



Plymouth Community Homes Board  
**Board Room, Plumer House and Microsoft Teams**  
**Thursday 8<sup>th</sup> February 2024 at 4:30pm**

**Present in person unless otherwise stated:**

Valerie Lee (VL) – Chair  
Lavinia Porfir (LP)  
Liz Nicolls (LN)  
Emma Lovett (EL)  
Julie White (JW)  
Maja Jorgensen (MJ)  
Tasawar Nawaz (TN)  
Jill Gregg (JG)  
Sally Haydon (SH)  
Zoe Reilly (ZR)- Virtual  
Joanne Bowden (JB)

**In attendance:**

Nick Jackson (NJ) – Director of Business Services & Development  
Gill Martin (GM) – Director of Corporate Services  
Tracey Gray (TG) – Interim Director of Homes & Neighbourhoods – virtual Part  
Jonathan Cowie (JC) – Chief Executive  
Andrew Lawrie (AL) – Head of Development- part  
John Rees (JR) – Head of Finance  
Laura Haynes (LH) – Head of Asset Strategy & Delivery - part  
Phil Burgoyne (PB)- Virtual Head of Neighbourhoods – part  
Mary O’Leary (ML) Head of Communications – Virtual – part  
Alice Potter (AP) – in person Communities Team Manager. – part  
Lucy Rickson (LR) – Head of Governance  
Leanne Eastwood (LE) – Governance Officer (Minutes)- Virtual  
Helen Ryan- Head of Communities - Virtual – part

**Apologies:**

Peter Nourse (PN) – Vice Chair

	<i>The meeting started at 4:30 pm</i>	
<b>1.</b> <b>01/02/24</b>	<b>Welcome and Introductions- Confirm Quorum-</b> VL welcomed everyone to the meeting which was confirmed as quorate. All Board members had been given the opportunity to ask questions in advance with responses being circulated to all members ahead of this meeting and attached as an appendix to these minutes.	
<b>2.</b> <b>02/02/24</b>	<b>Apologies for Absence –</b> Received from PN.	

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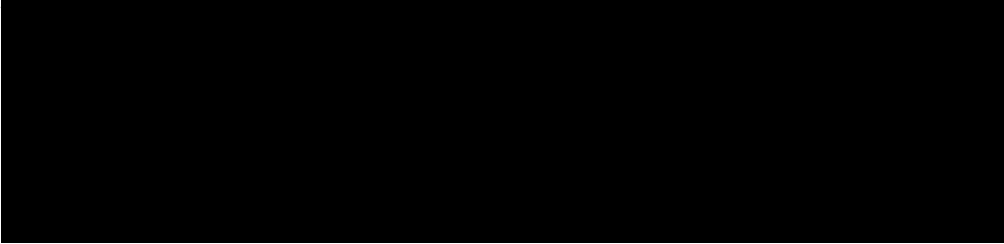
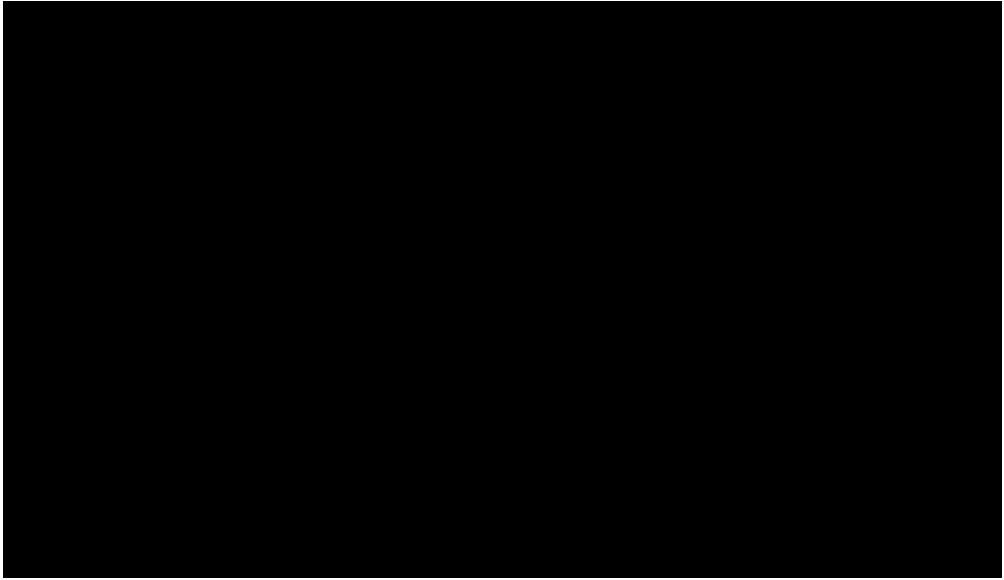
3. 03/02/24	<b>Declarations of Interest</b> - The guidance on declaring an interest was noted and no further declaration had been made.	
4. 04/02/24	<b>Minutes of Previous meeting (23<sup>rd</sup> November 2023)</b> The minutes of the previous meeting on the 23 <sup>rd</sup> November 2023 were discussed. A Typo was highlighted in 12.11.23 which would be amended. It was <b>confirmed</b> that the minutes were a correct record of the meeting and that they could be electronically signed by the Chair.	<b>LE</b>
5. 05/02/24	<b>Matters Arising</b> - There were no matters arising	
6. 06/02/24	<b>Minute Action Log</b> .The Minute Action Log was reviewed and had been reformatted as requested. All actions were up to date.	
7. 07/02/24	<b>Efficient decisions since last meeting:</b> CFC Co-optee Appointment – Tracy Lowings Approved on 24 <sup>th</sup> Jan 2024 Board Member Appointment – Joanne Bowden Approved 31 Jan 2024	
8. 08/02/24	<b>Board Briefings</b> 1. Wave 2 – 5 January 2024 2. Rents- 15 January 2024 3. Development KPI 31 January 2024	
9. 09/02/24	<b>Committee Minutes Circulated:</b> 1. Audit and Risk Committee - 10 <sup>th</sup> October & 23 January 2024 2. Remuneration & Nomination Committee - 28 <sup>th</sup> September 2023 3. PCH Regeneration Board - 31 <sup>st</sup> October 2023 4. Development Committee - 16 <sup>th</sup> November 2023 5. Customer Focus Committee - 3 <sup>rd</sup> November 2023	
10.	<b>Audit &amp; Risk Committee meeting 23rd January 2024</b>	
10/02/24	<p>LN as Chair of Audit &amp; Risk Committee had prepared a short report on the meeting that took place on the 23 January 2024 which was considered alongside the minutes. Three of the items which went to ARC were being considered at this board meeting.</p> <p>The Board were also asked to take note of the annual insurance update which gave assurance that PCH has adequate cover, but at a greatly increased premium.</p> <p>Board Members were given the opportunity to ask questions about the meeting that took place and asked to consider the following when the papers were presented today:</p> <ul style="list-style-type: none"> <li>- What more would you like to see in relation to reflecting the Sector Risk Profile in our Strategic Risk Register?</li> <li>- Do you agree with the categorisation of risk with the SRR?</li> <li>- Are you content with the proposals on reflecting risk appetite in submissions to Board?</li> </ul>	

**Confidential – Redacted**

10.1	<b>Sector Risk Profile</b>	
11/02/24	<p>GM Director of Corporate Services presented the Sector Risk Profile to the Board for monitoring.</p> <p>In November 23 the RSH published the 2023 Sector Risk Profile (SRP) which acknowledged that providers continue to face a difficult operating environment. This included adapting to persistently high (if no longer rising) inflation, higher interest rates, labour shortages, contractor failures, supply chain issues and a declining housing market.</p> <p>At its meeting on the 23 January 2024 the ARC considered the Sector Risk Profile 2023 Mapping Summary which set out the information within SRP and maps it against the PCH Risk Management Framework including the revised Risk Categories and Levels of Risk Appetite and Risks identified in the Strategic Risk Register. The Committee considered if there was anything else they would like to see in relation to reflecting the sector risk profile in the Strategic risk Register. This was discussed. It was agreed that no changes would be made at this time with the rationale being that as the register already gave a clear line of sight of how our risks align with the SPR.</p> <p>The ARC discussed the Sector Risk Profile 2023 Mapping Summary and how it gave assurance that the recent work to review the organisations Risk Appetite Framework could be successfully applied to all the risks included in the SRP. It was further noted that most of the identified gaps had now been closed with any additional gaps due to be closed and evidenced when the Strategic Risk register (SRR) is brought back to ARC in April 2024. This was considered as part of the review of the SRR and are included in the January 2024 update which is also being presented to Board.</p>	
12/02/24	<p><b>As a result of questions and discussions the following was clarified:</b></p> <p>The 12 risks within the SRR covered all of the sector risks within the SRP although the mapping process showed some differences in terms of RAG ratings. Therefore, work had been undertaken on key areas such as access to labour and skills, delivering service to tenants, health and safety and data integrity.</p> <p>The Board were given an update on the Data Integrity audit which we have commissioned. IntoZetta have experience of working with other housing associations who are also looking to ensure they have one version of the truth in terms of data. . This in turn will enable PCH to know our residents and our assets and ensure the data is maintained through robust data governance arrangements and stewardship. It will enable the Board to have confidence in the clean data that is being presented to support their decision making. It was expected that a position statement on the Audit would come to ARC in April 2024 with a report coming to board in either July or October.</p> <p>It was discussed that there was a gap in our asset data which was being addressed to support the stock condition survey. While that wasn't something that would necessarily be addressed through the data audit it</p>	<p>Added to FP</p>


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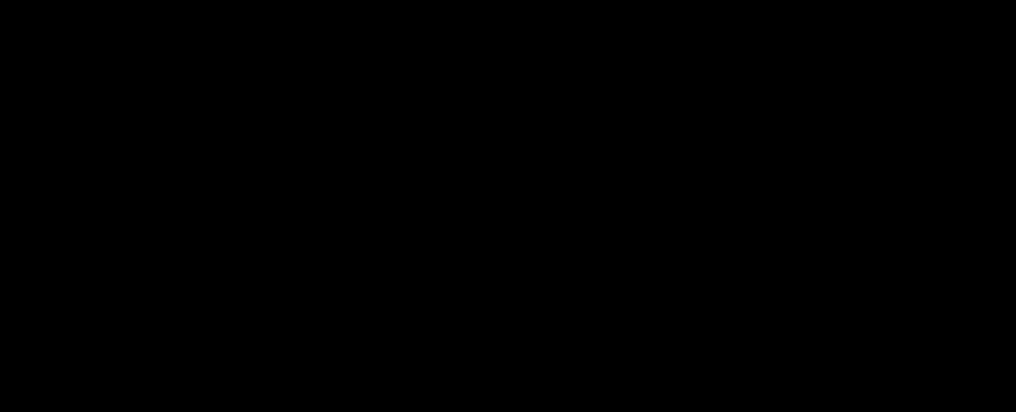
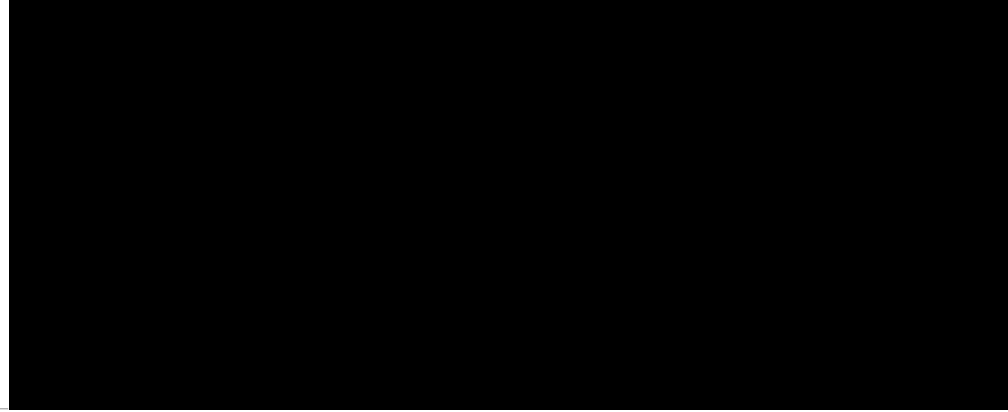
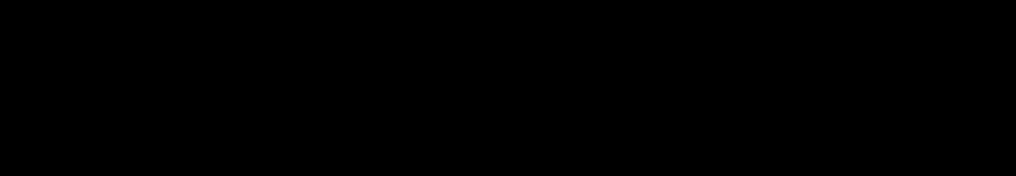
	<p>would give greater understanding of our stock when setting and discussing budgets. It was also important that we know our customers particularly in regard to vulnerabilities and patterns of behaviour- assurance was given that the data audit would help to support this but does not preclude us from moving this forward before the audit has been completed.</p>	
<b>13/02/24</b>	The PCH Board <b>noted</b> the Sector Risk Profile 2023 Report.	
<b>10.2</b>	<b>Strategic Risk Register- redacted as Commercially sensitive.</b>	
<b>14/02/24</b>	<p>GM Director of Corporate Services presented the updated Plymouth Community Homes Strategic Risk Register (SRR) for January 2024. The SRR was presented on a quarterly basis to the Audit &amp; Risk Committee and biannually to the Board.</p> <p>Updates to the Risk Register which were highlighted included:</p> <ul style="list-style-type: none"> <li>• The Resourcing Risk Score -reduced from (3, 4) 12 (Red) to (3, 3) 9 (Amber)</li> <li>• New Data Integrity Strategic risk added -scored (3, 3) 9 (Amber)</li> <li>• The eleven 'Risk Categories' and agreed levels of Risk Appetite which were part of the revised Risk Appetite have been added.</li> <li>• Updates to reflect the findings of the Sector Risk Profile 2023 Report</li> </ul> <p>The SRR now include emerging risks which included:</p> <div style="background-color: black; width: 100%; height: 150px; margin-top: 10px;"></div>	
<b>15/02/24</b>	<p><b>A number of questions had been raised in advance of the meeting which we included as an appendix to the minutes -the following was clarified:</b></p> <div style="background-color: black; width: 100%; height: 100px; margin-top: 10px;"></div>	

<p><b>16/02/24</b></p>	 <p>The Board sought to understand why the scoring for complaints had not risen due to the continued increase in complaints being received. The rationale for this was the ongoing work to understand our customer and the work being undertaken on the roll out of the Housing Ombudsman Complaint code . This was currently being worked through and it was acknowledged that now that the two stage process had been mandated this would ensure the focus was on resolving the complaint at stage 1.</p> <p>It was acknowledged that complaints were our lowest performing statistic and of the complaints that we get 70% are either partial or completely our fault which needs to be understood. Work was being undertaken to get some comparisons from outside of our sector through UKCSI who look at every sector’s historical complaint data and are able to track satisfaction levels to see how we compare.</p>	
<p><b>17/02/24</b></p>	<p>It was suggested that it could help to widen the heading of complaints to include meeting expectations – if we have clear published service standards (e.g. for repairs and damp and mould) this will help our residents to understand what to expect and when- this was certainly something that had come out of the lessons learns from Stage 3 panels which the board had been involved with.</p>	<p><b>GM</b></p>
<p><b>18/02/24</b></p>		
<p><b>19/02/24</b></p>	<p>The PCH Board <b>approved</b> the updated Strategic Risk Register for January 2024.</p> <p><b>Noting</b> the following:</p> <ul style="list-style-type: none"> <li>- The reduction in the resourcing risk.</li> </ul>	

	<ul style="list-style-type: none"> <li>- The increase in Complaints and actions that are being undertaken to understand these.</li> <li>- Putting in place the practical ability to deliver against some of the asset management plans for 2024/25</li> </ul>	<b>action</b>
<b>10.3</b>	<b>Revised Risk Appetite Documents</b>	
<b>20/02/24</b>	<p>GM Director of Corporate Services presented revised Risk Appetite documents to the Board.</p> <p>PCH’s Risk Appetite communicates our ‘Risk Philosophy’ to external stakeholders, PCH managers and staff. On 23rd November 2023 PCH Board agreed that PCH move to the revised Risk Appetite format which uses eleven ‘Risk Categories’ to identify and capture the broad spectrum of risks faced by PCH. These Risk categories are then assigned one of five levels of Risk Appetite: Averse, Cautious, Balanced, Open and Hungry.</p> <p>It was agreed that following approval considerations would be given on how to present the PCH Risk Universe in a way which is understandable and accessible to all stakeholders. This would include publishing the examples of behaviours which can be expected when making decisions, along with further guidance for decision makers.</p> <p>In order to achieve this, three documents were scrutinised by ARC and were being presented to the Board for approval.</p> <p>The Risk Appetite Document which sets out The PCH Risk Universe and explains how PCH will use the ‘Risk Categories’, ‘Levels of Risk Appetite’ and Risk Behaviours (which can be used as guardrails for making decisions). This will support the organisation in understanding how Risk Appetite should be implemented at an operational level and within Board reports and how risk appetite can be challenged and the mechanism for changing risk appetite.</p> <p>Revised Board Template which includes the eleven Risk Appetite Categories with their levels of risk appetite which was agreed by board on the 23 November 2023. Authors of reports will be required to reference the appropriate risk categories and levels of risk appetite and state if the contents of their report were inside or outside the agreed level of Risk Appetite</p> <p>It was discussed at ARC that this gave flexibility for proposals to be made which are outside of the agreed appetite and in these instances clear rational and judgement will need to be given as to why the board are being asked to consider this. It was not expected that this would be the norm but would also serve as an indication if a change in the operating climate.</p> <p>A summary guide setting out risk appetite and explaining how risk appetite can be used at an operational level, when completing Board reports and how levels of risk appetite can be challenged. An example is provided in each case. The committee review this document and felt there was no additional guidance that needed to be included.</p>	

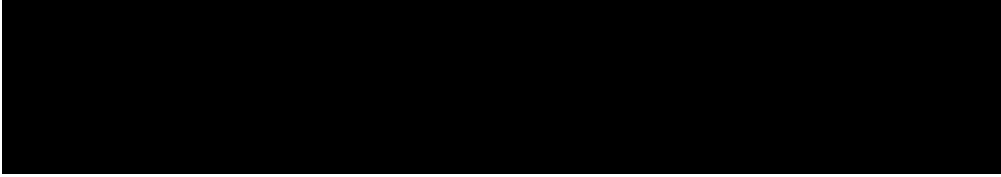
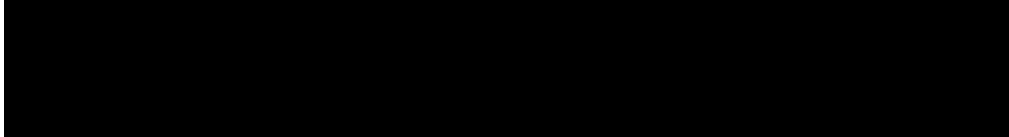
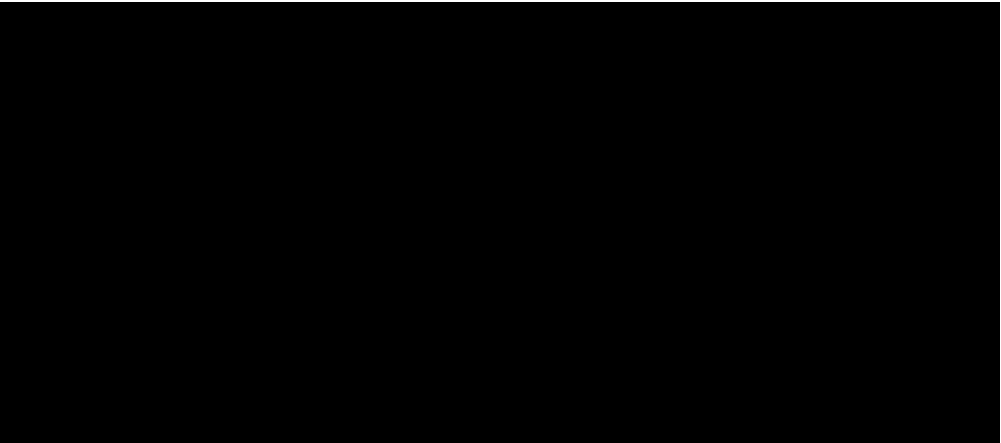
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	Committee members considered if there was anything additional that they would welcome in supporting them to use the matrix; it was agreed that a summary of the risk appetite would be linked into the board report template for board members' reference	
<b>21/02/24</b>	<p><b>As a result of questions, the following was discussed and clarified:</b></p> <p>It was agreed that consideration is given at the Board away day on how to make this a dynamic and involved process. This would ensure that committees take a role in scrutinising the risks and make sure the controls are in place and aligned with our Risk Appetite.</p>	
<b>22/02/24</b>	<p>The PCH Board <b>approved</b></p> <ol style="list-style-type: none"> <li>1. Draft Risk Appetite</li> <li>2. Draft Revised Board Template</li> <li>3. Draft Risk Appetite Guide</li> <li>4. Changing the 'Development' Risk category to 'Development &amp; Growth'</li> </ol>	
<b>11.</b>	<b>PCH Regeneration Board - 30th January 2024- redacted as commercially sensitive</b>	
<b>23/02/24</b>	<p>JG as Chair of PCH Regeneration Board had prepared a short report on the meeting that took place on the 30 January 2024. Board Members were given the opportunity to ask questions about the meeting.</p> 	
<b>24/02/24</b>	The PCH Board noted The PCH Regeneration Board update and that PCHR had suspended the target of delivering 200 open market homes.	
<b>12.</b>	<b>Customer Focus Committee – 2<sup>nd</sup> February 2024</b>	
<b>25/02/24</b>	LP as Chair of Customer Focus Committee had prepared a short report on the meeting that took place on the 30 January 2024. Board Members were given the opportunity to ask questions about the meeting.	
<b>13.</b>	<b>Development Committee – 1<sup>st</sup> February 2024</b>	
<b>26/02/24</b>	JW as Chair of Development Committee has prepared a short report on the meeting that took place on the 1 February 2024. One of the items which went to Development committee was being considered at today's meeting Board Members were given the opportunity to ask questions about other items.	

13.1	Extending the 2020-25 Development programme- redacted as commercially sensitive	
	AL joined the meeting	
27/02/24		
28/02/24	A number of questions had been raised in advance of the meeting which we included as an appendix to the minutes -the following was clarified: 	
30/02/24		
	AL Left the meeting	
14.	Chairs Urgent Business- None	
31/02/24		
15.	CEO Update – including RSH Regulatory judgement- redacted as confidential or commercially sensitive	
32/02/24	JC CEO gave the Board a brief roundup of activity within PCH. Which included internal and external updates including government and regulatory activity and works that are being undertaken with partnerships.  The following was highlighted:  <u>Awaab’s Law</u> - Consultation underway with a wider remit than Damp and mould but also the responsiveness of disrepair across the sector.	



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	<p><u>Consultation on Reforms to Social Allocations</u>- This had already sparked some debate in particular regarding the criteria of those fleeing from Domestic abuse and how this could impact our allocation process.</p>  <p><u>DAHA</u> – Update to be provided at the board Briefing on the 12 March on PCH’s accreditation.</p> <p><u>S&amp;P Credit Rating</u> - retained our S&amp;P A+ credit rating for another year with an upgraded outlook from stable to positive.</p> <p><u>Regulatory Judgement</u>- PCH have retained our G1 and V2 regulatory gradings from the Regulatory of Social Housing (RSH), which was published in December 2023</p> <p><u>Damp &amp; Mould</u> – Most prevalent at this time of year – focus in to raise awareness with residents and ensure they know how to report to PCH. Ongoing staff training within the contact centre to identify those vulnerable residents who need to escalate the issue. Setting out service standards which make it clear to our residents what they can expect from us and response times which will go to CFC for review before being published on the website.</p> 	
<p><b>33/02/24</b></p>	<p><b>A number of questions had been raised in advance of the meeting which we included as an appendix to the minutes -the following was clarified:</b></p> 	
<p><b>34/02/24</b></p>	<p>The PCH Board <b>Noted</b> the CEO’s update report and PCH’s G1/V2 grading from the RSH annual health Check.</p>	
<p><b>16.</b></p>	<p><b>Customer Insight report</b></p>	

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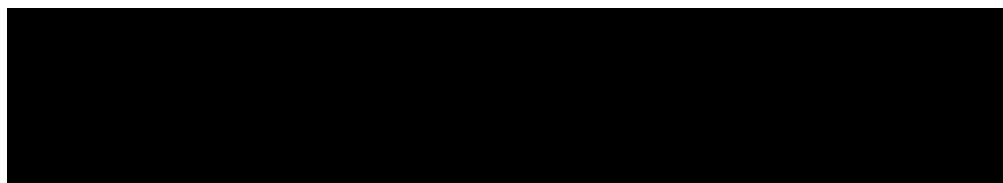
35/02/24	<b>AP joined the meeting</b>	
	<p>AP Communities Team Manager presented the first customer Insight report to the Board which gave a summary of customer insight gathered formally and informally across the organisation.</p> <p>The report which had been developed as part of the Governance Review Task and Finish Group was designed to ensure the customer voice is heard at the Board and that themes, lessons learnt, and actions are clearly set out and monitored by Board. The report supported the Board’s agreed top 5 priority of ‘knowing and listening to our customers’.</p> <p>Key themes pulled into the Customer Insight report included supporting residents with vulnerabilities, the impact of Cost of Living and the quality of our communities.</p> <p>As this was the first of its kind, the report had been structured to create discussion on its usefulness, content, and style of reporting which the board were asked to discuss and provide feedback to develop further reporting.</p>	
36/02/24	<p><b>The board discussed the following which would be built into the next iteration of the report.</b></p> <ul style="list-style-type: none"> <li>• How do we wish to determine customer insight.</li> <li>• What investment and time do we want to put into growing this insight</li> <li>• Are we heading in the right direction is anything missing.</li> <li>• Clarity on what the board are trying to achieve with the insight report – it contained a wide range of diverse touch points but we need to be clear on what it can do for PCH and its purpose.</li> <li>• Avoiding duplication of information within our performance reporting. The reports should dove tail and compliment each other without repetition</li> </ul>	
	<p>The PCH Board <b>noted</b> and discussed the report and what it would contain moving forward which would be overseen by CFC.</p>	
	<b>AP left the meeting</b>	
17.	<b>Rent Setting</b>	
37/02/24	<p>NJ Head of Business Services and Development set out the recommendations for setting Dwelling Rents to apply from April 2024 to the Board for approval.</p> <p>Board has received a briefing note on Rent earlier this month which set out</p> <ul style="list-style-type: none"> <li>• Budget setting principles</li> <li>• Brief explanation of the different dwelling rents that we charge</li> <li>• Analysis of rents benchmarking data 2022/23</li> <li>• Affordability Assessment against proposed 2024/25 rents</li> <li>• Brief history of rent policy changes since transfer</li> </ul> <p>Rental income and service charges made up 87% of the association turnover in 22/23 and therefore was fundamental to PCH being able to deliver on its aims and objectives.</p>	

<p><b>38/02/24</b></p>	<p>Assurance was given that rent setting polices and the recommendations within this report meet the stipulations and guidance of Government policy and regulation. The policy states that rents in 2024/25 can increase by the September consumer prices index (CPI) rate of inflation plus 1%, so with CPI at 6.7% rents can increase by up to 7.7%.</p> <p>As set out in the Government guidance, the Board has the freedom to set rents lower than this if it chooses to do so.</p> <p>There were four main types of dwelling rent that need to be set this year:</p> <ul style="list-style-type: none"><li>• Social Rent.</li><li>• Affordable Rent for properties newly developed since the 2009 stock transfer.</li><li>• Intermediate Rent for properties transferred from Annington Homes that have not yet been refurbished and relet at Social Rent</li><li>• Shared Ownership Rent.</li></ul> <p>When considering what rent levels should be set, the board need to consider the balance the affordability of our homes and financial difficulties some of our residents will face paying their rent and service charges, against the viability and sustainability of PCH.</p> <p>This was of paramount importance which enabled the delivery of services and maintenance of homes into the long term. This year was going to be challenging yet again given the current economic situation with food and energy inflation still running high, leading to pressure on household budgets and PCH continuing to experience cost of pressures of its own.</p> <p>The recommendations within this report were a measured approach to this situation, seeking to strike the right balance by keeping rents at a level which still meets our revised business plan assumptions whilst at the same time keeping 93% of our rents at least 50% cheaper than the private sector and providing additional support and safety net for those who may be struggling.</p> <p>In this context the Board should note that General Needs Social Rents continue to be very low compared with other providers in Plymouth and the private sector market. In 2022/23 our average rents were the lowest Social Rents in Plymouth (except bedsits and 5 bed properties) compared with other providers and the 3rd lowest average Social Rent in England in 2022/23.</p> <p>In terms of Affordable Rents, PCH currently has the lowest average Affordable Rent of the 13 main providers in Plymouth.</p> <p>Service Charges are charged in addition to Social Rent (but inclusive of Affordable Rents) and are subject to a separate report to this Board. Increases are not subject to the same Government limit as Social Rents.</p> <p>Charges reflect the actual and estimated cost of providing services, so can go up or down each year due changes in costs and usage and vary depending on the services that residents receive. Analysis shows that the service charges (including personal charges such as heating) will increase for around 4,000 tenants and reduce for around 2,600. The average gross combined rent and service charge increase (including personal charges</p>	
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	<p>such as heating) was £6.79 more per week (7.3%). Except for heating, those on affordable rent are effectively protected from any high service charge increases given rents are inclusive of service charges so are subject to the overall 7.7% maximum increase, this also however means any service charge reductions are not passed on.</p> <p>Our incomes team have reviewed the affordability of nine typical case study examples, examining tenant's household income and costs in 2024. This shows increases in average wages and benefits in 2024 will broadly cover the increased charges. Any examples where tenants are slightly worse off, the charges are covered by benefit. Against the recognised measure of 35% of household income being spent on rent &amp; service charges, all case studies are well below this measure except for single people on benefit where charges would be fully covered by their benefit in any case.</p> <p>Increases to shared ownership rents, rents for garages and parking spaces and ten intermediate rents are also included within this report and follow the principles of the 7.7% rent increase.</p>	
<b>39/02/24</b>	<p><b>A number of questions had been raised in advance of the meeting which we included as an appendix to the minutes -the following was clarified:</b></p> <p>[REDACTED]</p>	
<b>40/02/24</b>	<p>It was discussed that we do have a percentage of homes which are set at a lower rate- it was clarified that these would be residents who had been in their homes since before stock transfer. It would be unlikely that those living in these homes would be in receipt of universal credit (UC) as this is normally triggered when moving and making a new claim for housing. Although there are other circumstances that can trigger a move over to UC.</p> <p>PCH works closely with people who are having difficulty paying their rent and if they are 8 or more weeks in arrears, we can apply for direct UC payment which can help the resident keep on top of the arrears are the rental comes straight to PCH.</p> <p>The Board sought to understand what these rental increases would actually mean to our residents and welcomed the analysis that was included in the paper. The work that is being undertaken on our data and knowing our customer would provide further information on our residents, potential vulnerabilities so we can offer support to those who need it.</p> <p>Currently identifying those in need was currently contact rather than data driven- some of the service charges would see big increases in personal heating costs therefore the focus will be on contacting those people to offer support. Based on previous experience the board were asked to approve £150k for the financial support fund with a caveat that if it is oversubscribed in six months' time then the board would be asked to consider this further.</p>	
<b>41/02/24</b>	<p>The PCH Board:</p>	

	<ol style="list-style-type: none"> <li>1) <b>Approved</b> a Social Rent increase of 7.7% (CPI+1% Govt limit), for all existing general needs and supported housing tenants paying this type of rent. This will increase the weekly average Social Rent (excluding service charges) from £88.28 to £95.08; an increase of £6.80.</li> <li>2) <b>Approved</b> an Affordable Rent increase of 7.7% (inclusive of service charges) for existing tenants of properties developed since transfer. This will result in the average rent increasing from £151.73 to £163.41, an increase of £11.68</li> <li>3) <b>Agreed</b> not to apply an affordability cap on the maximum general needs rent to be charged, noting that all properties will be at or below the LHA except for 79 properties that will be no more than £1 above LHA, with 6 properties in one block £5 to £11 above.</li> <li>4) <b>Approved</b> an Intermediate Rent increase of 7.7% for ten tenants transferred from Annington Homes. This will result in a rent increase from £164.26 to £176.91 an increase of £12.65 per week.</li> <li>5) <b>Approved</b> the financial support fund for tenants struggling to manage their finances at £150k (current budget £250k) based on anticipated calls on this fund over the last 12 months.</li> <li>6) <b>Approved</b> Relets <ul style="list-style-type: none"> <li>Social Rents General Needs - to be relet at formula rent plus 5% flexibility (uplifted by 7.7%) which is in line with the Government policy.</li> <li>Social Rent Housing with Support - to be relet at formula rent plus 5% flexibility – so not using the full 10% rent flexibility permitted.</li> <li>Affordable Rent for properties developed since 2010 - continue to apply 80% of market rent. To reinstate an affordability cap based on the uplifted 2024 LHA rates.</li> </ul> </li> <li>7) <b>Agreed</b> to apply an increase of 7.7% (CPI+1%) for Shared Ownership rents which is in line with the internal policy applied since 2016 and noting this approach is now in line with the revised capital funding guide from Homes England for shared ownership.</li> <li>8) <b>Agreed</b> Garages and Parking Spaces outside the curtilage of the property recommended to increase by 7.7% (following same increase as Social Rents), capped at a maximum increase of £1 per week for tenants and £1.50 for private rentals where a rental agreement was in place when the charges and principles were agreed by Board in September 2018</li> <li>9) <b>Agreed</b> Garage and Hardstanding charges within the curtilage of the property also recommended to increase by 7.7%.</li> </ol>	
18.	<b>Service Charge Setting- confidential until communicated to residents.</b>	
42/02/24	JR Head of Finance presented the proposed Service Charge Setting for approval. The report provided an overview of the variable service charges	

to our customers and the impact for 2024/25 under one recommended option and recommendations for Older Persons Support and Alarm charges.



In general, service charges for this year for 61% of tenants had gone up and 39% have decreased. Overall, there was an increase of 2% in the service charges for this year. The increases in charges were due to Inflation, increase in the cost of items, full cost recovery option, lower estimated utility costs than actually incurred or due to additional services provided. The average of these charges was summarised as follows:

<b>Narrative</b>	<b>2023/24</b>	<b>2024/25</b>	<b>% Change</b>	<b>No of Properties</b>
Total average weekly charge GN	12.82	12.82	0.0%	6222
Total average weekly charge GN no PC	12.23	12.32	0.7%	6215
Total average weekly charge Sheltered	37.04	41.68	12.5%	419
Total average weekly charge SH no PC	25.90	28.03	8.2%	419
Average Communal Lighting Charge	4.21	3.58	-15.0%	4198
Average Individual Heat Charge	18.8	19.3	2.7%	382
Supported Charge (Protected PCC Funded)	1	3	NA	323
Support Charge (Protected Self Payers)	13.27	15.27	15.1%	82
Support Charge (New Self Payers)	23.33	25.13	7.70%	22

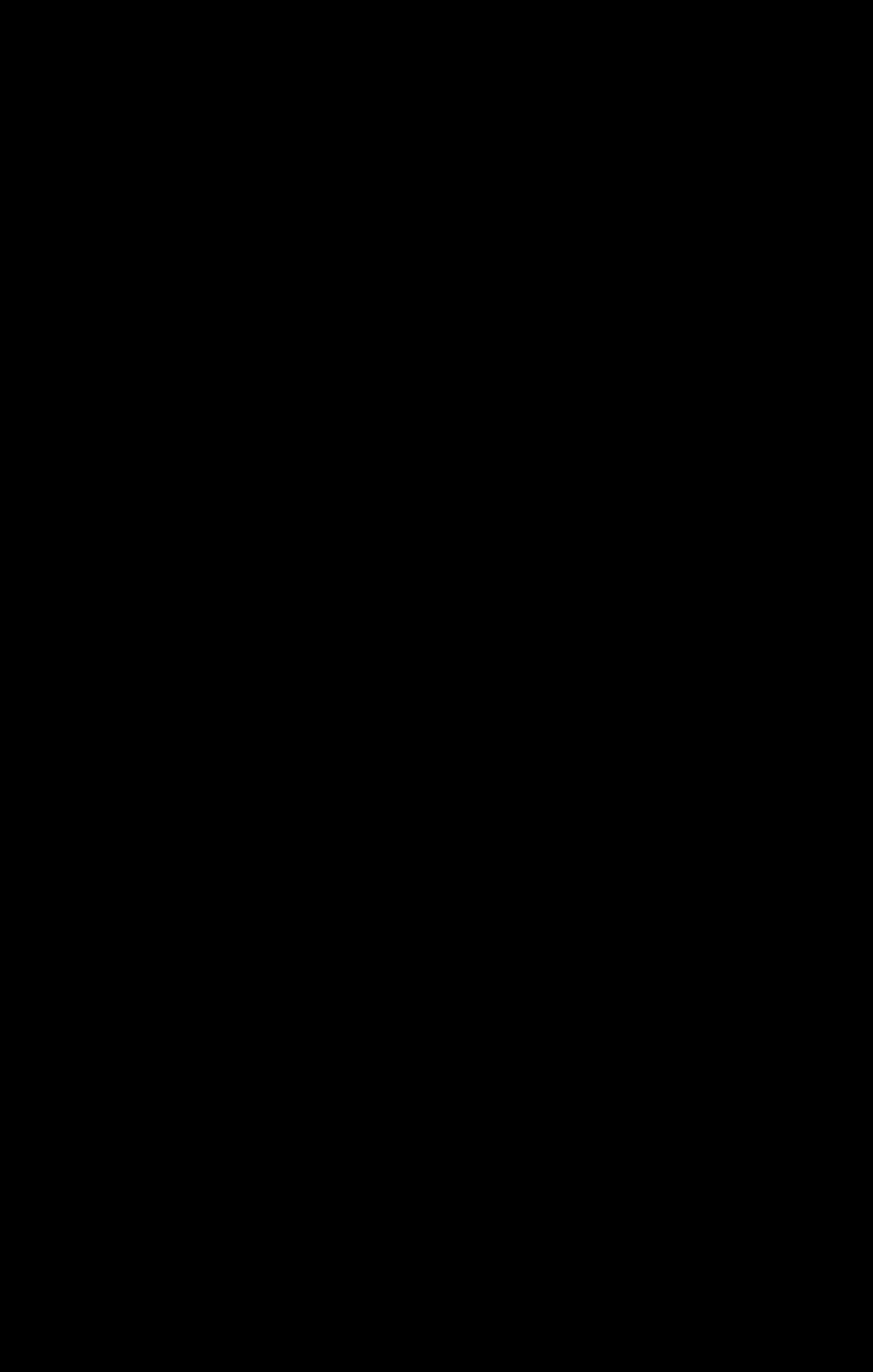
**43/02/24**

In summary, the charges would increase by an average of £0.29 per week although individual increases may vary significantly from the average. For tenants paying service charges (6,781 out of a total 14,140 tenants), when added to the rent increases, gave an average gross rent and service charge increase of 7.6%. The increases were majorly in sheltered accommodation which has increased from £37.04 in 2023/24 to £41.68 in 2024/25, predominately due to an increase in the actual usage in individual heating in the current year which had led to high look back adjustment. Increases for those paying an affordable rent would be capped as the gross rent increase of 7.7% was inclusive of service charge.

Whilst the increases were significant, however it was expected the estimated future energy costs to reduce by 55% in 2024/25. We have provided several case studies reviewing the gross impact of rent and

	<p>service charges to the board briefing held on the 16<sup>th</sup> January 2024. Of the 9 case studies, only 1 fails the 35% affordability measure. This was for a single person on benefit, however, as their rent and service charges were paid from benefits, the increase was covered.</p> <p>[REDACTED]</p> <p>The budgets propose a support fund of £150k which we can use to support tenants who are struggling.</p> <p>The utility costs over the year were still high and some look back adjustments require additional costs to be paid mitigating reductions in estimated future costs. [REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p>	
<p><b>44/02/24</b></p>	<p><b>As a result of questions, the following was clarified:</b></p> <p>[REDACTED]</p>	
<p><b>45/02/24</b></p>	<p><b>The PCH Board approved:</b></p> <ol style="list-style-type: none"> <li>1. Tenant, Leaseholder, Shared Ownership and Freeholder service charges for 2023/24 including personal charges for water and heating etc., as revised in line with the variable service charging policy.</li> <li>2. Increasing the support charge from £1 to £3 for those protected tenants part funded by the Council (as per the strategy approved by Board in March 2023)</li> <li>3. Increasing the support charge from £13.27 to £15.27 for protected self-payer tenants. (As per the strategy approved by Board in March 2023)</li> <li>4. Increasing the full support charge for new tenants from April 2023 by 7.7%, from £23.33 to £25.13. (As per the strategy approved by Board in March 2023)</li> <li>5. Maintaining the alarm charge for dispersed bungalows at £2.35 per week from April 2024 for self-payers.</li> <li>6. No additional charges for 1 year for tenants with an alarm service in dispersed bungalows currently paid for by PCC (Plymouth City Council), which is being withdrawn over the next two years.</li> </ol>	

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	<p>7. <b>Noted</b> the withdrawal of PCC funding and approve the principle to implement a full cost recovery model from 2025.</p> <p>8. To accept the affordability cap for 3 tenants still in their home since transfer</p>	
	<b>LH, AL MoL joined the meeting</b>	
<b>19.</b>		
<b>46/02/24</b>		
<b>47/02/24</b>		

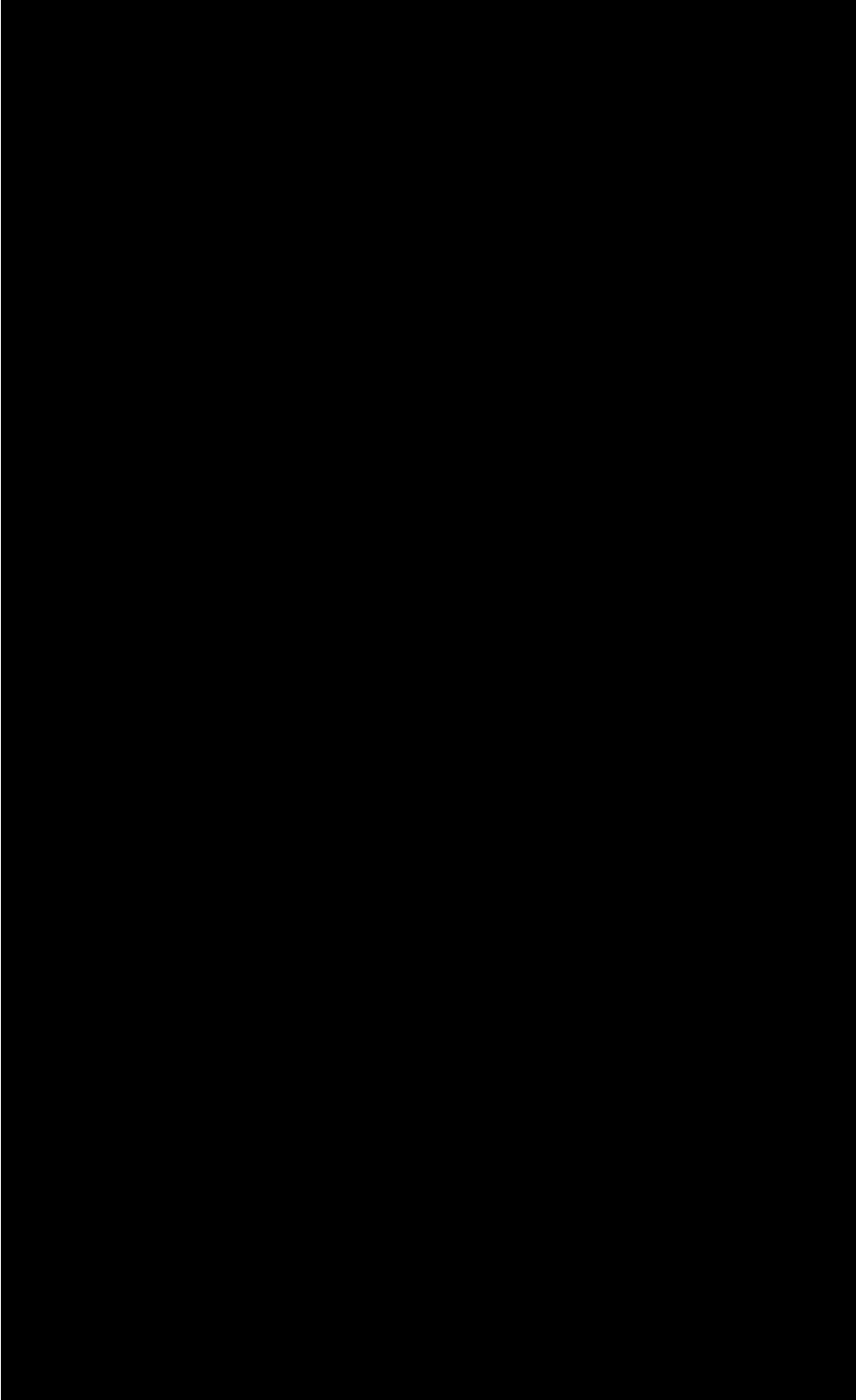


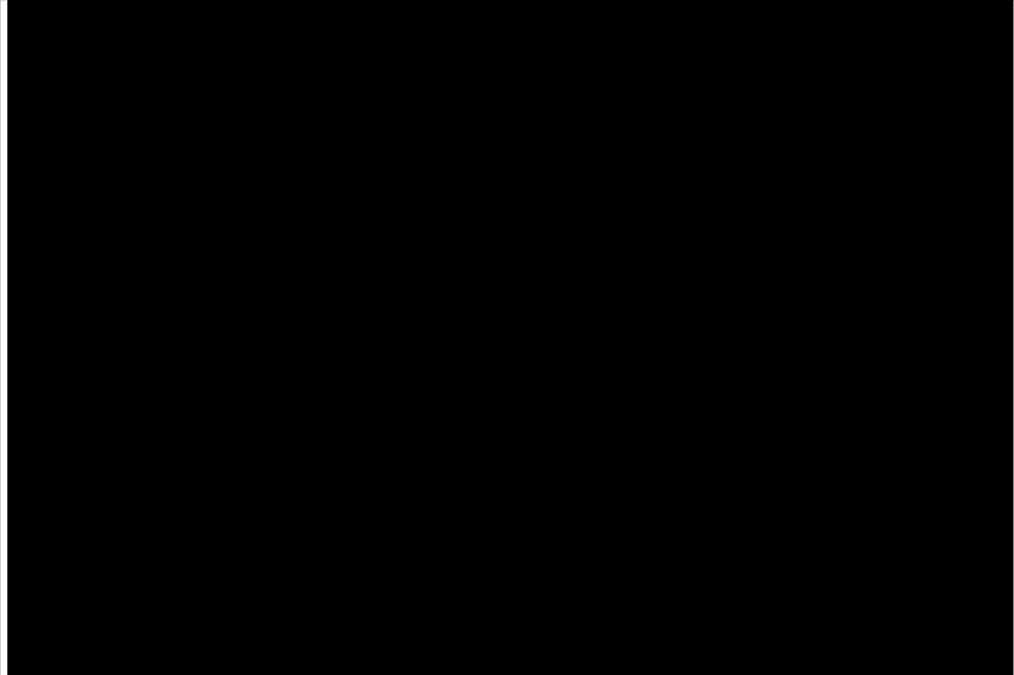


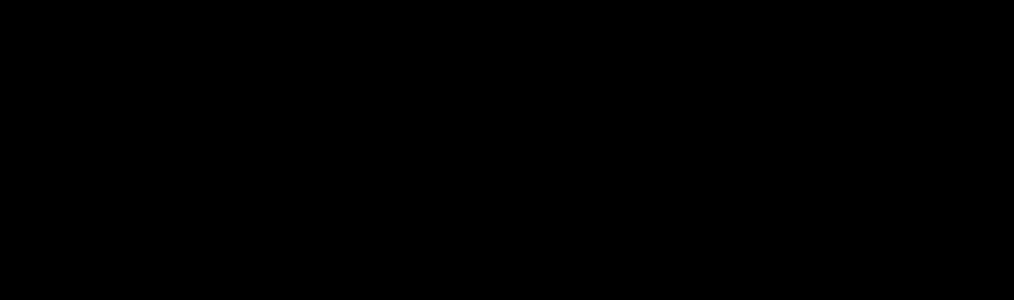
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48/02/24		
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50/02/24		
	<b>LH, AL MoL left the meeting</b>	
20.	<b>Committee Terms of reference and Forward plans</b>	
51/02/24	<p>LR Head of Governance set out the report which provided the Board with refocussed committee terms of reference (TOR), in line with the proposals agreed at November 2023 Board.</p> <p>In summary, the TORs refocus the following:</p> <ul style="list-style-type: none"> <li>• Customer Focus Committee (CFC) concentrates on the co-design of services and customer experience and insight (feeding into the new quarterly Customer Insight report for Board)</li> <li>• Development Committee changes to Capital Investment Committee (CIC) and includes asset management strategy and oversight of asset management delivery (currently with PCH Board)</li> <li>• Audit and Risk Committee (ARC) is responsible for the usual audit, internal controls, probity, business continuity and risk oversight, with greater emphasis on legal and regulatory compliance assurance</li> <li>• Remuneration and Nomination Committee changes to People and Culture Committee (PACC), to include some oversight of people management activities and culture</li> </ul> <p>A gap analysis had been carried out on the refocussed TORs in relation to regulation, risk and our Strategic Business Plan. Some of the changes proposed in the refocused CIC will require updates to related internal documents such as Contract Standing Orders, these were set out in the report. The People and Culture Committee TOR requires some further updates to incorporate proposals around the scope of the People Strategy and how we establish culture.</p> <p>Following approval of the TORs, the updated committees will roll out from 1 April 2024 and we will work together with Board and report authors to deliver the new approach. An updated committee membership report (including renewal of CFC and ARC Chairs) will be brought to the Remuneration and Nomination Committee in February and making a recommendation to March Board.</p> <p>It was recognised that changes take time to embed and will include an agenda item on each of the first refocussed Committees to consider their TOR. We will also work together to monitor the operation of the refocussed TORs and make changes as required. A formal review of committee TOR effectiveness will be carried out by May 2025.</p>	

52/02/24	<p><b>As a result of questions, the following was discussed and clarified:</b></p> <p>The Changes to the TOR we discussed and considered and the plan for each committee to begin their next meeting focusing on the new TOR would give greater clarification</p> <p>The wording of ‘CFC co-design’ was discussed to understand how this was going to work with all decisions. It was acknowledged that the co-design format wording might be too open/broad for the residents. The Board were keen to invite residents to include their voice but further clarity will be needed later for exactly what is required from them and what isn’t.</p>	
53/02/24	<p>The PCH Board <b>APPROVED:</b></p> <ol style="list-style-type: none"> <li>1. Updated Terms of Reference for Audit and Risk Committee, Customer Focus Committee, Capital Investment Committee, and People and Culture Committee</li> <li>2. Changes to the Affordable Housing Group TOR, Delegation to Executive Management Team and Contract Standing Orders to reflect revised delegations in Capital Investment Committee Terms of Reference</li> </ol>	
21.	<p><b>Quarterly Performance update</b></p>	
54/02/24	<p>GM Director of Corporate Services presented the Performance update to the board which gave an update on performance metrics for Q3 2023/24 as part of the Strategic Business Plan Monitoring.</p> <p>Highlights were as follows:</p> <p>Overall customer satisfaction with PCH a landlord has improved since the previous quarter based on a rolling 12-month position. There had been some small reductions across other perception-based surveys; however, PCH remain in the top quartile compared to others across most Tenant Satisfaction Measures (TSMs).</p> <p>There was a small improvement in overall delivery of repairs within our service standard and relates to non-emergency repairs. Whilst the number of emergency repairs completed within 24 hours reduced, 59% of the overdue jobs were completed within five hours of the deadline.</p> <p>There has been an increase in complaints, and escalations to stage two, as we encourage reporting and better recording. Year to date, we have responded to 98.18% of stage one complaints within the Housing Ombudsman’s Complaint Handling Code which related to seven complaints.</p> <p>Related to this, we continue to see lower than expected levels of customer perception relating to complaints handling as our transactional data is showing a much higher result. This is being analysed in-detail and we will be carrying out a follow up survey with customer reporting dissatisfaction in this area so we can understand why and put actions in place to improve how customers feel about our complaint handling service.</p>	

<p><b>55/02/24</b></p>	<p>We have seen improved performance across our building compliance measures, and specifically we have now finalised the definition for the legionella risk assessments TSM. The previous measure had been split into two, one for the minimum legal requirement which includes only supported housing and block accommodation and the second measure is our best practice approach to maintain a legionella risk assessment for every individual dwelling.</p> <p>Performance relating to damp and mould inspections continued to be well below target however the team have been instructed to make a significant improvement on this over the next four weeks, and to introduce a robust triaging system to prioritise the worst cases and residents with health concerns over more minor condensation-related issues. The expectation is that all inspections will continue to be completed within 7 calendar days as per our damp, mould and condensation policy.</p> <p>There had been a small increase in the percentage of homes with a stock condition survey of less than five years old. The Asset Strategy and Delivery Team is working with the Executive to develop an accelerated programme to ensure we have more live stock condition surveys on our systems that support development of our capital investment programmes.</p> <p>Year to date we have received 84 new home handovers, with a target of 142 by the end of March 2024. It is anticipated that we will have 179 homes handed over by this point, which includes the Hillcrest refurbishment properties purchased from Annington Homes.</p> <div style="background-color: black; height: 50px; width: 100%;"></div> <p>Current tenant rent arrears continued to be low at 1.47% which was an improved position compared to the same period last year. The Incomes Team continue to work alongside residents who are struggling to pay to support with budgeting, benefit claims, access to grants and support from our own Financial Support Fund.</p> <p>The average void turnaround year to date was 29.31 days which was an improvement on where we were at the same time last year. The most recent in-month position shows our performance at 26 days, and this has been due to re-letting some longer-term voids.</p> <p>Staff sickness had increased during the quarter and is to be expected as we approached the winter months. There have been increases in coughs, colds including Covid-19 and stomach bugs.</p> <p>-</p> <p>Staff satisfaction with PCH as their employer has increased to 84% which is similar to the same period last year.</p>	
<p><b>56/02/24</b></p>	<p><b>A number of questions had been raised in advance of the meeting which we included as an appendix to the minutes.</b></p>	
<p><b>57/02/24</b></p>	<p>The PCH Board <b>noted</b> the performance outturns for Q3 2023</p>	

<b>22.</b>	<b>Quarterly Management Accounts- Confidential</b>	
<b>58/02/24</b>	JR Head of Finance presented the December year to date position and forecast outturn to 31st March 2024.	
		
<b>59/02/24</b>		

60/02/24		
61/02/24	A number of questions had been raised in advance of the meeting which we included as an appendix to the minutes.	
62/02/24	The PCH Board considered the year-to-date position to December and forecast outturn to the end of March 2024.	
22.1.		
63/02/24		
64/02/24		

	<b>PB &amp; HR joined the meeting</b>	
<b>23.</b>	<b>Universal Credit &amp; Welfare reform update</b>	
<b>65/02/24</b>	<p>PB Head of Neighbourhoods presented the Universal Credit and Welfare reform update to the board for monitoring. At its last meeting the board requested a regular update on Rent arrears and other potential indicators to help them understand how the currently economic climate was impacting our customer.</p> <p>Rent arrears as at the end of December 2023 reporting week were 1.47%. This performance was within the operational target of 2% and the bad debt provision for current rent arrears in the Business Plan of 2.5%.</p> <p>The number of tenants claiming Universal Credit continues to increase and as at the end of December 2023, there were 5,520 PCH tenants claiming it. Of these 1,684 (30.51%) were in rent arrears owing an average of £397.45 which compares to an average amount owed of £209.70 for those tenants who do not claim Universal Credit.</p> <p>Managed Migration is the transfer of working age claimants in receipt of the six legacy benefits (Working Age Housing Benefit, Income Related Employment Support Allowance, Income Support, Income Based Job Seekers Allowance, Working Tax Credit, Chil Tax Credit) to Universal Credit.</p> <p>The first phase of Managed Migration is for claimants only in receipt of Tax Credits. This has already started and the DWP aim to have this completed by April 2024.</p> <p>In the next phase which is due during 2024/25, the DWP are planning to migrate all other Tax Credit claimants including those who also receive any of the six legacy benefits except Income Related Employment &amp; Support Allowance. They plan to complete this second phase by the end of March 2025.</p> <p>The final phase of Managed Migration will be for claimants in receipt of Income Related Employment Support Allowance only or with Housing Benefit, and this has been delayed until 2028/29. The reason for the delay is that the DWP have recognised that this is the group that will require the most support when moving over to Universal Credit.</p> <p>PCH has 5,402 working age tenants who are not currently in receipt of Universal Credit. Therefore, this will be the maximum number of new Universal Credit cases that we should see.</p> <p>The exact number that will apply for Universal Credit was not known but if we look at the worst-case scenario, and we assume that all 5,402 make a claim for Universal Credit and they all build-up average arrears of £397.45, our rent arrears will increase by £2,147,024.90 to nearly £3.2million or 4.56%.</p>	

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	<p>We do know is that we have 2,145 working age tenants still in receipt of Housing Benefit so this will be the minimum number of additional Universal Credit cases. The majority of these claimants will be the ones that are currently in receipt of Income Related Employment &amp; Support Allowance and will require additional support in managing their claim and paying their rent.</p> <p>If the same calculations are carried out and we assume all of them build up average arrears of £397.45, rent arrears could increase by £852,530.25 to nearly £1.9million or 2.7%.</p> <p>To mitigate the risk of arrears rising above the 2.5% bad debt provision we will run targeted campaigns on Managed Migration, continue to support all new Universal Credit claimants, apply for a Managed Payment to Landlord where there are known vulnerabilities or a tenant builds up arrears of two months, review our process, reallocate staff resources if needed, improve how we use the Housing Management System, take account of the 53 week rent year when making agreements to pay and continue to make best use of the Financial Support Fund where tenants are struggling.</p> <p>With regard to other Welfare Reform issues, at the end of December 2023, PCH had 100 tenants affected by the Benefit Cap &amp; 1,000 tenants affected by the 'bedroom tax' (or 'spare room subsidy'). We continue to help both of these groups with applying for Discretionary Housing Payments or looking for an alternative property for anyone wishing to downsize.</p> <p>The Financial Support Fund continues to help tenants who are struggling and up to the end of December had helped 423 tenants with grants totalling £103,831.</p>	
<b>66/02/24</b>	<p><b>A number of questions had been raised in advance of the meeting which we included as an appendix to the minutes -the following was also discussed:</b></p> <p>In summary, the data was positive and resource in place to support residents who are migrating onto UC.</p> <p>The PCH Board were eager to encourage the full utilisation of the financial support fund with clear criteria for how to access it for residents.</p>	
<b>67/02/24</b>	<p>The PCH Board <b>noted</b> the Universal Credit and welfare Reform update and would like to acknowledge all the hard work that has gone into this report.</p>	
<b>24.</b>	<p><b>Communications Strategy</b></p>	
	<p>MoL joined the meeting</p>	
<b>68/02/24</b>	<p>MoL Head of Communications presented the report which provided an update to the Board about the progress made in delivering the three-year Communications Strategy, which has been in place since February 2022.</p> <p>The Strategy gives a high-level view of what PCH is looking to achieve from its communications work and outlines the principles the business will use to guide communication and marketing efforts. It also explains how we will deliver, measure and check on our progress against the Strategy.</p>	



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	<p>To summarise on progress, all of the Year 1 deliverables are now complete, along with most of the Year 2 deliverables and some Year 3 deliverables, and work is underway on the remaining actions, along with a number of additional projects which have been completed.</p> <p>Given the progress made to date, the Board is advised that PCH is on track to deliver the full Communications Strategy by 2025.</p>	
<b>67/02/24</b>	<p><b>As a result of questions, the following was discussed and clarified:</b></p> <p>Additional projects were noted on page14 of the report and included stakeholder engagement, building communication with our partners and additional services such as Artificial Intelligence.</p>	
<b>68/02/24</b>	<p>The PCH Board <b>noted</b> the report.</p> <p><b>MoL left the meeting</b></p>	
<b>25.</b>	<p><b>Annual Safeguarding Report</b></p>	
<b>69/02/24</b>	<p>PB Head of Neighbourhoods presented the annual safeguarding report to the Board to provide assurance that we are meeting the aims of our safeguarding policy.</p> <p>This was the second such report presented to Board and showed the trends for both Sheltered accommodation and General Needs, the actions and outputs that have been completed and the increased awareness that staff members have developed through the training PCH provide.</p> <p>The report had been broken down into the key commitments in the policy and outlines the ongoing work around raising awareness of safeguarding issues, our partnership working and how we ensure we are protecting our resident’s data when safeguarding issues are raised.</p> <p>In 22/23, the total number of referrals raised in sheltered homes was 26 against 28 in the previous year, and in General Needs homes was 26 against 29 in the previous year. The level of alerts and referrals off the back of these alerts remained consistent and have similar numbers to the previous year. It should be noted that alert information for sheltered homes was not available but for future reports we will be collecting this data to be included.</p> <p>There were now multiple examples from case studies where the increased awareness around safeguarding and the implementation of PCH policies in line with working with partner organisations have led to outcomes that have improved the lives of residents and our neighbourhoods as well as ensuring individuals can live independently in a safe home.</p> <p>Although cases are slightly down from last year, awareness has increased across the organisation through the training that has been provided to staff particularly those working in customer facing roles. The cases that were identified were all picked up by internal colleagues rather than via the multi-agency work however further discussions were then possible with the other agencies. Some work was required to shape the groups that have been developed with the multi agencies to widen the agenda and ensure that</p>	

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	<p>they are meeting the required outcomes for all of the agencies involved and most importantly residents and the communities.</p> <p>We continue to increase awareness and further develop our approach to safeguarding. This can be seen through the work being done to get our DAHA accreditation and we will be working on an action plan to deliver some of the recommendations as well as reviewing the Safeguarding policy in full within the next 3 months to ensure we are operating in line with current legislation, best practice and with our resident’s safety at the forefront.</p> <p>We also aim to review our safeguarding policy in the next 3 months to ensure it aligns with best practice across the sector. Finally we will be carrying out a deep dive into all of the data we hold with particular focus on the cases that sit just below the threshold for referral to understand the individual cases and the reasons they don’t meet the threshold. This will include a specific look at hoarding cases to ensure that these aren’t safeguarding concerns that have been mis labelled. This will be feedback in details as part of next year’s report.</p>	
<b>70/02/24</b>	<p><b>A number of questions had been raised in advance of the meeting which we included as an appendix to the minutes -the following was clarified:</b></p> <p>Clarification was provided on the Designated Safeguarding lead which was due for renewal. The Board asked for clarification on whether this requires board approval as other housing organisations assist with decisions such as this.</p> <p>The Board would like to know what their responsibilities and accountabilities are as board members in terms of safeguarding and how they can protect themselves and others when they are out and about. The board is looking for assurance that there is a clear criteria within the organisation of who requires safeguarding and DBS checking for their job role and who doesn’t and that this is regularly checked. Regarding training, by the end of February, there would be 100% compliance for all mandatory safeguarding training. The Board have requested that this update be included in future reports going forward for assurance. It was confirmed that no domestic abuse referrals had met the threshold during the period reported.</p>	<b>PB</b>
<b>71/02/24</b>	The PCH Board <b>noted</b> the Safeguarding annual update.	
<b>26.</b>	Next meeting: 21 <sup>st</sup> March 2024	
<b>72/02/24</b>	<i>The meeting closed at 8pm</i>	

Signature.....  
Valerie Lee – Chair

Date .....

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Certified as a true copy .....  
Lucy Rickson, Head of Governance

Date.....