

Annual report and financial statement summary for the year ended 31 March 2024



PEAK District
Rural Housing Association



Welcome to our annual report

This report explains how we performed between April 2023 and March 2024.

Although it's been a year of change in the social housing sector, we've continued to deliver on our core purpose of providing and managing good-quality, affordable homes for local people in the Peak District and rural Derbyshire.

We're aware that the high cost of living, especially increased food and energy prices, is putting great pressure on our customers. To help, we've increased support for those customers who need it, including the introduction of our Customer Support Fund in April 2023.

During the year, we welcomed 16 families to brand new, energy-efficient, affordable homes. We continued to work closely with local authorities and parish councils and have a healthy planned programme of new developments to provide more affordable homes across the region.

Throughout the year customers have provided us with invaluable insight on what's most important to them in respect of their homes and the services we provide, what's going well and what needs addressing. We're using their feedback to inform our plans for the coming year.

We've continued to focus greater resources on improving our existing homes, to ensure they are all energy efficient, comfortable and affordable for our customers. To do this, we've dedicated capital funds and benefitted from a decarbonisation grant. With this funding, and anticipated future grants, we're making good progress towards achieving the government's target of all social homes meeting, or exceeding, EPC Band C by 2030.

We've prepared for the new Consumer Standards which the Regulator of Social Housing launched in April 2024, following changes introduced by the Social Housing (Regulation) Act 2023. We welcome these new standards, which aim to ensure that all social housing customers have a voice in how their homes and services are managed, are safe in their homes and are treated fairly by their landlords. Our preparation has included new strategies, updating policies, and improving our services, communication and responsiveness.

Another introduction in the Act was the Tenant Satisfaction Measures (TSMs). These measures assess how well social housing landlords are doing at providing good quality homes and services. We carried out our first TSM survey (a customer perception survey) in September 2023. The TSM survey was sent to homes owned by PDRHA. Homes we manage on behalf of other landlords were surveyed by the owning landlord. We will address this in future to ensure all our customers have the opportunity to share their views with us. Customer satisfaction is not as high as we'd like in some areas and we have new action plans in place to understand why and make improvements.

We pride ourselves on our customer service and know that our customers really value being able to call and speak to us. We're pleased that calls to our Customer Care Team (CCT) are answered, on average, in 22 seconds and that 94% of customers are satisfied with the service they receive from CCT.

We've achieved a lot this year to provide the best possible homes and services for customers and, although we know there is always more we can do to improve, we're proud of our achievements. Below are some of the positive outcomes:



95% of homes let to households with a local connection



18 households given financial help from our Customer Support Fund



16 new affordable, efficient homes



Calls to our Customer Care Team answered, on average, in 22 seconds



853 repairs/maintenance requests completed



92% of customers are satisfied that their home is safe

We know that we and our customers will face similar challenges this year. We will continue to carefully manage our finances and resources 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.

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

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

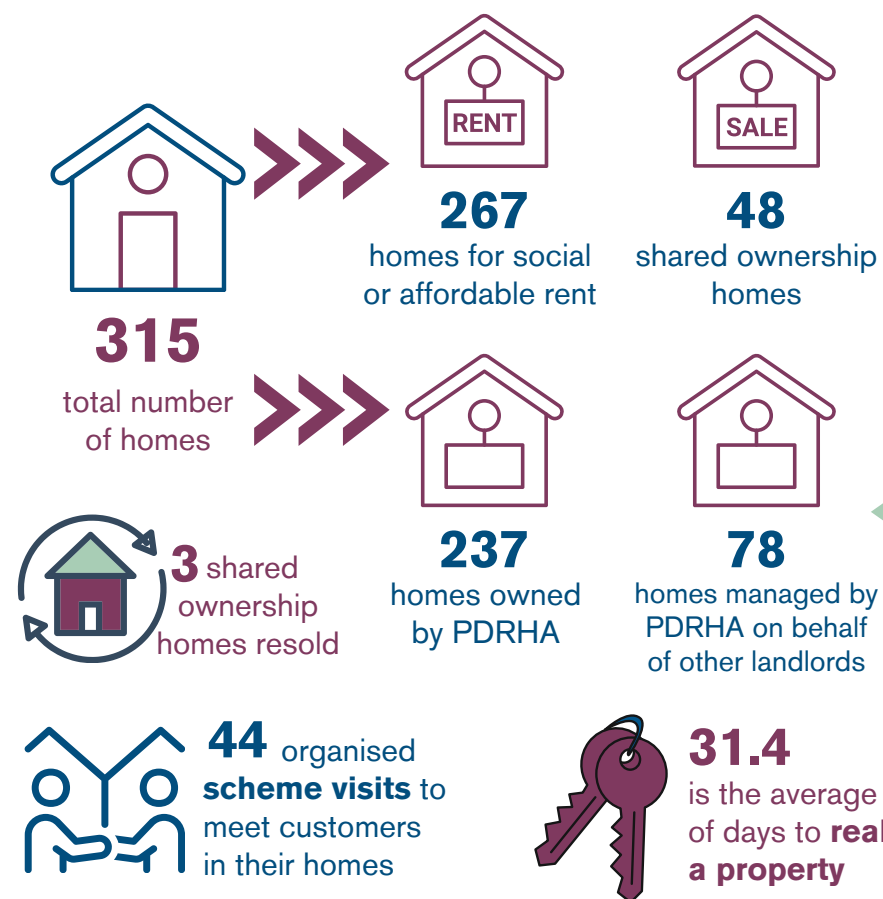
Supporting our customers in their homes and neighbourhood



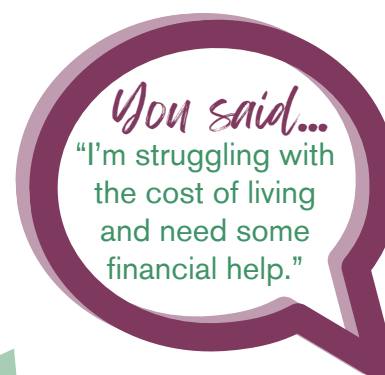
Peak District Rural Housing Association is a profit-for-purpose housing association. This means we invest every penny we make into providing good quality homes and services.

We provide affordable, safe and comfortable homes for local people in **51** rural communities. Our housing officers provide all aspects of the housing management service including allocations, tenancy support, ASB management and rent management and support – so they really get to know their customers and their needs.

Housing management



Customer Support Funds



We did...

✓ We launched a **Customer Support Fund** in April 2023.

During 2023-24...

...we gave a total of **£4,786** from the funds, helping **18** households.

This support has been requested by customers to help with a variety of things, including supermarket and food vouchers, and for items to help when they've moved into their new home such as cookers, carpets, washing machines and fridges.

Helping customers access other support

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

- 6** large payments from the **Derbyshire Dales** support fund
- 1** large payment from the **Staffordshire Moorlands** discretionary housing benefit fund
- 2** successful **Warmer Derbyshire** applications
- 2** **Trussell Trust Food Bank** vouchers issued
- 1** supported to receive £1,100 backdated **Housing Benefit**

Supporting our customers in their homes and neighbourhood

Rent and service charges

How your rent was spent

(top four areas spent on service delivery):

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

*heating, bathrooms, kitchens, windows etc

How your service charge was spent

(top four areas):

1. Gardening: £25,465
2. Communal lighting electricity: £9,012
3. Major tree works: £7,000
4. Sewage pump stations: £6,797

£1,577,361

was collected in rent

Arrears below

1.06%

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

Neighbourhood management


16
anti-social behaviour (ASB) cases opened


1
ASB case opened that involved hate crime


1 skip day to help customers keep their homes and neighbourhoods tidy



£25,465 was spent keeping schemes tidy and communal garden areas maintained (incl. work outside of gardening contract, such as clearing fly tipping)

Top three ASB breaches:



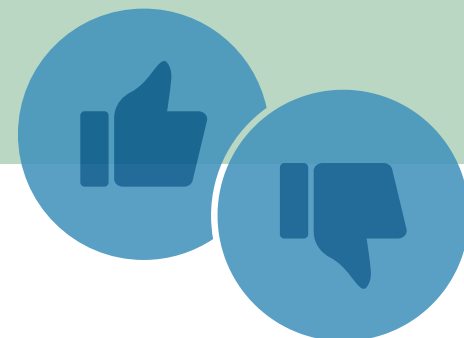
Customer satisfaction

	Residents		Shared owners
Satisfaction that we keep communal areas clean and well maintained	50%	Satisfied	33.3%
	7%	Neutral	33.3%
	43%	Dissatisfied	33.3%
Satisfaction with our approach to handling anti-social behaviour	57%	Satisfied	50%
	33%	Neutral	50%
	10%	Dissatisfied	0%

Data from Tenant Satisfaction Survey October 23

The satisfaction levels around communal areas and anti-social behaviour are a lot lower than we'd like to see. We've set up a dedicated project group to help us understand why customers are less satisfied in these areas and what we can do to improve.

Giving our customers a great service



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 a complaints performance update on our website every quarter.

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

1825 phone calls, MyHomeOnline contacts and emails*



872
phone calls



79

MyHomeOnline contacts



774
emails



22 seconds
average time to answer a call



94%

of customers are satisfied with the service from our **customer care team**

*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?

Rental customers

66%

15%

19%

Satisfied

Neutral

Dissatisfied

Shared owners

100%

0%

0%

Data from Tenant Satisfaction Survey October 23

You said...

"The advisor from your out-of-hours service was rude and not helpful."

We did...

✓ We've added in a new monthly quality check with our out-of-hours provider.

You said...

"I don't understand why I'm not getting a new heating system."

We did...

✓ We've created a webpage to explain how we plan our replacement programme.

Giving our customers a great service

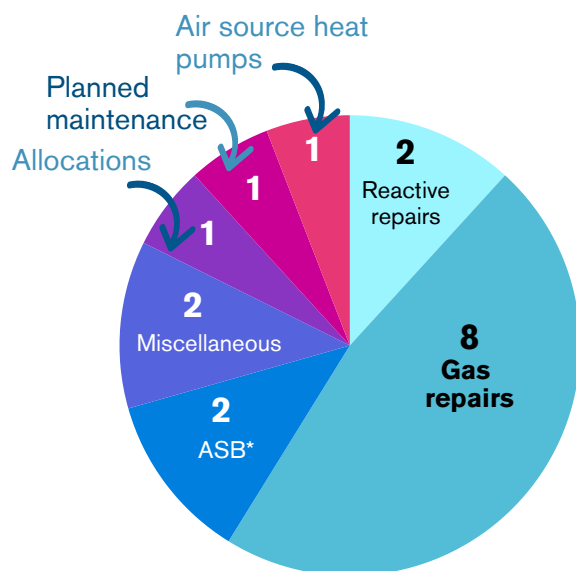
We welcome complaints and compliments as they help us see where we are getting it right and understand where we can improve.

We updated our Complaints Policy, this was following an update to the Housing Ombudsman Complaint's handling code, which we're legally required to follow from April 2024. We've continued to focus on ensuring that we learn and improve from every interaction with our customers and that we share what we've learnt and what we've changed.

Complaints

17 formal complaints

Breakdown of complaints by service area:



We publish our complaints performance on our website each quarter.

17 complaints from rental residents
0 complaints from shared owners

100% of complaints responded to within agreed timescale
2 complaints escalated to stage two of our complaints process
100% of customers are satisfied with our complaints handling**
0 complaints escalated to the Housing Ombudsman

Digital engagement

25%

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



73%

of customers are registered on our portal MyHomeOnline

Policy updates

3 policies updated



Complaints Policy and procedure (update)



Hoarding Policy and procedure (update)



Customer Support Fund Policy and procedure (new)

*ASB = Anti-social behaviour **From customers surveyed after their complaint was closed

Providing respectful and helpful communication and engagement



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

The introduction of the Regulator of Social Housing’s Tenant Satisfaction Measures survey (TSM) enables all customers to tell us which areas of our service they’re satisfied with and where we need to do better. And, in preparation for the consumer standards introduced in April 2024, we’ve developed a Customer Experience Strategy to ensure we’re always putting our customers first.

Customer involvement

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



All new policies and policy updates are reviewed by our involved customers.

Tenant Satisfaction Measures

The Regulator of Social Housing created a set of measures to look at how all social housing providers in England are performing. These are called Tenant Satisfaction Measures (TSMs) and were introduced in April 2023.

A key part of the TSMs is for us to survey our customers about how they think we’re doing at completing repairs, keeping homes safe, engaging, managing complaints and keeping neighbourhoods safe and clean.

1st Tenant Satisfaction Survey went out in October 2023:



We’ve included some of the results throughout this report. You can see all the results on our website.

TSM survey sent to homes owned by PDRHA. Homes we manage on behalf of other landlords are surveyed by the landlord.

Satisfaction with customer engagement

	Residents		Shared owners
Satisfaction that we listen to customers views and act on them	73%	Satisfied	25%
	16%	Neutral	75%
	11%	Dissatisfied	0%
Satisfaction that we treat customers fairly and with respect	76%	Satisfied	100%
	16%	Neutral	0%
	8%	Dissatisfied	0%
Satisfaction that we keep customers informed about things that matter to them	63%	Satisfied	50%
	34%	Neutral	50%
	3%	Dissatisfied	0%

Data from Tenant Satisfaction Survey October 23

Keeping customers' homes 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, efficient, comfortable and affordable.

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 the maintenance of our homes

91%

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



75% of customers are satisfied that their home is well maintained



92% of customers are satisfied that their home is safe



69% of customers are satisfied with the time taken to complete their most recent repair

Data from Tenant Satisfaction Survey October 23

99.8%

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

You said...
"It takes too long for the damp issues to be resolved."

We did...

- ✓ We've updated our damp and mould policy and procedure to ensure that we're providing a quick, comprehensive and consistent response to every reported case of damp.
- ✓ We've also completed a self-assessment against the Housing Ombudsman's Spotlight Review on damp and mould to ensure we're meeting their requirements.

The satisfaction levels around repair times and having a well-maintained home are lower than we'd like. We've set up a dedicated project group to help us understand why customers are less satisfied in these areas and what we can do to improve.

Keeping customers' homes safe and in good repair

Responsive repairs

853 repairs completed



142

emergency



302

urgent



409

routine



98

(69%)

completed within
target time

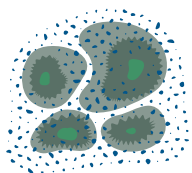


341

(48%)



Damp and mould



12

cases of damp
and mould
reported

10

cases resolved
(two cases have
ongoing works)

What we've spent

£280,981

completing repairs

£2,432

average spent getting an
empty property ready to re-let

End of year compliance



100%
fire risk
compliant



100%
gas safety
compliant



95%
electrical safety
compliant

15 periodic
electrical safety
inspections carried out

11
homes supplied with
radon equipment

You said...

"We want a reliable
gas contractor that
turns up and fixes the
problem."

We did...

✓ We retendered our gas contract and appointed Phoenix as our new gas contractor from 1 April 2024.

✓ We involved customers in the contractor selection process, and used feedback from customers to help us provide a smooth transition to the new supplier.

Keeping customers' homes safe and in good repair

Getting to know our homes better

We've been getting to know our homes better. This is through 'stock condition surveys' and, as a result of recruiting more staff to our maintenance and housing teams, we're visiting homes more often. This information helps us plan and invest our resources in a data driven, intelligent way to ensure they're performing to their potential and supporting our customer's needs.



We carried out
160
stock condition
surveys this year

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.



£1,339

spent replacing **windows**
and doors in **1** home



£57,808

spent replacing **kitchens**
in **10** homes



£28,987

spent on the **exterior**
painting of **52** homes



£25,790

spent replacing **2**
inefficient heating systems with energy
and cost efficient air source heat pumps



£35,596

spent replacing **12**
gas boilers with new boilers



You said...

"I didn't know what
to expect when I had
my bathroom
replaced."

We did...

✓ We've recruited a Planned Maintenance Surveyor, dedicated to ensuring planned works are delivered efficiently and to a high standard.

He works closely with our Tenant Liaison Officer to ensure customers are kept updated throughout the project.

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 is not just about meeting government targets, it also helps combat fuel poverty, makes homes more comfortable and saves residents' money.

£107,000 awarded from the Social Housing Decarbonisation Fund **+** **£107,000** matched by the association **=** **4** homes retrofitted* in 23/24 and a further **4** in 24/25

*Retrofits include:

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



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

69% of homes are EPC band C or above*

*Of rental homes owned by PDRHA

Developing new homes



We're building the homes that people need. They are high quality, meet national space standards and address the government's target of net-zero carbon emissions by 2050.

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

There are lots of challenges to getting new rural homes built, including access to affordable and suitable land, rising construction costs and reduced grants and government funding. We continue to work closely with our partners and parish councils across the Peak District and rural Derbyshire to bring new schemes to reality.



We're working with **8** parishes in support of new rural housing schemes



1 public consultation for a potential new scheme

Through our strong partnerships with other providers and housebuilders we've added **16 new homes to our stock:**



We continued to work with **Bradwell Community Land Trust** and welcomed a further **9** new households to the **Bradwell** scheme.

We've bought **4** new homes in the village of **Peak Dale** - two for rent and two for shared ownership.



We also welcomed **3** new households to their new homes in **Bakewell**, which were built by emh.

Statement of comprehensive income

FOR THE YEAR ENDED 31 March 2024

	2024 £	2023 £
Turnover	1,468,846	1,429,634
Operating costs	(995,504)	(1,060,243)
Operating surplus	473,342	369,391
Interest receivable and similar income	3,814	432
Interest payable and similar charges	(374,212)	(446,838)
Movement in fair value of financial instruments	-	105,814
Surplus for the year	102,944	28,799
Other comprehensive income		
Remeasurement of Social Housing Pension Scheme	(97,266)	-
Total comprehensive income for the year	5,678	28,799

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 2024

	2024 £	2023 £
Tangible fixed assets		
Housing properties	19,134,416	18,683,222
Net book value tangible fixed assets	19,134,416	18,683,222
Current assets		
Trade and other debtors	109,285	59,877
Cash and cash equivalents	163,409	816,556
Total current assets	272,694	876,433
Creditors: amounts falling due within one year	(745,185)	(659,823)
Net current assets	(472,491)	216,610
Creditors: amounts falling due after one year	(15,369,902)	(15,714,140)
Provision for liabilities: pension liabilities	(100,653)	-
Net assets	3,191,370	3,185,692
Capital and reserves		
Called up share capital	41	41
Revenue reserves	3,191,329	3,185,651
Total funds	3,191,370	3,185,692

“Alayne in the Customer Care Team is a credit to Peak District Rural. She is always willing to listen, calm and patient. When I have a problem she deals with it promptly and, in the rare instance she cannot help, she makes sure to pass it on to someone who can assist me further.”

PDRHA customer

“The engineer that visited yesterday was exceptional. He also had an apprentice with him who was equally as good, absolutely fantastic, thankyou!”

PDRHA customer

“The housing officer Peter was tip-top, he knew everything about the house.”

PDRHA customer

“The workmen you sent to do the outside paintwork of my home made an excellent job and were extremely professional. Very impressed!!”

PDRHA customer

Peak District Rural Housing Association

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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