Confidential

Plymouth Community Homes
PCH Board

Venue: Boardroom, Plumer House & Microsoft Teams
Date: 12th May 2026
Time: 5pm

Present:
Valerie Lee (VL) – Chair
David Greenhalgh (DG) – Vice-Chair
Jonathan Cowie (JC) – Chief Executive
Jill Gregg (JG)
Maja Jorgensen (MJ)
Emma Lovett (EL)
Joanne Bowden (JB)
Vikki Matthews (VM)
James Barrett-Miles (JBM)
Louise Webb (LW)

In attendance:
Nick Jackson (NJ) - Executive Director of Business Services
Michelle Dawson (MD) - Executive Director of Homes & Communities
Chris Brook (CB) - Executive Director of Place
Laura Avery (LA) – Chief People Officer
John Rees (JR) – Head of Finance
Leanne Eastwood (LE) – Interim Head of Governance
Justin Francis (JF) – Head of Strategic Procurement
Jenny James (JJ) – Governance Officer (Minutes)

Apologies:
Alison Simpson (AS)
Sally Haydon (SH)

1. Welcome and Introductions **Confirm Quorum**	
The meeting started at 5.00pm	
VL welcomed everyone to the meeting, which was confirmed as quorate.	
2. Apologies for Absence	

Apologies were received from AS and SH. It was noted that both has stood down from the board however in line with the terms of the transfer agreement they would be classed as being on the board until notification was received from PCC on any replacement nominees.	
3. Declarations of Interest	
The Board noted a new declaration of interest for NJ who had been offered a Board position with Cornerstone Housing (based in Exeter). The Board discussed the importance of managing complexities of any potential conflicts appropriately, and noted such opportunities presented as great development opportunities for both staff and other housing associations. It was confirmed that clear protocols would be established and recorded to manage potential conflicts in order to protect both the individual and the organisation from any perceived or actual conflict.	
4. Minutes of Previous meeting (19th March 2026)	
The minutes of the previous meeting on the 19th March 2026 were discussed and it was **confirmed** that the minutes were a correct record of the meeting and could be electronically signed by the Chair. The Board queried the redaction of the Board fees, noting the importance of transparency and whether such information should be withheld. It was acknowledged that historically, information related to Board pay had been redacted as standard practice, but it was **agreed** that this would be reviewed. It was noted that the previous decision to appoint the Chief Executive to the Board had not specified an effective date, the Board therefore **agreed** to confirm the appointment as effective from this meetings date, 12th May 2026.	**06/26 LE**
5. Matters Arising/Minute Action Log	
The Board discussed the Minute Action Log noting the following; • An AI strategy would come back to the Board for discussion in August 2026. The Audit & Risk Committee had requested a briefing to give an overview of PCH's technology systems and information flows. It was agreed that indicative timings for the Digital and IT roadmap would be reflected in the forward plan. • Minor typing errors on the minute action log would be amended to reflect the correct dates. • Work was ongoing to create a short summary of the link between the asset liability register and business continuity, and the mitigations in place.	**07/26 JJ** **08/26 JJ**
6. Decisions since last meeting: • Shareholder Applications • Appointment of Company Secretary	

Briefing Papers since last meeting: • Housing Ombudsman Learning from Maladministration • Business Services Update from Nick Jackson • PCH Strategic Partnership Bid • Resident Safety Matter • Housing Ombudsman Determination	
7. Committee Chairs Updates	
Audit & Risk (ARC) Chairs Update EL, Chair of ARC, reported that discussions included updates on a Resident safety issue regarding showers, mitigating actions are in place and the regulator was being kept informed. The outcome of the fire safety internal audit was also noted, providing reasonable assurance with the identified gaps subject to an agreed action plan. **CIC Chairs Update** JG, Chair of CIC, reported that the Committee took place under disrupted circumstances due to the Southway UXO incident, however, key matters were still discussed and considered. The ongoing situation at Tamerton Foliot Road was highlighted as unresolved, with the Committee recommending a cautious approach given the financial and reputational risks [redacted] **CFC Chairs Update – Verbal** MJ, Chair of CFC, reported that the Committee had reviewed the consumer standards assessment and associated improvement plan, and recommended these for Board approval. The discussion highlighted generally strong tenant satisfaction results, with only a marginal decrease, but identified areas of service delivery requiring improvement. The Committee emphasised the need for clearer performance measures to provide assurance, with work already underway to align these with the emerging Customer Service strategy. It was also noted that there is an increased focus on understanding resident vulnerabilities and ensuring that resident feedback is effectively translated into service improvements. **PACC Chairs Update** VM, Chair of PACC [redacted]	

[redacted] The Committee also considered the need to update trade union recognition arrangements to ensure clearer processes. VL, Chair of Board People & Culture, highlighted that the Committee discussed the governance review proposals, including the move toward a skills-based board. This would be considered by the Board later on the agenda. **Treasury Chairs Update** JBM, Chair of Treasury Committee, reported that the Committee had reviewed and recommended the Treasury Strategy for Board approval, with a detailed discussion on managing risks associated with existing and new funding. It was noted that progress was ongoing in securing additional funding. The Committee also discussed the introduction of more complex hedging arrangements. Assurance was provided on the robustness of the forward financial forecast and the organisation's liquidity position.	
7.1. PACC Board Proposal, Chair's Update – Redacted as confidential	
VL, Chair of PCH Board, presented the Board proposals noted in the Governance Review Implementation plan and discussed by PACC on 27th April 2026. [redacted] [redacted] [redacted] [redacted] [redacted]	

[redacted] **<u>Other Current Actions</u>** <u>CIC/Treasury:</u> This committee would be merged, and work is underway to pull together a joint forward plan to understand if the current report schedule and be joined together. It was agreed at PACC that high level treasury reports including the monitoring of the treasury strategy would come to this CIC, but that detailed analysis of funding arrangements would be reviewed in a separate Treasury scrutiny group/task and finish group. Jill Gregg would chair the new merged committee with James Barret Miles as Vice chair and Chair of the treasury breakout group. <u>NED only sessions -</u> It was suggested that to hold the NED only session approx. 6 weeks before each board meeting as this would be a good point to review the agenda for the next board meeting therefore a meeting would be arranged for W/C 23 June on teams. <u>Chair Forum. –</u> This would take place after the committee effectiveness review in October 2026 so theme and next steps could be considered and discussed.	
The PCH Board **agreed** the following: 1. Should Plymouth City Council look to use their right to nominate then they would be asked to provide candidates with skills from the list highlighted particularly in Digital and IT transformation and or Development/Place 2. Note the current skills requirement for Committee/Board and that these would be reviewed once the new Strategic Business Plan was approved. In the meantime, David Greenhalgh would join CFC, and we would look to recruit independent members with skills in Customer Experience including Data Insight to CFC. 3. Once CIC/Treasury was merged, Jill Gregg would stay as Chair until she leaves the Board in 2027. James Barrett-Miles would be Chair designate and chair of the breakout Treasury Committee.	
8. CEO Update – Redacted as confidential	
JC, Chief Executive, presented the CEO Update which provided the Board with a brief roundup of activity within PCH work with partnerships and external updates (i.e. government and regulatory activity). The report was a shorted summary, following the recent Board Away Day.	

As a result of questions, the following was discussed and clarified: The Board received an update on the Southway Bomb incident noting that a significant operational response had been required to support the c350 residents that had been affected, including the provision of temporary accommodation and on-site assistance over several days. The response from PCH had been well managed, with positive feedback received from residents and other partners. The Board acknowledged the scale of the effort involved and commended the hard work of those involved. [redacted]	
The PCH Board **noted** the CEO Update.	
Decision Papers	
9. Updated Business Plan Options – Redacted as confidential	
[redacted] [redacted] [redacted]	

[redacted]	
As a result of questions, the following was discussed and clarified: [redacted]	
The PCH Board:	

[redacted]	
10. Project Topaz – Redacted as Confidential	
[redacted]	

[redacted] [redacted] [redacted] [redacted]	
As a result of questions, the following was discussed and clarified: [redacted] [redacted] [redacted] [redacted]	
The PCH Board:	

[redacted]	
11. Q4 & Annual Performance Report inc TSM's	
MD, Executive Director of Homes & Communities, presented the 2025-26 End of Year TSM and Performance report which provided assurance on PCH's end-of-year performance against the 22 Tenant Satisfaction Measures (TSMs) and summarised delivery against key service standards for 2025/26. It supports Committee approval of the TSM outturns ahead of their submission to the RSH. Overall, PCH's TSM results remained strong compared to national benchmarks, with perception measures performing at or around top-quartile levels. While overall satisfaction reduced marginally during the year, resident sentiment had improved, and satisfaction remained high in several core services, particularly repairs quality, complaint handling timeliness, and anti-social behaviour case outcomes. Performance against service standards showed a mixed but improving position. Repairs timeliness, relets and customer contact continued to operate below target, reflecting sustained demand pressures and service transformation activity. However, controls had strengthened over the year, compliance in key statutory areas remained high, and improvement programmes reported to Committee earlier in the year were embedded and continuing into 2026/27. The Customer Focus Committee (CFC) have read and discussed the report. Concerns were raised regarding performance of the Contact Centre, Void turnaround times and Damp & Mould. The Committee were satisfied that the challenges in these areas are understood, with measures in progress to drive improvement. Assurance was given that PCH are compliant with Awaab's Law and performance in this area is in line with our peers. The high volume of complaints was discussed, with recognition from Committee members that PCH do actively encourage residents to complain when appropriate. They also paid tribute to the fact that from first-hand experience, they have found the quality of the complaints service to be very good. It was explained that although the volume of complaints is high, the proportion that escalate to stage 2 remains stable, which is seen as a positive. In conclusion, the CFC approved the report and were assured that PCH understands its performance challenges, is delivering compliant services, and has credible plans in place to address weaker areas, which will continue to be monitored through CFC during the coming year. The Chair of CFC noted that PCH are performing well, whilst recognising that we must continue to strive for 'excellent'.	
As a result of questions, the following was discussed and clarified:	

The Board discussed the importance of strengthening performance measures to provide clearer assurance, including aligning these with the emerging customer service strategy and focusing more on outcomes that matters to residents. It was noted that there s an increasing focus on understanding resident vulnerabilities and ensuring feedback is translated in tangible service improvements. The Board also discussed feedback relating to the sentiment around excess cold, noting an increase in reported concerns. The Board highlighted the importance of understanding the underlying drivers and context behind this change, including potential seasonal factors and increased resident awareness. It was agreed that further analysis would be undertaken to provide clearer insight, and this would be reported back to CFC. Regarding Total Connect, the Board noted that the implementation was still in the early stages following go-live. It was reported that the impact on the residents had been minimal, with no significant increase in complaints, although some initial system issues had been identified and addressed quickly. Performance would continue to be closely monitored. The Board noted improvements in complaint handling satisfaction, alongside ongoing work to embed new regulatory requirements, including those related to damp and mould. It was agreed that comparative data on contact centre performance would be brought back to CFC to provide context on how PCH is performing relative to peers, including consideration of appropriate metrics to assess service quality and level of investment.	**09/26 MD** **10/26 MD**
The PCH Board **approved** the outturn of the 2025/26 Tenant Satisfaction Measures in advance of submission to the Regulator of Social Housing in June 2026.	
12. Treasury Strategy & Annual Update – Redacted as Confidential	
[redacted] [redacted]	

[redacted] [redacted] [redacted] [redacted] [redacted] [redacted] [redacted]	

[redacted]	
As a result of questions, the following was discussed and clarified: [redacted]	
The PCH Board **approved** the Treasury Strategy for 2026/27.	
13. Internal Controls Assurance Report	

In a slight change to the agenda, items 13, 14 and 15 were presented and discussed after item 16, Annual Procurement Update. LE, Interim Head of Governance, presented the Internal Controls Assurance report. A robust and effective internal control system contributes to protecting PCH's assets and the investment made in them. The Board is responsible for making a Statement of Internal Controls Assurance within its annual Financial Statements, both for the group and subsidiary accounts. A detailed Statement from the CEO was scrutinised by Audit and Risk Committee (ARC) and confirms there are processes and plans which enable PCH to provide Board with assurance of sufficient effective controls in place to appropriately manage the business of PCH and the related risks. ARC confirmed their satisfaction with the detailed 2025/26 Statement of Internal Controls Assurance and propose the Board adopt the summary statement for the Financial Statements 2025/26.	
The PCH Board **approved** the Statement of Internal Controls Assurance to be included in the Financial Statements 2025/26.	
14. Compliance with Regulatory Standards	
LE presented the annual report that provides an overview of Regulatory Standards compliance. It was requested that the Board approve the regulatory compliance statement to be added to the annual Financial Statements. This is an annual report that provides an overview of Regulatory Standards compliance and requests the Board approve a regulatory compliance statement to be added to the annual Financial Statements. The PCH Board is ultimately responsible for compliance with the Regulator of Social Housing's (RSH) Economic and Consumer Regulatory Standards and works with committees to monitor compliance. The annual report provided an overview of the Economic and Consumer Standards compliance which was considered at ARC during it meeting on the 28 April 2026. One of the outcomes of the Committee effectiveness review now sees Customer Focus Committee responsible for detailed scrutiny of the Consumer Standards assurance on behalf of the Board which they carried out on the 8 May 2026. The Board was requested to review both Standards and agree a regulatory compliance statement to be added to the annual accounts. PCH is 100% compliant with the Consumer and Economic Regulations.	

The following Consumer and Economic Regulations statement was proposed for the annual Financial Statements: *After consideration of reports by the Executive Management Team, the Board certifies that to the best of its knowledge the Association complies with the RSH Economic and Consumer Standards in all material respects*. The RSH inspection in July 2025 resulted in a G1, V2, C2 judgement for PCH. ARC is responsible for monitoring the implementation of the Regulatory improvement plan with the clear ambition of progressing from a C2 to a C1 consumer grading, which will be established as PCH's ongoing standard. To support this, an internal Consumer Standards Tracker has been developed to provide continuous, real-time assurance monitoring across each element of the standards. A summary assessment for each standard was set out in the report alongside key improvement areas. ARC has also monitored the Internal Audit reports and the corresponding action plans, providing additional assurance given the overlap with the broad scope of the standards. Additionally, the actions relating to the Consumer standards audit feature as part of this.	
The PCH Board: 1. **Noted** that CFC & ARC have reviewed the standards and recommend that they provide appropriate assurance. 2. **Approved** the Consumer and Economic regulations statement for the annual Financial Statements.	
15. Governance Code Compliance	
LE presented the Governance Code and Plan update which provided assurance that PCH is compliant with the adopted National Housing Federation (NHF) Code of Governance. PCH has adopted the NHF 2020 Code of Governance, which was written specifically for the social housing sector. A compliance overview within the report with a full compliance statement available as a background document. We comply with all areas of the Code. The Code is based on 'comply or explain' where the Board makes a statement within the annual Financial Statements including an explanation of any non-compliant areas. The proposed statement for 2025/26 is: After consideration of reports by the Executive and other third parties, the Board certifies that the PCH Group complies with the adopted NHF Code of Governance 2020 (including the areas relevant to its commercial subsidiaries)	

Note: PCH remains compliant with the adopted NHF Code of Conduct, as per July 2025 Board report.	
The PCH Board: 1. **Noted** the NHF Code of Governance update and Governance Review implementation plan. 2. **Approved** the NHF Code of Governance compliance statement for the Financial Statements 2025/26.	
JF joined the meeting at 7.15pm	
16. Annual Procurement Update inc monitoring of the supply chain strategy – Redacted as Confidential	
This item was presented ahead of items 13,14 and 15. JF, Head of Strategic Procurement, presented the Procurement and Supply Chain Strategy Annual Update. The report included a 12-month review of the Financial Year 1st April 25 to 31st March 26 and a look ahead which covered procurement, fleet and stores activity, together with reporting progress against the Supply Chain Strategy and associated actions. Board was requested to approve the delegation requests and to note the procurement and supply chain updates. [redacted] Updates within the report included: [redacted] • The Public Procurement Regulations 2024 went live 24th February 2025, PCH are complying with new regulatory requirements and the additional notices & data reporting to central government including those coming into effect in 2026. • Stores stocks have remained constant with no supply issues at present, although monitoring of global markets and logistics routes was on-going. The team had not seem any problems with supply due to the Iran conflict and would continue to monitor the situation. • Social Value (SV) was included in all tenders with the SV fund standing at £22.6k. 22 grants had been made to individuals and community groups totalling £11k.	

• [redacted]	
As a result of questions, the following was discussed and clarified: Looking ahead, a substantial pipeline of future procurement activity was outlined across development, asset, repairs and corporate services. The Board noted ongoing engagement of residents in procurement process and confirmed continued compliance with regulatory requirements. In discussing social value, consideration was given to encouraging suppliers to pay the Real Living Wage (RLW). While not currently mandated, it was noted that this could be considered either as a requirement or part of evaluation criteria, although potential cost implications and practical challenges were recognised, particularly in relation to larger contractors. It was confirmed that the supply chain strategy would be refreshed over the coming months to ensure alignment with the new strategic business plans and operational priorities. This could come back to the Board before the end of the year.	**11/26 JF**
The PCH Board: 1. **Approved** the delegation request 2. **Noted** the procurement and supply chain updates	
JF left the meeting at 7.29pm.	
17. Quarterly/Year End Management Accounts – Redacted as Confidential	
[redacted]	

[redacted]	
As a result of questions, the following was discussed and clarified: [redacted]	

[redacted]	
[redacted]	
18. Forward Plan & Board Charter – How did we do?	
The Forward Plan was presented to the Board for information. The Board reflected on its effectiveness and discussion during the meeting against the Board Charter, highlighting strong challenge, open and constructive debate, and good collaboration amongst members. Positive examples were noted in relation to strategic focus and the quality of committee Chair updates, with recognition that the Board continues to develop its approach and learn from experience. MJ and JBM provided an update on a recent sustainability discussion with officers, including participation in external research exploring links between sustainability and climate change. It was highlighted that there is a need to further develop a clear sustainability strategy, bringing together existing activity and identifying gaps to support a more coordinated approach going forward.	
19. Date of next meeting: 4 August 2026	
The meeting closed at: 7.55pm	

Signature

Valerie Lee – Chair

Date 04/08/2026

L Eastwood.

Certified as a true copy

Leanne Eastwood, Interim Head of Governance

Date 04/08/2026