



Plymouth Community Homes Board
Microsoft Teams
4 February 2021 at 5pm

Present:

Nick Lewis (NL) (Chair)
Debbie Roche (DR) Vice Chair
Simon Ashby (SA)
Graham Clayton (GC)
Lavinia Porfir (LP)
Liz Nicolls (LN)
Graham Stirling (GS)
Nigel Pitt (NP)
Tina Tuohy (TT)
Maddi Bridgeman (MB)
Valerie Lee (VL)
Julie White (JW)

In attendance:

John Clark, (JC) Chief Executive
Nick Jackson, (NJ) Director of Business Services and Development
Gill Martin (GM) Director of Corporate & Manufacturing Services
Belinda Pascoe (BP) Head of Governance
Leanne Eastwood (LE) Governance Officer – Minutes
Angie Scott (AS) Head of Communications and Marketing
Andrew Lawrie (AL) Head of Development
Jane Suter (JS) Head of Finance

Apologies:

None.

1.	Welcome and Introductions Confirm Quorum	
01/02/2021	<i>The meeting started at 5:00pm</i>	
02/02/2021	NL welcomed everyone to the meeting, which was confirmed as quorate and went through the meeting protocol which included how to indicate that a member wants to raise a question. All Board members had been given the opportunity to ask questions before the meeting via email and responses to those questions had been circulated to all Board members ahead of the meeting and are included as questions/answers within these meeting minutes.	
2.	Apologies for Absence	

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03/02/2021	No apologies for absence had been received.	
3.	Declarations of Interest	
04/02/2021	The guidance on declaring an interest was noted.	
4.	Minutes of the Previous Meeting. 16 December 2020	
05/02/2021	The minutes from the meeting on the 16 December 2020 were considered and it was agreed that they were an accurate record of the meeting and could be signed by the chair electronically.	
5	Redacted written resolutions of Previous meeting 15 September 2020.	
06/02/2021	The proposed redactions were reviewed and approved by the PCH Board these will be published on the PCH Website in line with the PCH Transparency policy.	
6.	Matters Arising – None	
07/02/2021	23/12/20 -Noted that the update detailed in the December minutes on PCHMS would be brought to the Board in March 2021.	
7.	Minute Action and Resolution Tracker.	
08/02/2021	<p>The Minute action and resolution tracker was reviewed and noted.</p> <p>The Board queried if there was a timescale for a paper on zero carbon strategy to come to Board.</p> <p>It was explained that we are in the process of cleansing and analysing energy performance data about the stock in preparation for developing plans to decarbonise the homes, and we also need to consider how to achieve net zero for the running of the business more generally. This will be covered in Asset Management at the Board Away Day on Friday 12th February.</p>	
8. 09/02/2021	<p>[REDACTED]</p> <p>[REDACTED]</p>	

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	<p>2) Agreed that the Audit and Risk Committee continue to receive the annual health and safety performance report.</p> <p>3) Agreed that Plymouth Community Homes Board continue to receive the annual health and safety performance report for monitoring and associated Audit and Risk Committee decisions.</p>	
12.2	Redacted as Commercial Sensitive - ARC Item 10 Recovery plan and Asset & Liability Register.	
15/02/2021	<p>The Recovery Plan and Asset and Liability Register were considered by the Audit and Risk Committee on the 19th January 2021.</p> <p>This report provided assurance that PCH have a robust Asset & Liability Register in place covering physical, contractual and contingent asset & liabilities across the group for our own purposes and as required by the Regulator.</p> <p>It also presents the annual update of the recovery plan which constitutes the detailed approach to financial business continuity in the face of the crystallisation of short-term financial and operational shocks and risks having a longer term financial impact on the organization.</p>	
16/02/2021	<p>This updated plan should be considered in conjunction with the Thirty Year Financial Plan presented to board in September 2020, including stress testing and agreed mitigations.</p> <p>An interim update on the recovery plan and asset and liability register was brought to the board in November 2020 and this further review included changes to the recovery plan to reflect the following:</p> <ul style="list-style-type: none"> • Impact of Covid 19 Pandemic • Impact of PCHMS ceasing operations <p>[Redacted]</p> <ul style="list-style-type: none"> • Changes to the key personnel listed within the Recovery Plan and following structure changes and response flowcharts, <p>[Redacted]</p> <p>It should be noted and give assurance to the Audit & Risk Committee and Board that the Recovery Plan has been a regular reference point over the previous 9 months of Covid restrictions and the ability to implement promptly is not impacted by remote working.</p>	

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17/02/2021	[Redacted]	
18/02/2021	The PCH Board 1. Approved the updates to the Recovery Plan 2. Approved the latest Asset and Liabilities Register.	
12.3	Redacted as Commercial Sensitive- ARC Item 14 Review of Golden Rules and Financial Strategy	
19/02/2021	[Redacted]	
20/02/2021	The PCH Board approved the proposed revisions to the Golden Rules and Financial Strategy.	

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12.4	ARC Item 16 Strategic Risk Register	
21/02/2021	<p>The Strategic Risk Register was reviewed by the Audit & Risk committee at its meeting on the 19th January 2021. The report showed that there had been two changes to the risk scoring since its last review was presented in October 2020. These related to :</p> <ul style="list-style-type: none"> • <u>Risk B (Covid) – Failure / loss of services of key supplier / contractor</u> – Overall risk score has decreased to 6 AMBER (3,2) from 9 AMBER (3,3) <p>Additional daily monitoring of cash and supplier credit agency monitoring Sharing of due diligence data with Advantage South West Overstocking and dual sourcing of key items No significant shortages reported by Procurement</p> <ul style="list-style-type: none"> • <u>Risk 14 – EMT/Board conflict and/or succession risk</u> – Overall risk score has increased to 8 AMBER (4,2) from 4 GREEN (4,1) <p>Changes to Corporate Governance Code relating to Board tenure and skills</p>	
22/02/2021	The PCH Board noted the Strategic Risk Register	
13	Finance Committee Chair update	
23/02/2021	This was covered off in the Urgent Decision in item 8	
14	Redacted as Commercially sensitive -Development Committee Chair's update 28 January 2021 including items which are being brought to this meeting for Board approval.	
24/02/2021	<p>The Development Committee met last Thursday, 28th January 2021 and considered a number of significant reports, [REDACTED] This report is included on this Board's agenda (Item 14.2), as is the Quarterly Development Update (Item 14.1)</p> <p>In terms of specific development projects the Committee noted an update on the Tamerton Foliot Joint Venture with Halsall. Following approval by PCH Regeneration Company, the land purchase was completed in mid-December 2020, the JV partners continue to work on detailed designs and PCH is now in a position to sign the building contract with Halsall Construction, with a start on site anticipated in March 2021. A sales and marketing contract with Bradley Estate Agents is due to be completed shortly.</p>	

[Redacted]

The Committee considered the results of a two year post occupancy research study of our Passivhaus scheme at Primrose Park, Plymouth. The performance of the homes was compared to that of the recently completed Porsham Heights development at Southway. Building to passivhaus standards was a condition of the land purchase from PCC and evidence from similar schemes elsewhere suggested that significant energy cost savings could accrue to residents. Surprisingly the research showed that energy costs for Passivhaus residents were only slightly below those at Porsham Heights, a scheme built largely to Building Regulations standards. Both schemes perform considerably above the UK typical home. Passivhaus provided better air quality and overall comfort, but at a significant additional cost (somewhere between £10k and 20k per unit). The research will help inform our approach to delivering low cost in use housing to residents and value for money to PCH as part of our move towards zero carbon homes.

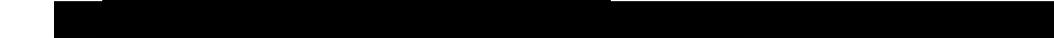
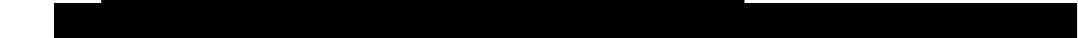
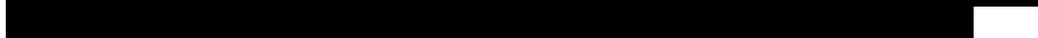
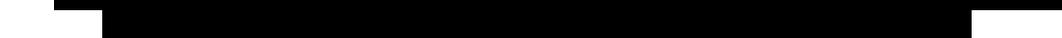
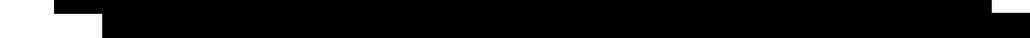
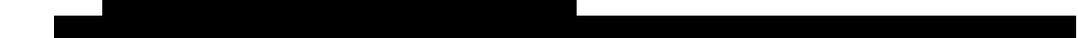
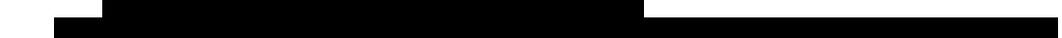
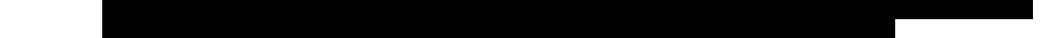
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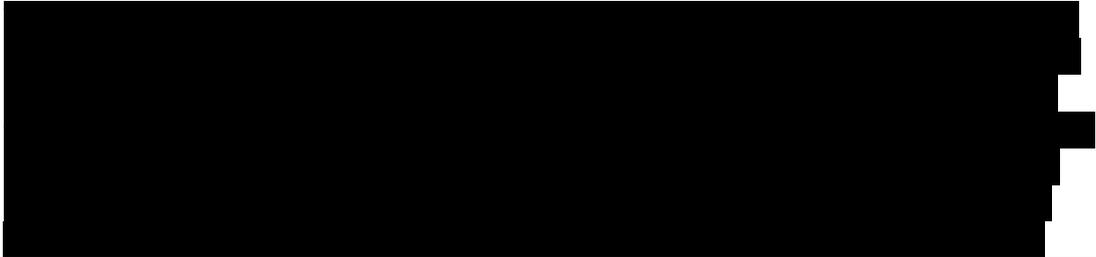
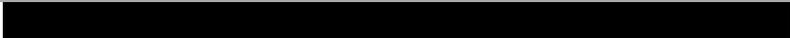
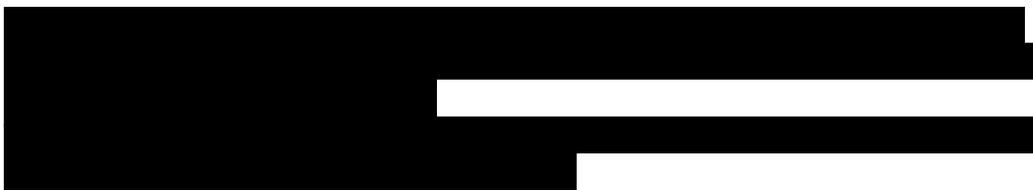
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	No changes to scoring have taken place on the Development Risk Register, with no risks red lighted. [REDACTED]	
14.1	Dev Com item 11 Quarterly Development Update & KPI's	
25/02/2021	NP explained that no issues were raised at Committee. Delays on some schemes, including North Prospect Phases 4 and 5, due to materials shortages and Covid related delays were noted. [REDACTED]. SO sales have held up well with only one property unsold for more than 6 months and the value of unsold stock within the new Golden Rule limits. The Board is asked to note the report.	
26/02/2021	The following questions were raised and answered: [REDACTED]	
27/02/2021	The PCH Board noted the Development Update and KPI's.	
14.2	Redacted as Commercially Sensitive [REDACTED]	
28/02/2021	[REDACTED]	

	 	
29/02/2021	 	
30/02/2021	               	

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15	Redacted as Commercially Sensitive -PCH Regeneration Chairs Update	
31/02/2021	<p>JC as Chair of Regeneration explained that at the meeting on the 1st February 2021 there had been an Update on Tamerton Foliot Rd JV with Halsall homes – with the land being purchased in December, and due to start onsite in March. Marketing to be done by Bradley’s Estate Agents</p>  	
15.1	Redacted as Confidential -Intercompany Loan	
32/02/2021	 	
33/02/2021	  	

34/02/2021	<p>[Redacted]</p> <p>[Redacted]</p>	NJ
35/02/2021	<p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p>	
16	PCHR TOR Review	

36/02/2021	BP presented the paper to the board which sought approval for the amended Terms of Reference for the PCHR Board. Proposed changes include amendments to the composition of the Board and changes to the functions to reflect the need for oversight of open market sales schemes.	
37/02/2021	<p>The following questions were raised and answered:</p> <p>Could you clarify the process/ criteria for appointing the proposed new members? How will the Non- execs be chosen? How will co-optees be chosen?</p> <p>In terms of PCHR role in agreeing contracts, how will this interface with the role of development committee? Will auditing of PCHR be part of the normal internal and external audit arrangements for PCH?</p> <p>Will we define a set of skills requirements for PCHR Board (As we do for main Board) and appoint members of the Board in accordance with this?</p> <p>Is there a potential risk of conflicts of interest if members of PCH Dev Committee are also members of PCHR Board - in other words the TOR should reflect this?</p> <p>Will the new code of governance apply to PCHR Board, including limits on terms of office?</p> <p>Will there be a formal review process of PCHR by main Board, including a review of its investment in PCHR via the proposed RCF?</p> <p>Once the new terms of reference have been agreed we will develop a skills matrix for the PCHR board which will need to be agreed by the PCH Board. We will then ask for expressions of interest from Board members to join the board, and selection will be based on skills matching those in the skills matrix.</p> <p>We will then look to recruit externally with the aim of filling any skills gaps on the PCHR Board.</p> <p>There is a potential for conflicts of interest which will need to be managed in accordance with the conflicts of interest policy. However, this doesn't preclude board members from sitting on both the PCHR Board and the PCH Development Committee. To assist in managing any conflicts, it would be helpful if there are some people who do not sit on both and wording will be added to the terms of reference of both to reflect this.</p> <p>The Code of Governance requires that the PCH Board considers and determines whether and how the Code should apply to each of its subsidiaries. This will be included in the Governance effectiveness review for</p>	BP

	<p>2021/22. There are other Codes that could be considered as an alternative – these are likely to also include limits on terms of office.</p> <p>The new Code also requires that the benefits, risks and relationships between subsidiary and parent are reviewed regularly by the Board. The PCH Board will also be required to hold the board of each subsidiary accountable for the delivery of its objectives. There is already a formal review process in place for PCHR whereby accounts including the performance of the open market schemes is considered in detail by the Regeneration Board, Development Committee and the Main Board through the Management Accounts.</p> <p></p> <p>In terms of agreeing contracts, the PCHR Board will agree contracts that relate to the PCH Regeneration company. There is an agreed delegation process for the approval of PCH development contracts through AHG, Development Committee and Board. PCHR will only be able to enter into contracts after the appropriate authorisation of schemes within PCH. Its TORs should not allow it to enter into contracts for schemes that have not been approved by PCH as its parent. Mostly PCH will contract with PCHR to deliver for it (as with North Prospect) but PCHR will enter into open market scheme contracts on a stand-alone basis. The Development Committee oversees all development schemes in PCH and PCHR on behalf of the PCH Board.</p> <p>Internal and external audit will continue to apply to PCH Regeneration as part of the normal audit processes.</p>	
38/02/2021	The PCH Board Agreed the reviewed terms of reference for the PCH Regeneration Board attached as Appendix A of this report.	
17	Communications Strategy Monitoring	
39/02/2021	<p>AS presented the report which sought agreement from the Board to the extension of the Communications Strategy until December 2021- this would enable work, delayed by the unprecedented demand created by the Covid-19 pandemic, to take place this year.</p> <p>Progress against the Communications Strategy was on track prior to Covid-19. The final four (of 12) deliverables were due for completion by the end of 2020. However, Covid meant planned activities were delayed in order to prioritise essential communications for staff, residents and contractors.</p> <p>One of the most important pieces of work scheduled to take place last year was the research required to create a new Communications Strategy.</p>	

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	<p>Surveys of Board Members, residents and staff were planned to understand current and future needs and ambitions of our customers and stakeholders.</p> <p>There have also been key developments in the past year, which will need to be factored into the creation of the new Communications Strategy - the PCH Business Plan refresh, the Housing White Paper, the Together with Tenants Charter and the development of the MyPCH portal and website.</p> <p>Extending the current Strategy for a year will allow the Communications Team to complete the deliverables within the existing Strategy, and create a new Strategy based on research, new customer and sector requirements and the changing ways of working brought about by Covid-19.</p> <p>It was also noted that the Strategy is not work in isolation by the Communications team and as Covid has impacted the whole organisation the extension would allow time to engage with Board Members, residents and stakeholders.</p> <p>Reassurance was provided to the board that the extension of the Communications Strategy would not slow down the pace of work that was already underway across various projects across the organisations.</p>	
40/02/2021	<p>The following questions were raised and answered:</p> <p>Q: I was delighted to see that the comms strategy includes the creation of a digital (customer experience?) roadmap with deliverables, consumer and business benefits. It was also great to see the feedback to the portal.</p> <p>It may be a better conversation for CFC but is the customer experience strategy bigger than a comms strategy?</p> <p>It seems a shame to have to wait for this exciting stuff until the end of the year although I realise there is a lot going on. Are there any options for getting any benefits/insights sooner?</p> <p>The roadmap referred to in the Communications Strategy relates to MyPCH/website. The priority at this stage is to complete Phase 2 of portal development so the majority of resources will concentrate on this until spring/summer. However, where we can, we will run activities concurrently so we can maximise the project support and expertise available. This may mean we can create the roadmap sooner.</p> <p>We have a Resident Involvement Strategy and key policies and service standards relating to customers but we do not currently have a Customer Experience/Access Strategy. A future consideration of the need and how this would relate to the activities of a Housing Association is something we can consider post Lockdown when we have increased capacity.</p>	

<p>41/02/2021</p>	<p>Q: Does the team have an ongoing role in monitoring social media for resident comments?</p> <p>First responders to comments posted on our social media channels are the Contact Centre staff members. They have a role assigned on a daily basis with responsibility for managing and responding to social media comments/contact from customers.</p> <p>This is so customer service tasks sit with the customer service team and the corporate messaging role sits with Communications.</p> <p>We have an IT system in place, which is considered best practice for managing social media, called Crowd Control. It logs customer contact from all our social media accounts into one system and records the responses given.</p> <p>However, during busy times, the Communications Team supports the Contact Centre and we have a monitoring role on social media as a back-up. The team check our systems each morning, as well as media mentions, and throughout the day to ensure that messages are responded to promptly. The Communications Team also provides an assurance and support role - regularly checking the quality of responses given through social media and offering feedback to staff members.</p>	
<p>42/02/2021</p>	<p>Q: As the extension of the Strategy would come after the challenges of the Covid 19 pandemic, do we take into consideration to include into the new Communication Strategy more aspects such as new approaches to community engagement, new ways of working , a better understanding of the role and value of first point contacts (e.g - Housing Officers) ?</p> <p>The new Communications Strategy will absolutely take into consideration the new ways of working and learning experiences gained throughout the Coronavirus.</p> <p>There is a dedicated Resident Involvement Strategy created by the Communities Team, which looks specifically at community engagement approaches, and there are naturally areas of cross-over and interlinking between these two work streams.</p> <p>The Resident Involvement Strategy went to Board in November 2019 and is due back for an update in light of the impact of Covid and other changes to legislation. The Head of Communications and Marketing and the Head of Communities and Housing with Support will work together to ensure the two Strategies are complementary and aligned.</p>	
<p>43/02/2021</p>	<p>Q: Are any of these already included in the Crisis Communication Plan, please I see that this is reviewed each year (point 12 from the Appendix 1).</p> <p>One of the first actions covered in the Crisis Communications plan is establishing a 'Core Team' responsible for helping to manage any given</p>	

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44/02/2021	<p>situation. This team is made up of the most relevant and appropriate people to be involved in responding to the particular crisis so membership is tailored to any given scenario. But inevitably, this includes housing management and others responsible for the area affected, along with a comms specialist. This helps to make sure we find the most appropriate ways to reach/communicate/engage people and manage the situation. This approach was used successfully in our responses to the Clowance Street fire and Mount Wise Towers to make sure we had people 'on the ground' to support our residents</p> <p>Q: Does the social- media approach include a follow up of issues raised online and a highlight (on the same channels) of the actions put in place by PCH ?</p> <p>Our approach to social media is to treat it like a customer contact channel (see approach which is outlined in response to other question), so issues raised are responded to as they would be via other methods of contacting PCH. The approach is to always try to take the conversation off-line so that we protect any personal information of the resident/person making contact. We have noted the request from CFC to make sure we issue a public facing response, so that it is clear the issue is/has been dealt with, although the actual resolution conversations will take place in private.</p>	
45/02/2021	The PCH Board Approved the extension of the current Communications Strategy until December 2021.	
18	Q3 Performance Report	
46/02/2021	<p>GM presented the report to the Board to give an update on performance during Q3 2020/21.</p> <p>A summary of the results showed a strong performance across most areas and the narrative contained within the report provided further information showing that overall the organisation continues to perform very well in delivering services to residents in very challenging circumstances.</p> <p>Void turnarounds are outside target and this continues to be carefully monitored during the pandemic and further information is included in the questions below.</p>	
47/02/2021	<p>The following questions were raised and answered.</p> <p>Q Is the void turnaround time solely down to Covid problems? Or any issues pre dating Covid?</p> <p>Prior to the pandemic taking hold, our void turnaround times were 23.77 days against the target of 20 days, so slightly above the optimum level but this was reducing. As the initial lockdown came into effect, all void and letting</p>	

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48/02/2021	<p>work ceased, apart from where we were specifically asked to house a homeless person or family, which built-in a significantly extended void period. Once restrictions started to be lifted, we were (and still are) required to ensure that all PCH-controlled workplaces are Covid-secure which extends the time taken to re-let homes. As noted in the report, our void turnaround times are not out of sync with the rest of the sector, and in a number of cases we are performing better.</p>	
49/02/2021	<p>Q: 1.1 Have we given consideration to conducting quarterly satisfaction surveys for our Sheltered Housing residents? If not, do you think this could be viable? I think there is benefit in it.</p> <p>This survey is conducted monthly on a scheme by scheme basis so that all residents have an opportunity to give feedback on their support and safety in the home during a given year.</p>	
50/02/2021	<p>Q: 2.1 Could we address the inconsistency in how we address the Towers? Sometimes in reports they are the Devonport Towers and other times Mount Wise. Maybe community engagement exercise to determine name (even a new name) when the recladding work has been completed?</p> <p>Yes - we can certainly consider and complete an engagement exercise, we can work with our Communities team regarding this. However we also need to recognise that in discussions with residents at the Towers they each refer to them in different ways themselves and are likely to continue to do so whatever we call them.</p>	
51/02/2021	<p>Q 2.2 Are there any elements of an EPC survey that can be conducted when the gas check is undertaken? Or does the survey have to be conducted in whole by an appropriately qualified person?</p> <p>EPCs can only be carried out by Domestic Energy Assessors who have had specific training to be able to carry out the survey in line with Government guidance. The surveys can take up to an hour to complete, sometimes more therefore unfortunately it is not a suitable task for a gas engineer. We have suitably qualified resources in the Asset Management team.</p>	
52/02/2021	<p>Q) 3.2 I think our SO team needs to be formally thanked.</p> <p>Noted, we will pass this on.</p>	
52/02/2021	<p>Q) 4.2 82% staff are very/fairly happy working for us. That's nearly 1/5th that isn't. I am conscious that this equates to nearly 1/5th that may not be as productive as they could be. Are we trying to ascertain what issues there may be?</p> <p>Yes, however there is some work required to upload employees' department names into the Reward Gateway platform (Jannet) so that satisfaction / dissatisfaction can be analysed at department level without compromising confidentiality. If we compare our performance in this area to landlords on HouseMark, our results are at the median compared to others.</p>	

53/02/2021	<p>Q; What is the timescale within which we will need to get all stock to EPC C or above? Are the costs of doing so reflected in Business Plan? Will actions to achieve higher energy efficiency form part of a wider carbon reduction strategy? What is timescale for this?</p> <p>We are required to get all stock to a C and above by 2030. Based on the stock condition survey provided by Savils there are general provisions in the business plan to cover works which should deliver substantial compliance by 2030 however where there are properties that will be difficult and expensive to upgrade we will have to consider whether this can be achieved within the provisions and if not review our options. As yet we do not know the full cost of achieving compliance and whether the amounts in the plan will be sufficient. We are in the process of cleansing and analysing data about the homes in preparation for the development of a new Environmental Sustainability Strategy which will be heavily focussed on decarbonising the housing stock and the wider business for example fleet and corporate premises. There will be Board briefings relating to this strategy in the future.</p> <p>The Board also asked for clarity at the meeting on the current EPC energy ratings for our properties and how we compare to other similar organisations. Assurance was given that the figures in the performance report give an accurate reflection of where we are with our EPC's as the report will only show those properties who have received the survey. The Board were reminded that the stock transferred to us is much older than that of some other RP's therefore it takes considerable investment to be able to bring these properties up to the C rating which we aspire to. In some cases we will not be able to do this and the properties will be put on the disposals list. This discussion is on the agenda for the Board away day on the 12 February 2021.</p>	
54/02/2021	<p>A discussion also took place around the current strains on the supply chain due to Covid and Brexit and assurance was given that there were currently no supply chain issues partly as a result of over stocking of key items earlier in the year.</p> <p>The board requested further information on the numbers of complaints that had been referred over to the Housing Ombudsmen in the past year which would included in the next report.</p>	
55/02/2021	<p>The Board noted the performance outturns for Q3 2020/21.</p>	
19	Rent Setting	
56/02/2021	<p>JS presented the report to Board which set out the recommendations for rents to apply from April 2021. It was explained that Dwelling Rental income was fundamental to delivering the aims and objectives set out in our Business Plan</p>	

	<p>and combined with service charges is close to 85% of the Association’s turnover in 2019/20. Our rent setting polices and the recommendations within this report meet the stipulations and guidance of Government policy and regulation.</p> <p>The Board should note that our General Needs Social Rents continue to be very low. In 2018/19 our average Social Rents were the lowest in Plymouth across all bedroom types compared with other providers. Our overall average Social Rent was 6th lowest nationally. Due to nationally extended deadlines as a result of Covid-19 we are not yet able to report the rents benchmarking data for 2019/20.</p> <p>In terms of Affordable Rents, PCH currently has the 4th highest average general needs Affordable Rent of the 11 main providers in Plymouth.</p> <p>Increases to garage rents and parking spaces outside the curtilage of the property, based on the charges and principles agreed by the Board in September 2018, are also included within this report. Garage rents and parking spaces within the curtilage are recommended to increase in line with Social Rent increases.</p>	
57/02/2021	<p>The following questions were asked and answered:</p> <p>Q: P15- have we seen evidence of residents complaining of different rents for the same properties? How do we deal with this?</p> <p>We have not received any formal complaints regarding different rents within blocks, however do receive queries on occasions, which would usually be made to Housing Officers or the Incomes Team.</p> <p>When residents query the rent compared with others we explain that the rent is set per property in accordance with govt formula/guidance and will vary depending on whether Social or Affordable Rent. Staff explain that within this framework, different rents for the same property type and area may be different as a result of</p> <ul style="list-style-type: none"> • being let at different times over many years and the government rules and guidance changing over this time • effects of annual inflation increases and the 4yr period of -1% reductions • movement over time in market rents in terms of how affordable rents are set by reference to these upon relet • PCH board decisions, for example using the 5% rent flexibility and decision to starting reducing affordable rent conversions back to Social Rent over 3yrs <p>Once this is explained residents are generally satisfied with the explanation. It should be noted that over the next two years c3,500 affordable rent tenants will have their rent reduced back to Social rent and all these rents will be reset on the same basis which should then resolve many perceived inequalities in rent for the same type of property. This will still leave c6,000</p>	

58/02/2021	<p>tenants on Social Rent whose rent is still not at the properties formula +5% and will only move to this when relet in accordance with Govt guidance.</p> <p>Q: P17 - what estimated impact will the ending of the government's furlough scheme make on rent arrears?</p> <p>Whilst we have information regarding tenants HB/UC status, we do not hold information regarding furlough status, so unable to advise at this time. The Incomes team do note in the system where somebody has engaged with us and let us know that they are struggling financially specifically because of Covid. A current estimate would be that around 250 tenants have let us know this.</p> <p>The current residential rent arrears for January are 1.64%, and the business plan allows for an increase to 2.5%</p>	
59/02/2021	<p>Q: P18 - lots of areas of Plymouth where we have stock, have considerable parking problems. Garage rents can be off putting for owners and this increases the parking problem. I understand that we must get best commercial value, but is there anything we can do to help solve parking problems?</p> <p>In general, the areas where parking is a problem are in the more central areas of the city, i.e. City Centre, Barbican, Stonehouse & Devonport. In these areas our garages/parking spaces are near fully utilised, and we hold no other land in these areas to use. We do have more availability of garages/parking spaces on estates on the outskirts of the City, but are still regularly letting these at the agreed rates.</p>	
60/02/2021	<p>Q: I see that individual letters will be sent to tenants at the end of February which set out the relevant increases and decreases to rent (Communications with Tenants - page 20). Can we make sure that those letters are going to underline the importance of declaring the "change of circumstances " to DWP for those tenants who are on UC? An increase or decrease of the amount of rent paid is a change of circumstance and must be declared on the Universal Credit journal.</p> <p>This will be included within the rents and service charge letters to be sent out in February, and also the frequently asked questions. In addition, we can also use social media to inform/remind residents.</p> <p>During the meeting the rationale for increasing Social Rent Relet's by 5% was discussed as this is the maximum allowed under the government's policy statement and the Board wished to understand why a lower rate hadn't been considered It was explained that in 2013 the Board adopted a strategy of aiming to achieve mid-market social rent within Plymouth, and as part of this strategy the Board agreed to utilise the flexibility to move all rents to formula plus 5%.</p>	

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	It was acknowledged that this was an appropriate considering that PCH already has some of the lowest rental rates and higher than average costs involved in maintaining and investing in our older housing stock.	
	The PCH Board:	
61/02/2021	<p>1) The PCH Board approved a Social Rent increase, for all existing tenants, of 1.5% (September CPI plus 1%). This will increase the weekly average Social Rent (excluding service charges) from £75.50 to £76.63; an increase of £1.13.</p> <p>2) The PCH Board approved a New Build Affordable Rent increase, for all existing tenants, of 1.5% (September CPI plus 1%) This will increase the weekly average rent (inclusive of service charges) from £134.91 to £136.93; an increase of £2.02.</p> <p>3) The PCH Board approved a reduction of 5% for existing tenants of properties that have been converted to an Affordable Rent (inclusive of service charges), subject to the reduced rent providing a premium. This will reduce the weekly average Affordable Rent from £100.86 to £95.82; a reduction of £5.04.</p> <p>Where the reduced rent is less than the equivalent Social Rent plus Service Charge, the Affordable Rent will revert to Social Rent</p> <p>4) For properties converted back to Social Rent from Affordable Rent, the Social Rent applied is formula plus 5% rent flexibility. No net rent to increase by more than 1.5% (excluding service charges).</p> <p>5) Relets To continue to convert eligible void properties from Social Rent to Affordable Rent as long as the rent provides a premium over and above Social Rent plus Service Charge.</p> <p>Affordable Relet Conversions - to apply 72% of market rent to properties to be converted or already converted to Affordable Rent (currently 76%)</p> <p>General Needs Social Rent not meeting criteria for conversion - to apply Formula Rent plus 5% rent flexibility</p> <p>Housing with Support where not meeting criteria for conversion - to apply Formula Rent plus 5% rent flexibility</p> <p>Affordable Rent New Build/Acquired - continue to apply 80% of market rent with a maximum cap at the LHA rate, subject to Homes England grant requirements.</p> <p>6) To continue to apply a cap so the gross Affordable Rent on relet is no greater than the equivalent Local Housing Allowance.</p>	

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	<p>7) To approve the maximum number of properties to be converted to Affordable Rent of 3,800.</p> <p>8) To apply an increase of 0.5% (CPI) then a further +1%, for Shared Ownership new build rents</p> <p>9) To apply an increase of 1.5% (CPI+1%) to the seven Shared Equity transferred properties.</p> <p>10) Garages and Parking Spaces <u>outside</u> the curtilage of the property are recommended to increase by 1.5% (CPI+1%), capped at a maximum increase of £1 per week for tenants and £1.50 for private rentals in accordance with the charges and principles agreed by Board in September 2018</p> <p>11) Garage and Hardstanding charges <u>within</u> the curtilage of the property are also recommended to increase by 1.5% (CPI+1%).</p> <p>12) To change the regulatory property classification for 9 Weston Mill Drive from “other” to General Needs Social Rent</p>	
20	Service Charge Policy	
62/02/2021	<p>NJ presented the report to seek board approval for a revised Service Charge Policy and Strategy.</p> <p>A briefing was presented to board on the 16th December 2020 setting out the intended direction of the Policy and Strategy and feedback at this session received has been considered in preparing these documents.</p> <p>The Policy and Strategy has been consulted on and feedback from this process has been considered in preparing these documents, and an overview of the consultations included further within this report.</p>	
63/02/2021	<p>The following questions were raised and answered:</p> <p>Q: Could you provide some further information on the key objections raised by the 2.5% of people who voted against this proposal?</p> <p>Across the 2 questions asking if respondents felt the policy principals and strategy objectives were fair, there were 8 additional comments given. The comments given were generally specific tenancy points, and more individual circumstances rather than principal/objective comments i.e. why do I need to pay for communal costs if I don't use them, why are home owners charged the same as tenants, should there be lower charges for those on benefits. These comments have been useful and taken into consideration when drafting the rents and service charges frequently asked questions section for the PCH website.</p>	

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64/02/2021	<p>A comment was made regarding more scrutiny and monitoring of external management companies within the Policy, and the wording has been revised to reflect this.</p> <p>A comment was made regarding potential unaffordability issues with services not covered by benefits. These are mostly for personal utility charges which PCH passes on at cost from utilities providers. These charges based on usage and are known when agreeing tenancies. Within the rent and service charge letters, and the frequently asked questions, we advise tenants to contact us if they have concerns regarding ability to pay.</p> <p>Q: Is it possible to have the Service Charge Policy presented in a friendly format to all the residents? This idea came following a Stage 3 Panel complaint.</p> <p>A friendly format would highlight the “look back - look forward “process and how the service charge is being set up. Can we cover this through different ways of communication to make sure that the info reaches everyone? (e.g. a video on PCH social - media, clear and concise info in In Touch magazine, info provided -by post- on the back of the Rent Statement).</p> <p>Following the complaint and feedback from the panel we are looking to incorporate more information in the frequently asked questions page on the PCH Website, this will include a full description and illustration of the lookback calculation and how it’s applied. If possible an animation will be used to illustrate the lookback calculation, we are still exploring this option.</p> <p>The annual rent and service charge letters will signpost recipients in the direction of the PCH website for more information. Consideration was given to including the information within the rent and service charge letters however it was felt that there was already a large amount of information to absorb within the letters and this would be best placed as a separate source.</p> <p>The proposed rent and service charge letters, and frequently asked questions information, have been shared with PCH’s armchair advisors for feedback, with responses due later this week.</p> <p>Information will also be included in the In-touch magazine, and social media posts will sign-post viewers to the frequently asked questions section of the PCH website when letters have been sent.</p>	
65/02/2021	<p>The Board approved:</p> <ol style="list-style-type: none"> 1. The Service Charge Policy 2. The Service Charge Strategy 	
21	Service Charge Setting	
66/02/2021	<p>Members of the Board are provided with an overview of the variable service charges to our customers and the impact for 2021/22. It was explained that in summary the charges will reduce by an average of £0.48 per week.</p>	

70/02/2021	<p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p>	
71/02/2021	<p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p>	

	[Redacted]	
72/02/2021	[Redacted]	
73/02/2021	[Redacted]	
74/02/2021	[Redacted]	
75/02/2021	[Redacted]	
76/02/2021	[Redacted]	
	[Redacted]	
	[Redacted]	
	[Redacted]	

77/02/2021	The PCH Board considered the outturn to the end of December 2020 and forecast position to 31 st March 2021.	
23	Redacted as Confidential -Q3 Treasury Briefing	
78/02/2021	<p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p>	
79/02/2021	<p>The PCH Board :</p> <ol style="list-style-type: none"> 1. Noted the Treasury Management Activity in the quarter. 2. Approved our continuing to draw bank funds at variable rates. 	
24	NHF Code of Governance	

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80/02/2021	<p>BP presented the report to the board explaining that new National Housing Federation Code of Governance which was published in November 2020 following consultation throughout the sector to which they contributed.</p> <p>The NHF Code was written specifically for the sector, and since transfer has been the code that PCH has signed up to. It is structured around four principles, Mission and values; strategy and delivery; Board effectiveness and Control and assurance.</p> <p>This report and associated appendices request that the Board consider adopting the new Code with effect from the 1 April 2021, and note the operational implementation plan that arises from the gap analysis that has been undertaken.</p> <p>Of particular note for Board members are the implications for board member renewal and terms of office. The Code introduces a new maximum tenure which will normally be up to six consecutive years. Where a member has served six years, and the board agrees that it is in the organisations best interests, their tenure may be extended up to a maximum of nine years. A transition plan will need to be put into place to deal with this, and it is the subject of a discussion at the Board’s strategic away day.</p>	
81/02/2021	<p>The following questions were raised and answered.</p> <p>Is there a Documented Community Investment Strategy?</p> <p>PCH does not have a community investment strategy but we are a social value business with community in the name. As such everything we do relates to social purpose and our overarching strategy is our Strategic Business Plan. HACT describes community investment as “the work that housing providers undertake with communities which is in addition to their responsibilities for providing housing”. Various departments deliver on this, not least the communities team and funding is provided to support the activities.</p>	
82/02/2021	<p>Do we have an idea of how long a transition period might be acceptable to the regulator? Seems to me that we need to know this to assess the extent of the challenge we face?</p> <p>The Code works on the basis of comply or explain. If PCH adopts the new Code from the 1 April 2021, the Board will need to certify compliance with the Code – and explain any non-compliance – in the annual accounts for 2021/22. In effect, there is a year to put changes in place to allow the certification of compliance.</p> <p>However, some changes, such as to those to the terms of office could present a risk to PCH if they are implemented within 12 months – because of the number of Board members affected.</p>	

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	<p>The Regulator will expect to see a plan which takes PCH to compliance within a reasonable period of time, having assessed the risks to the organisation.</p> <p>The Board will be able to discuss such a plan at the away day on the 12th February.</p>	
	<p>The Board:</p> <ol style="list-style-type: none"> 1) Agreed that PCH should adopt the NHF Code of Governance 2020 with effect from the 1 April 2021 2) Noted that the Board will have to either certify compliance with the Code in the annual accounts for 2021/2022 or explain any non-compliance. 3) Noted the compliance assessment and delegate the monitoring of the compliance implementation plan to Audit and Risk Committee 4) Noted that the Board succession plan will be discussed in more detail at the strategic Board away day on the 12th February 2021. 	
25	Forward plan	
83/02/2021	The forward plan for the year 2021 was reviewed and no changes were made at this time.	
84/02/2021	Meeting closed at 18:31	
85/02/2021	Date of Next Meeting Thursday 25th March 2021.	

Signature.....  Nick Lewis – Chair Date 25 March 2021

Certified as a true copy  Belinda Pascoe, Head of Governance
 Date 21 March 2021

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