** as our responsive repairs contractor. The new contract is built around customer feedback, and has a much greater focus on customer service than the previous contract.
- ✓ We've reviewed and updated our Contractor Code of Conduct, which will be issued to all new contractors.

Damp and mould

We're working hard to improve the way we manage reports, and effectively deal with the issues, of damp in our homes.



Over the last year we've been changing our organisational culture so we're proactive (rather than reactive) and reviewed how we deal with reports of damp.

We have...

- ✓ **We've simplified things:** We've simplified our processes for managing damp issues, including an easy to read customer journey process chart.
- ✓ **We're all aware:** If any of our team visit your home - not just repairs people - and spot signs of damp, mould or condensation they will report it immediately. This helps us tackle any issues at an early stage.
- ✓ **We're involving specialist support:** Where damp is present, we're using Rentokil to survey and remedy as soon as possible. And then working with customers to maintain the situation.
- ✓ **We're following up:** We've added a post-inspection and a 3 month post-completion check to ALL damp related maintenance jobs
- ✓ **We're asking customers to let us know:** We're encouraging customers to report any signs of damp as soon as possible.

Keeping your home safe and in good repair

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.



£1,378
spent replacing **windows and doors** in **1** home



£27,420
spent replacing **kitchens** in **4** homes



£20,474
spent replacing **3 inefficient heating systems** with energy and cost efficient air source heat pumps



£20,653
spent replacing **7 gas boilers** with new boilers



£5,798
spent replacing **bathrooms** in **2** homes



You said...

"The quality of our heating upgrade was not good enough."

We did...

- ✓ We've changed contractors for our heating upgrades.
- ✓ We've recruited a new Tenant Liaison Officer, dedicated to working with customers throughout their planned works.



£11,425
spent on the **exterior painting** of **33** homes



£21,646
spent **replacing the roofs** on **2** homes

End of year compliance



100%
fire risk compliant



100%
gas compliant



99%
electrical safety compliant

17 periodic electrical safety inspections carried out

11 homes supplied with radon equipment

84% of homes which required **asbestos surveys or re-inspection surveys** have been carried out

You said...

"The disruption during the works was far more than we'd expected."

We did...

- ✓ Reviewed all letters to provide more information about the process.

And we are...

- ✓ Developing even more comprehensive information to better manage customer expectations.

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:

1873 phone calls, MyHomeOnline contacts and emails*



24 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?

		Residents	
Shared owners		PDRHA owned homes	PDRHA managed homes
	100%	Satisfied 76%	50%
	0%	Neutral 16%	21%
	0%	Dissatisfied 8%	29%

Data from Customer Satisfaction Survey October 22

You said...

"I had to keep contacting you to get an update on my boiler repair."

We did...

✓ We've changed our process so we escalate your out of target time boiler queries on your first contact

You said...

"I'd prefer to hear from you by email about arrears."

We did...

✓ We've started to send an initial alert to customers by email if their rent account goes into arrears

Effective customer service and handling of complaints

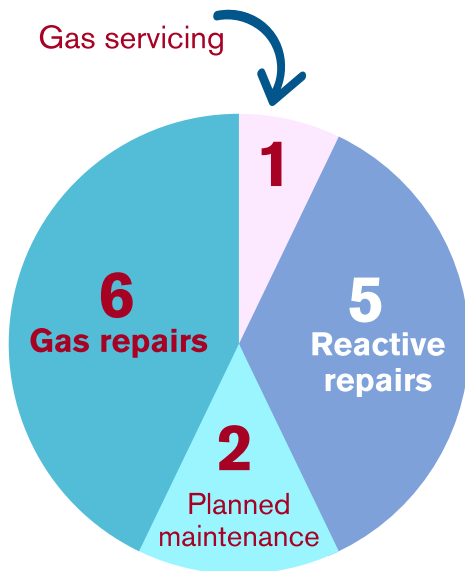
We welcome complaints and compliments as they help us see where we are getting it right and understand where we can improve.

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

Complaints

14 formal complaints

Breakdown of complaints by service area:



14 complaints from tenants
0 complaints from shared owners

We publish our quarterly complaints performance on our website.

100% of complaints responded to within agreed timescale

1 complaint escalated to stage two of our complaints process

1 complaint escalated to the Housing Ombudsman

39% customer satisfaction with our complaints handling

Digital engagement

31% of customers registered on MyHomeOnline used it in the last **6** months



73% of customers are registered on our portal MyHomeOnline

Respectful and helpful engagement



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

We have continued to increase the amount of opportunities to get involved and have your say, through surveys and policy reviews. The introduction of the Regulator of Social Housing’s Tenant Satisfaction Measures survey (TSM) will enable all customers to tell us which areas of our service they’re satisfied with and where we need to do better.

Customer involvement

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



1 new ideas scheme
Your Idea Matters is a new way for customers to share ideas to improve our service



We did...

- ✓ Introduced a bi-annual communications survey
- ✓ Sent a customer satisfaction to every customer and have created an action plan to address the issues raised
- ✓ Developed a Customer Involvement Strategy to set out how we’ll continue to increase opportunities for customers to have their say
- ✓ Recruited a pool of customers who want to be more involved

Satisfaction with customer engagement

	Residents		Shared owners	
	PDRHA owned homes	PDRHA managed homes		
How satisfied are customers that we listen to their views?	63%	45%	Satisfied	100%
	21%	0%	Neutral	0%
	12%	45%	Dissatisfied	0%
	4%	10%	Don't know	0%
How satisfied are customers that we treat them with respect?	88%	45%	Satisfied	100%
	8%	46%	Neutral	0%
	4%	9%	Dissatisfied	0%
How satisfied are customers that we keep them informed about things that matter to them?	69%	45%	Satisfied	100%
	27%	28%	Neutral	0%
	4%	27%	Dissatisfied	0%

Data from Customer Satisfaction Survey October 22

New homes and working towards zero carbon



We are building the homes that people need. They are high quality, meet national space standards and are tackling the government's 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.

Developing new homes

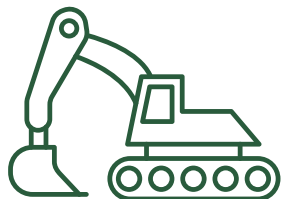


we're working with

9

parishes in support of rural housing

Our partners **emh** secured planning permission for **3** new homes in **Bakewell**, which started on site in 2023 and will be managed by PDRHA when completed.



We continued to work with **Bradwell Community Land Trust** and welcomed a further **6** new families to phase 2 of the **Bradwell** scheme in 2023.

And in 2023 we also took on the management of **4** new homes in the village of **Peak Dale** - two for rent and two for shared ownership.

Working towards net zero

The government has set a target for all social housing homes to be carbon neutral by 2050 and for all homes to have a minimum Energy Performance Certificate (EPC) band C by 2030.

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

We're making significant progress towards meeting these targets.



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

We're investing over £200,000 to retrofit homes over the next two years.



We've been awarded over **£107,000** from the Social Housing Decarbonisation Fund. We're matching this, bringing the total investment to over £200,000. This will enable us to upgrade **8** homes to meet, or exceed, EPC Band C. With a further 61 homes to be upgraded before 2030. **The improvements will include:**

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

Statement of comprehensive income

FOR THE YEAR ENDED 31 March 2023

	2023 £	2022 £
Turnover / income	1,429,634	1,383,849
Operating costs	(1,060,243)	(744,912)
Operating surplus	369,391	638,937
Interest receivable and similar income	432	94
Interest payable and similar charges	(446,838)	(239,685)
Movement in fair value of financial instruments	105,814	(83,963)
Surplus for the year	28,799	315,383
Total comprehensive income for the year	28,799	315,383

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 2023

	2023 £	2022 £
Tangible fixed assets		
Housing properties	18,683,222	18,812,587
Net book value tangible fixed assets	18,683,222	18,812,587
Current assets		
Properties for sale and work in progress	-	66,029
Trade and other debtors	59,877	196,018
Cash and cash equivalents	815,556	797,684
Total current assets	876,433	1,059,731
Creditors: amounts falling due within one year	(659,823)	(669,997)
Net current assets	216,610	389,734
Creditors: amounts falling due after one year	(15,714,140)	(16,045,428)
Net assets	3,185,692	3,156,893
Capital and reserves		
Called up share capital	41	41
Revenue reserves	3,185,651	3,156,852
Total funds	3,185,692	3,156,893

“ The team in the office are absolutely **exceptional**! So helpful, pleasant and polite, they can't do enough to help, and **ALWAYS** get back to you. ”

PDRHA customer

“ I've had a couple of 'trip hazard' paving slabs replaced. Lovely, lovely lads. Very cheery, helpful, considerate and personable. Thank you. ”

PDRHA customer

“ PDRHA have always been so helpful to us tenants here at Old School Close. ”

PDRHA customer

“ I can't thank PDRHA enough for the financial support towards my electric - it has taken a big worry away. ”

PDRHA customer

Peak District Rural Housing Association

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 **PeakRural**  **PeakDistrictRural**

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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