



Plymouth Community Homes  
PCH Board

**Venue: Boardroom, Plumer House/Microsoft Teams**

**Date: 24<sup>th</sup> October 2024**

**Time: 5pm**

**Present in person unless indicated otherwise:**

Valerie Lee (VL) - Chair

Jill Gregg (JG)

Julie White (JW)

Lavinia Porfir (LP)

Maja Jorgensen (MJ)

Sally Haydon (SH)

Zoe Reilly (ZR)

Joanne Bowden (JB)

**In attendance:**

Jonathan Cowie (JC) – Chief Executive

Gill Martin (GM) – Director of Corporate Services

Nick Jackson (NJ) – Director of Business Services & Development

Tracy Smith (TS) – Director of Homes & Communities

John Rees (JR) – Head of Finance

Charlotte Edwards (CE) – Head of Strategy, Performance & Insight

Leanne Eastwood (LE) – Governance Officer (Minutes)

Jenny James (JJ) – Governance Assistant (Observing)(Virtual)

Andrew Lawrie (AL) Head of Development (Part)

Lucy Rickson (LR) – Head of Governance (Part – Virtual)

Graham Rothwell (GR) Head of Procurement (Part- Virtual)

**Apologies:**

Tasawar Nawaz (TN) Leave of Absence

Emma Lovett (EL)

<i>The meeting started at 5.00pm</i>	
<b>1. Welcomes &amp; 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 made available to all members.	

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<p>Board members were made aware the running order for the meeting would be moved around after feedback from members which would see the updates from Committee Chairs forming the latter part of the meeting. The minutes would reflect this.</p>	
<p><b>2. Apologies for Absence</b> – Apologies received from EL. TN was not in attendance due to a leave of absence which was discussed in item 7 Chair’s Urgent Business.</p>	
<p><b>3. Declarations of interest</b> – Members of the PCH Regeneration Board also sat on the PCH Board as part of our governance structure. In regard to item 10.1 members were clear that the responsibility was to make a decision in the best interests of PCH ltd.</p>	
<p><b>4. Minutes of precious meeting including redactions (24<sup>th</sup> July 2024)</b> The minutes of the previous meeting on the 24 July 2024 were discussed. 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.</p>	
<p><b>5. Matters Arising /Minute Action log (MAL)</b> The MAL was reviewed and the board agreed to close the actions marked as completed. It was proposed that the date of four actions were changed and the reason for the changes were detailed on the log. This was agreed (1/24, 5/24, 7/24, 8/24, 1/22).</p>	
<p><b>6. Efficient Decisions since last meeting:</b></p> <ul style="list-style-type: none"><li>• June 24 Self-assessment Compliance with Housing Ombudsman Code,</li><li>• June 24 Annual Complaint Handling &amp; Service Improvement Report,</li><li>• Amendments to Financial Regulations (Aug 24 &amp; Sept 24),</li><li>• Risk and Opp Management Strategy (Oct 24),</li><li>• Risk Appetite Review (Oct 24),</li><li>• Revised Business Continuity Strategy &amp; Policy (Oct 24).</li></ul> <p><b>6.1 Board Briefing Notes since last meeting:</b></p> <ul style="list-style-type: none"><li>• Social Housing Pension Scheme.</li></ul>	
<p><b>7. Chair’s Urgent Business – confidential</b></p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>Board Away day was booked for the 21/22 November and an external consultant “Diversity by Design” would be leading on this.</p>	

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<p>Annual Board appraisals would take place over December/January.</p> <p>Board and Committee Calendar 2025 had been circulated for consideration by the Board- next week the diary invites would start to be sent out. This year all Board members would be invited to all meetings so that they could have the opportunity to observe and support meetings that they might not normally attend.</p>	
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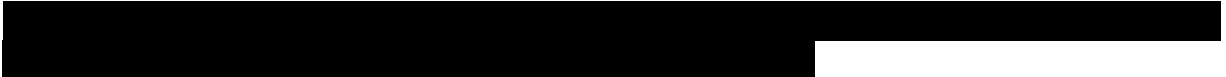

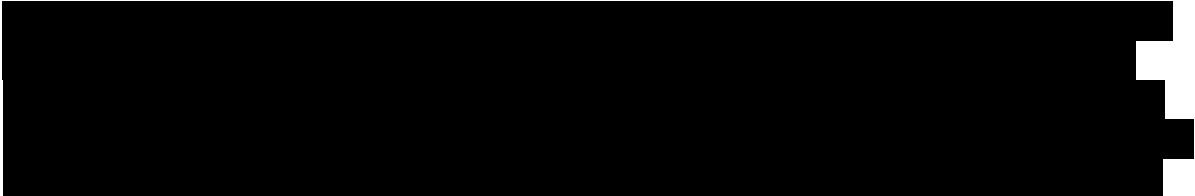
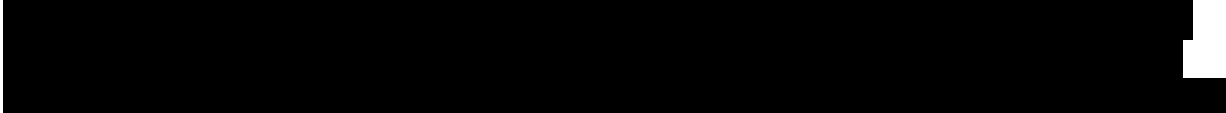
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<b>15 Business Plan – Additional Stress Testing- Redacted as Confidential and Commercially sensitive</b>	
	
	
	







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<p><b>16 Data Strategy</b></p>	
<p>CE, Head of Performance, Strategy &amp; Insight, presented the five-year Data Strategy for approval which set out a new approach to how the organisation manages, analyses and uses data to drive the business at an operational and strategic level.</p> <p>There were three key things the strategy wanted to achieve by the end of September 2029:</p> <ul style="list-style-type: none"> <li>• have robust data governance in place and high confidence in data quality.</li> <li>• have a new analytics operating model in place, giving colleagues at all levels self-service access to the information and insight they need, when they need it.</li> <li>• have an emerging data culture where staff understand the role of data, the consequences of poor data and have the skills to be able to use data to inform their area of operation and drive strategic thinking.</li> </ul> <p>These would all combine to transform how the organisation uses data and insight to understand more about customers and assets and be more curious and proactive in how we run our business.</p> <p>The strategy was structured around three key workstreams of People, Process and Technology which combine skills and culture, process and procedure and use of different technologies to analyse, present and deploy data to colleagues.</p> <p>Delivery of this strategy was initially about laying the foundations and starting the journey to reach data maturity. The aim was to deliver the data governance objectives within two years, and some of the customer and asset insight pieces within the same timeframe. The remaining objectives would require the full life of the strategy, and some will go far beyond the life of this document, for example culture was an evolving state and technology was developing at an increasingly rapid pace so we would adapt and adjust our model accordingly.</p>	
<p><b>As a result of discussions, the following was clarified:</b></p>	
<p>The data literacy programme was discussed by the Board who felt this was a forward thinking and valuable part of the strategy. It was agreed that this kind of support would help individuals to have confidence in analysing data and how to use this to improve the</p>	



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<p>The PCH Board <b>APPROVED</b> the CEO, Jonathan Cowie, as the authorised representative for the National Housing Federation.</p> <p>The PCH Board <b>noted</b> the report.</p>	
<p><b>13. Phase Two Report – Inquiry into Fire at Grenfell Tower- parts redacted as Confidential</b></p>	
<p>CE, Head of Performance, Strategy &amp; Insight, presented the report which provided a summary of the Grenfell Enquiry report, an update on our position and considered the lessons we can learn at PCH.</p> <p>The Phase Two Report has concluded findings relating to the following key themes, which we have considered following its issue, namely:</p> <ul style="list-style-type: none"><li>• Management of our Tenant Management Organisation (Pembroke Street).</li><li>• Fire safety.</li><li>• Customer voice, communication and engagement, and complaint handling and escalation.</li><li>• Procurement and supplier/contractor management.</li></ul> <p>With respect of our Tenant Management Organisation (TMO), we retain management and oversight of compliance, complex repairs and complaints and therefore control over these matters.</p> <p>We carry out fire risk assessments across our wider estate and must submit a quarterly Fire Remediation Survey to the RSH. [REDACTED]</p> <p>[REDACTED]</p> <p>We have a clear process for residents to raise complaints, and have specific complaints process relating to building safety concerns in line with the requirements of the Building Safety Regulator.</p> <p>We also provide assurance that the materials and suppliers named in the Grenfell report do not pose a risk to the safety of our tenants or our ability to procure materials and suppliers.</p> <p>An update on the lessons learnt actions would be brought to March Board and a public public statement on our approach to the lessons learnt from the Grenfell Inquiry would be made available.</p>	
<p><b>The following was discussed and clarified:</b></p>	

**CE/  
MoL**

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This paper set out key themes and any lessons that PCH could take away and learn from. Within the Phase 2 Inquiry report there were no additional measures recommended for registered providers as it was felt that new regulatory measures set out in the Phase 1 report addressed the issues relating to social housing. However, there were still some areas where PCH would be reviewing compliance to ensure we are doing all that we can.

While PCH retain the management and oversight of compliance, complex repairs and complaints at our Tenant Management Organisation (TMO), an external review has been commissioned from Campbell Tickell to provide additional assurance and to ensure compliance in new regulations.

The cause of the fire at Grenfell was discussed and the Board wanted to understand what we were able to set out to our residents regarding the testing and quality of electrical items. It was explained that while we cannot insist the residents carry out these checks we have and do continue to provide advice to residents. If someone is identified by the family, staff or other contacts as needing extra support we take the time to go and speak to them on a one-on-one basis around fire safety in the home.

We have also taken on board the original recommendations set out after Grenfell with the retrofitting of sprinkler systems and the replacement of cladding, which were two of the key components of the fire's capacity to spread.

The Board wanted to understand what arrangements are in place for those residents with disabilities and complex needs should they need to be evacuated. It was explained that each tower block has a fire red box which has information the fire brigade needs to identify specific needs and requirements. CE and her team will be looking at how we use the insight we have around our residents' vulnerabilities and how we should have a more co-ordinated response to those needs.

One of the next steps would be for a communication to be put together for residents about PCH's learning from Grenfell and what they can expect from us. We would want to set out how they can help us keep them safe and the things that they can do, alongside what we need from them and how they can keep their information with us as up to date and accurate as possible. There is a lot of support we could and do give our residents to keep them safe in their homes including signposting to grants and promoting the re-use centre to replace faulty appliances.

Fire safety is important at all our homes not just the six tall buildings and we have regular estate walkabouts which are posted on the PCH Website. These walkabouts are vital for identifying and rectifying any fire issues (i.e. obstructions in corridors, stairwells) and Board members are encouraged to attend one to see how they are utilised.

The PCH Board **noted** the Phase Two Report – Inquiry into Fire at Grenfell Tower.

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<b>17 Q2 Performance Report Inc 6 monthly update on Business Plan priorities – redacted as Confidential</b>	
<p>CE present the Q2 2024/25 performance update to PCH Board to give an update on performance metrics as part of the Strategic Business Plan Monitoring.</p> <p><b>Key highlights:</b></p> <ul style="list-style-type: none"><li>• Overall satisfaction with PCH as landlord was 83% year to date, which was a further small reduction compared to the end of year position but remains well into the top quartile from Housemark’s early bird 2023/24 Tenant Satisfaction Measures (TSM) comparisons. The full set of TSM data from the RSH was expected in November when we will be able to understand more fully PCH’s position compared to other landlords.</li><li>• We continue to experience challenges with repairs, we are seeing a continued increase in volumes, and complexity of job which are also being impacted upon because of vacancies particularly within the plumbing and carpentry teams. We have however seen some improvement with non-emergency repairs in-month August and September and improvements throughout the quarter on emergency repairs.</li><li>• We have seen an increase in the number of stage one complaints coming into the organisation year on year which largely relates to delays with repairs and quality of work, which corresponds to the customer comments through our perception survey. Two stage one complaints have been responded to outside of the Housing Ombudsman Complaint Code timeframe.</li><li>• There has been good performance overall within our compliance measures, although we saw a small increase in the number of homes without a gas safety check at the end of the year – these have either been addressed or in the process of being addressed through legal means. We did fewer than anticipated 5-year electrical safety checks as resource was diverted to address the issue with checking and repositioning carbon monoxide monitors.</li><li>• 87% of damp and mould reports are being inspected within 14 days, the majority of the remainder are because of tenant request. All reports are triaged to check for any serious health concerns or vulnerabilities in the property before agreeing a delayed inspection. On average it is taking us 67 days to complete a damp remediation repair.</li><li>• We now have 46% homes with a stock condition survey less than five years old, which is a significant improvement compared to the previous quarter when we had just 13%. This is because of a combination of an intensive programme of surveys carried out by Savills and our in-house team working on their programme of surveys</li><li>• Year to date we have received 83 new home handovers against a target of 140 by the end of March 2025.</li><li>• Our current tenant rent arrears continue to be low at 1.78% which is slightly higher than the previous quarter and is in part due to an error on Capita’s part where a number of direct debits were not posted in time. The figure for the following week was 1.64%.</li><li>• The average void turnaround year to date has improved to just over 27.5 days; we have seen higher numbers of terminations and an increase in time to let the home following a repair. This is in part due to an increased workload for the lettings team following a number of new home handovers.</li></ul>	





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<p>TSM's were separate, and additional information could be provided to give the Board more assurance about what is being done, what we expect to get rather than just a date when it would be completed.</p>	
<p>The PCH Board <b>noted</b> the Q2 Performance Report.</p>	
<p><b>18 Q2 Management Accounts- redacted as Confidential</b></p>	
<p>JR, Head of Finance, presented the Q2 Management Accounts which detailed the year to date (YTD) position and forecast outturn to 31<sup>st</sup> March 2025.</p> <p>The operating position for the Association year to date (YTD) was a surplus of £8.5m (£3m better than budget), with the forecast for the year £7.4m, which is £0.4m better than budget. Income for the association overall was £0.4m better than budget YTD mainly due to higher shared ownership sales and net rent. Although leaseholder major works recharges were £0.2m below budget and it is anticipated this will catchup in the next 2 months.</p> <p>The income forecast was £0.1m below budget overall mainly due to £0.6m lower shared ownership sales forecast in the final quarter of this year offset by higher net rent of £0.3m and higher commercial income of £0.2m. Void loss on dwellings remains at around 0.63% slightly better than the 0.7% budget.</p> <p>Operating costs for the association year to date were £2.4m below budget mainly due to; £0.6m lower Major Repairs revenue spend (as the programme was still slow to get going this year), £0.4m Business support costs mainly due to lower Plumer running costs and vacancies, £0.5m lower Housing Management Costs mainly from vacancies, Service Costs £0.4m from lower utilities costs, This is offset by cyclical and response repairs being £0.4m over, and Shared ownership cost of sales £0.4m in line with higher sales above.</p> <p>The forecast for the year is £0.3m over with cyclical repairs (£0.6m over), due to CO2 alarms urgent replacements, responsive repairs (£0.3m over) due to damp and mould issues as reported previously, and Business Support (£0.3m over) mainly due to new post for Head of Customer Experience and additional insurance premium. This is offset by (£0.5m lower) major works due to program delays, service costs (£0.3m lower) due to reduction in utilities, tenancy management (£0.3m lower) due to vacancies and lower ad-hoc estates maintenance. The repairs budget will continue to be closely monitored in line with the repairs action plan, while the Carbon Monoxide remediations and a 15% increase in jobs are adding cost pressures.</p> <p>Capital Major repairs expenditure for the association YTD was £2.1m and is forecasted to be £4.6m lower than budgeted due several issues being incurred around listed building status and contractor availability. These have impacted on key component replacements and block refurbishment works. Following refreshment of the Development capital budget in July, net capital spend YTD is £14m compared to a budget of £19.6m, with the full year forecast being £40.8m against a budget of £44.2m. We are expecting significant</p>	

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expenditure at our newly approved Sherford schemes during the year however we are still experiencing delays on schemes such as Bath St and Southway Drive with spend slipping into next year.

PCH Regeneration surplus YTD was £110k, which is £40k below the refreshed budget. The forecast is £443k which is marginally under budget. Due to additional costs the JV will now make a loss across the life of the scheme, however current forecasts and stress testing demonstrate there should be sufficient reserves in PCHR to cover the worse-case position should it arise. The decision made by PCHR on the 3 October and Board today to work through the option for Halsall homes to take over the site will result in a £1m write out of work in progress which had not yet been included in current forecasts as the deal is not complete. If PCHR were to go ahead on its own this could be a £2.4m loss.

PCH Energy YTD has a surplus of £256k. The full year forecast is £147k, £132k below budget due to a proposal to include costs for panel removal and replacement not known about at the budget setting stage. An intercompany loan repayment of £400k had been made, reducing the loan balance to £2m.

The group net debt forecast at 31st March 2025 was £145.1m, £7.7m above the refreshed budget reflecting the increased Development capital forecast and higher cash held.

There were no breaches of the loan covenants at year end with headroom of c£10.1m on the tightest revenue covenant. All Golden Rules and Financial Strategy aims were met at 31st March 2025 with the Operating Margin EBITDA as a percentage of revenues at 22.3% against an aim of >20% and Group EBITDA-MRI interest cover 251.7% against an aim of >120%. (EBITDA interest only cover is 324.2%). The liquidity golden rule was met with available finance for at least 18 months with 10% headroom. The cash flow gives us greater than 24 months of available facilities due to the ARA Venn loan completing on 8<sup>th</sup> August.

### **As a result of discussions, the following was clarified:**

The Board wanted to understand why the capital major repair works were £4.6m under budget and what activity was being undertaken to get us in a better position. It was explained there had been delays in getting some of the major works tenders set up; the tenders for windows and kitchens were in the due diligence process and we are expecting these to be signed in January. The bathroom contract was signed today so the bathroom refurbishment programme would be underway shortly.

Pembroke Street refurbishment works had been expected to be start in Q4 2024/25; however this had been delayed as we were consulting on the specification with PCH and the Pembroke Street Tenant Management Organisation (TMO); this would realise £1.5m of works.

Elsbeth Sitter House is a listed building and therefore there were delays in getting the necessary approvals to do the £1.3m of works. This includes £300k of roof works which went out to tender, but no contractor has shown interest. The team were looking at flat

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roof repairs to fill some of the gaps as these are easier in terms of access and contractor availability.

Assurance was given that these projects would use a considerable amount of the capital major repairs spend in 2025/26; previous years had seen PCH spending 20/25% of the budget and we have achieved much more than that in 2024/25 but there were still gaps.

The Board understood and acknowledged that work was being undertaken and there were ongoing skills shortage in the southwest. It was discussed that we should be thinking ahead and tendering what needs to be part of next year’s budget spend now in October/November rather than works that are being started in January. There should also be back up works that can be flexed into the programme if there is a delay to minimise the gaps.

This was discussed and assurance was given that the tenders currently going through due diligence were five-year contracts, so should give some stability to the programme with the aim being to keep looking forward and be able to anticipate works in further years.

It was acknowledged that some of the big blocks of capital works that had been pushed back were having a knock-on effect year on year and we were looking at the consultation process, so it enhances the process rather than causing delays.

In February 2025 the Board will receive an update on the SCS data which will enable us to look strategically at our assets and set out the priorities which will drive the programme in the long term.

The PCH Board **noted** the year to date and forecast outturn position for 31<sup>st</sup> March 2025.

**19 Supply Chain Strategy Monitoring and Procurement Update- redacted as Confidential and commercially sensitive**

[Redacted content]

<ul style="list-style-type: none"> <li>• [REDACTED]</li> <li>■ [REDACTED]</li> <li>■ [REDACTED]</li> <li>■ [REDACTED]</li> <li>■ [REDACTED]</li> <li>■ [REDACTED]</li> </ul>	
<p><b>As a result of discussion, the following was clarified:</b></p>	
<p>The tender process for kitchen, bathroom and windows included valuable resident consultation to ensure that we were putting the right things into peoples’ homes.</p> <p>A working group had been set up to focus on the Public Procurement Regulations 2024 which are applicable from February 2025. This group have been working with senior managers across the organisation to identify and understand any gaps that PCH might have alongside any national guidance that is starting to come through. This was first reported to Audit and Risk Committee as an emerging risk and was included in the Strategic Risk Register so progress could be monitored.</p> <p>This would be GR’s last meeting as Head of Procurement and the Board wished to thank him and recognised the impact and changes, he had made during his time with PCH. In particular they noted GR fundamentally changed the way we think about the supply chain, targeting the Plymouth Pound ensuring we bring more money back into the city, focusing on engaging residents within the procurement process and reaching out to other organisations across Plymouth to look at ways to work together and be involved in the Building Plymouth project.</p>	
<ol style="list-style-type: none"> <li>1. The PCH Board <b>approved</b> the delegation request for Water Mains Repairs, Maintenance and Installation.</li> <li>2. The PCH Board <b>noted</b> the procurement and supply chain updates.</li> </ol>	
<p><b>8 Committee Minutes Circulated:</b></p>	
<ol style="list-style-type: none"> <li>1. ARC 16<sup>th</sup> July &amp; 1<sup>st</sup> October</li> <li>2. CIC 11<sup>th</sup> July</li> <li>3. PCHR 23<sup>rd</sup> July &amp; 3<sup>rd</sup> October</li> <li>4. PCHR 22<sup>nd</sup> July</li> <li>5. CFC 2<sup>nd</sup> August &amp; 23<sup>rd</sup> September</li> </ol>	
<p><b>9 Audit and Risk Committee 1<sup>st</sup> October 2024 Chair’s Update</b></p>	
<p>NJ, acting for the Chair of Audit and Risk Committee, had provided a written update to the Board on the meeting which took place on 1 October 2024.</p>	
<p><b>10 PCH Regeneration Board 22<sup>nd</sup> October Chair’s Update</b></p>	

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JG, Chair of PCH Regeneration Board, had provided a written update to the Board on the meeting which took place on 22 October 2024.	
<b>11 Customer Focus Committee 23 September Chair’s update</b>	
MJ, Chair of the Customer Focus Committee, had provided an update to the Board on the additional meeting which took place on the 23 September 2024 where the Committee was taken through the 12 draft Service Standards. This was an opportunity for Committee members including our resident Co-optees to review and contribute to these standards, which will enable residents to hold us to account.	
These Service Standards would be brought to Board for discussion in December where they can think about how future reporting against them.	
<b>20. Forward Plan &amp; How did we do?</b>	
The Board Forward Plan for 2025 was included in the papers presented today. This year it was split into quarters for ease of viewing and included plans for upcoming Board briefing and training sessions. The Forward Plan was always being updated as items were added but it gave the Board a line of sight of what was on the horizon.	
The Board reviewed how the meeting went, and all agreed that moving the Chair’s updates towards the later part of the meeting was beneficial, as we weren’t duplicating conversations. In future the Board requested the CEO report first to set the tone, followed by the decision papers.	
During the meeting we had touched upon a number of papers that would be coming to give the Board the opportunity to discuss key topics further.	
The feedback from the meeting was that everyone had participated and contributed, and the questions and conversation had been valid with appropriate constructive challenge.	
The Board were reminded that the Autumn Strategic Away Day was begin held on 21 & 22 November 2024.	
<b>Next Meeting: 5<sup>th</sup> December 2024</b>	
<i>The meeting closed at 7:50pm</i>	

Signature.....

Valerie Lee – Chair

Date .....

Certified as a true copy .....

Lucy Rickson, Head of Governance

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Date.....