

Minutes from Board meeting - Non-Confidential held 25th January 2023

Attendance	Martin Surl (MS) (Chair), Cllr Glenn Andrews (GA), David Clowes (DC), Christine Gore (CG) (<i>attended remotely</i>), Ian Mason (IM), Andrew Parfitt (AP), Cllr Richard Pineger (RP), John Rawson (JR), Steve Slater (SS), Arthur Dzido (AD), Emma Wall (EW), Stafford Cruse (SC), Caroline Walker (CW), Mark Way (MW), Adam Waller (AW), Andy Wood (AWo), Edwin Trevena (ET)
Recorder	Rhian Watts (RW)
Apologies	Trish Blain (TB), Sarah Godfrey (SG), Beverley Grimster (BG), Cllr Victoria Atherstone (VA)
Quorate?	Yes

Item	Notes	Action for
1	<p>Meeting commenced at 17:30</p> <p>Apologies received from SG, BG and VA.</p> <p>No declarations of interest.</p>	
2	<p><u>CEO Report</u></p> <p>SS introduced the CEO Report and highlighted the updates relating to the Better Social Housing Review (BSHR), the launch of the CBC/CBH shared communications service and the nomination of AWo as Practitioner of the Year at the Resolve Antisocial Behaviour Awards 2022. He noted that the BSHR had been discussed at the National Federation of ALMOs (NFA) CEO meeting and that overall it was felt that the report matched the direction already being taken within the ALMO sector and CBH. SS explained that the paper was more targeted at the challenges being experienced by Registered Providers within the sector so will require a lighter touch response from ALMOs such as CBH who are already delivering against a number of the report's recommendations. He added that we will however be considering</p>	

	<p>specifically the recommendations on professionalisation and auditing stock more closely. SS explained that the professionalisation review was also included in the Social Housing White Paper (SHWP) and we anticipate that we will not be taking a prescriptive approach but will be carrying out a review to ensure the support, qualifications and training opportunities are in place to allow colleagues to successfully carry out their roles. He highlighted that the recommendations on stock audits and data will be challenging but that we have already been working to crystallise and centralise our data to allow deeper analysis. SS noted that it will be interesting to see what response and solutions emerge across the sector. JR commented that the review recommends that housing associations should focus on their core purpose but also be a proactive presence in communities. He asked how this applies to CBH. SS noted that the report was looking specifically at registered providers and doesn't reflect the ALMO sector well as we are already providing that community presence referred to in the report. He added that whilst we will be primarily focussed on the requirements of the SHWP and delivering the HRA Business Plan, the BSHR is a useful guide towards our progress. JR commented that it was interesting to see them recommending a return to the traditional Housing Officer approach. SS explained that the professionalisation review will assess the Housing Officer role and our ability to deliver quality services to our customers. IM noted that recent training with Eamon McGoldrick (Managing Director, NFA) had highlighted that the mixed tenant interaction from a Housing Officer may have prevented the Peabody incident from happening. He added that community and tenant volunteer groups can acquire a similar overview more organically and this could be built into our interaction with communities. SS agreed that it was important to ensure we take a multi-faceted approach to understanding and supporting customers. CW commented that there are positive and negative outcomes of both more over-arching roles like a Housing Officer and specialised roles. She highlighted that in particular it was difficult for a tenant to deal with the punitive actions from a colleague they also receive support from. CW added that a report reviewing the issues raised by the Peabody case will be brought to the Audit & Risk Committee in May and at the core the incident had been caused by</p>	
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	<p>them not responding to tenants satisfactorily. MS noted that the BSHR recommendations reflect the current structure and processes of CBH.</p> <p>SS highlighted that the CBC/CBH shared communications stream had gone live in January. He explained that colleagues were currently in a transition period, learning both organisations' systems and expectations, providing a fresh outlook with an expanded skills set. SS highlighted that the team leader will be one of CBH's former communications team, bringing a deep understanding of CBH into the service. He highlighted that this was an exciting time and opportunity to deliver a great service for our customers and colleagues. MS commented that he was delighted with the progress made on the service and asked if we have set them objectives on areas we want to improve within CBH and whether we had set measures for success. SS noted that it will take some time for the team to be fully up-to-speed but that we will be working with them to ensure that our strong approach to customer and internal communication, social media, and CBH News continues. He added that we will also be working with them to ensure that our external communications inspire partners to work with us. AW noted that there is a thorough and robust induction process to ensure that the service works well for both CBC and CBH. MS noted that it would be useful for executives to set up objectives to measure the service against. AD commented that there will be ongoing conversations with CBC as we strengthen our partnership and create a joined up approach. He noted that this will include setting tailored objectives with CBC but that it will be important to ensure the service is embedded before these are introduced.</p> <p>SS commented how proud we are that AWo had been shortlisted for Practitioner of the Year at the Resolve Antisocial Behaviour Awards 2022. He highlighted the important work that AWo and his team carry out for CBH's communities.</p> <p>The Board considered and provided feedback on the content of the report.</p>	
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3	<p><u>Feedback from the Remuneration & Nominations Committee</u></p> <p>SS introduced the Feedback from the Remuneration & Nominations Committee meeting on the 9 December 2022. He noted that the Committee had discussed the role of the Vice Chair and Board Champions, which would be considered in item 007 of the agenda.</p> <p>The Board considered and provided feedback on the content of the report.</p>	
8	<p><i>This item was moved earlier in the agenda.</i></p> <p><u>The Housing First Initiative Update</u></p> <p>CW introduced the report and explained that the Housing First Initiative is now in its 2nd year and had been established during the pandemic to help those with complex needs to secure long term tenancies. She highlighted that this work had been carried out in partnership with CBC and other partners. CW confirmed that the project was going well and government funding was being used to fund the intensity of resources required to support the tenants involved. AWO explained that the initiative supports people who have been entrenched homeless, with significant issues including drug and alcohol abuse, criminality, mental health issues and severe trauma. He highlighted the positive impact of having a dedicated resource for this work and for establishing a very skilled and highly involved team to keep participants in tenancies and help them improve their lives. AWO commented that the team have learnt through the process and identified some pitfalls. He explained that Housing First properties can potentially have negative impacts on the communities they are with within, particularly where general needs tenants have significant vulnerabilities. Hence, the selection of the right location for the Housing First properties is crucial. He explained that the partnership with CBC had been very positive but as allocations came from a county-based list there have been challenges with other agencies. AWO highlighted that we are working with agencies to establish clear processes to ensure allocations are being made</p>	

	<p>intelligently to potentially break down criminal connections and provide participants with the organisations that are able to help them best. He noted as well that it is also vital to identify individuals early to allow pre-tenancy work to be carried out and enable them to be involved from the outset. AWO highlighted that the Initiative had been successful with an initial expectation of 50% success exceeded with only 1 eviction and 1 current legal action from the 7 initial participants. He added that the progress made by the participants has been amazing and that the team were proud to have helped them break the cycle.</p> <p>RP thanked them for report and highlighted how important the work the team does is, saving lives, investing in people and benefitting communities. He asked if it was intended that we would expand this Initiative to further participants. AWO confirmed that we are building up to offering 12 properties. He added that 1 participant has now been signed off the project and is able to continue their tenancy with trauma based support instead, which provides an additional vacancy. AWO highlighted that it was important to build the initiative periodically as participants require intensive support initially. He noted that we are also providing advice to other landlords who wish to be involved in this work, which will help to support a wider number of those in need.</p> <p>IM highlighted that this was crucial work but noted that in the past there have been issues in the Monkscroft area where people had been placed and there had been challenges. He commented that this had had an impact on the community. AWO agreed that choosing properties in the wrong place can have repercussions, so the team are being firm on placements and waiting to find the right properties.</p> <p>JR commented that lack of housing is one of many challenges rough sleepers face. He noted that the report references the need for more specialist mental health support and agreed that this was crucial as mental health is often at the forefront of their issues with sustaining tenancies. AWO agreed that this was a significant problem for CBH and our partners as there was a growing need for support across our residents. He added that there were additional issues with accessing support with complex issues, such as drug or alcohol abuse. AWO</p>	
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	<p>highlighted that we are seeking funding for additional specialists and engaging with additional training for teams.</p> <p>GA asked what the process for referral was. AWo explained that they came from the county council complex case cell. He noted that a number of authorities are offering properties to those who are on the list.</p> <p>MS thanked the team for the great work and CBC for the additional funding. He asked for reassurance that we have positive relationships with our other partners. AWo confirmed that the partnerships were working well following a couple of tweaks during the learning process and that everyone was very engaged. He highlighted that CBC have been very supportive. MS asked how the relationship with Gloucestershire City Council (GCC) was working. AWo commented that any concerns relate to communication, and that all organisations have the same ambitions and objectives.</p> <p>The Board acknowledged the impact CBH has achieved in successfully sustaining a number of the Housing First tenancies, noted the update paper and the learning identified and supported the continuation of the Housing First programme (whilst funding is in place).</p> <p>AWo left the meeting.</p>	
4	<p><u>Agree non-confidential minutes and actions of the 30.11.22 meeting and to note progress on current action points</u></p> <p>The Board agreed the non-confidential minutes of the 30.11.22 meeting as a true record and noted progress on current action points.</p>	
5	<p>i. <u>Final CBH Budgets for 2023-2024</u></p> <p>AD introduced a presentation on the final CBH budgets for 2023-24, the draft HRA budget and sensitivity analysis of the HRA 30-year financial model . He highlighted the challenges of the current operating environment, the process used to prepare the budgets, the assumptions</p>	

	<p>used in the modelling and changes to the previously approved draft budget. AD presented the current outturn for 2022-23 which showed a lower deficit than budgeted expectation, due to a number of reasons <i>(further details are included in item 12)</i>. He explained that many of the cost pressures that CBH were facing were reflected in both the CBH budget and the Housing Revenue Account (HRA) Budget for 2023-24. AD highlighted that the key changes from the November draft relate to our Local Government Pension Scheme (LGPS) contributions; increased costs of rent and service charges at offices; and reduced rental income due to ongoing work at Gresham Court. He explained the sensitivity points of the HRA draft budget for 2023-24 and highlighted that the CBH budget for 2023-24 remained an ambitious budget that would continue to push CBH forwards and deliver for our communities.</p> <p>JR commented on the LGPS negotiations and noted that we have reduced the recommended amount in the budget to £262k compared to the recommended increase. He agreed that this was a sensible approach due to the current surplus and asked if this had been signed off by the fund. AD confirmed that no agreement had been reached but that we do not believe our contribution will exceed 20% for 2023-24. JR asked what would happen if this is not signed off and whether it could lead to a larger deficit to manage in the future. AD explained that this would be managed through the management fee, so would have a neutral impact on CBH. He highlighted that it is difficult to estimate the future implications due to the volatile nature of the investment market. AD added that despite the current challenges the pension fund has been performing well.</p> <p>AD together with SC provided further explanation of the HRA Draft Budget 2023-24 and also the sensitivity analysis implications on HRA <i>(further details included in section 6)</i>.</p> <p>The Board:</p> <ol style="list-style-type: none"> 1. Reviewed and approved the final CBH budget and management fee requests to CBC for the financial year 2023-24.
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	<p>2. Approved the rental increase of 7% for CBH owned social and affordable and market rent properties and associated increases in service charges.</p> <p>ii. <u>Final Performance Targets 2023-2024</u></p> <p>AW introduced the final performance targets for 2023-2024 and explained that the list accurately measures the objectives set in the HRA Business Plan; measures performance, satisfaction and compliance; and captures information required for the Tenant Satisfaction Measures (TSMs). He highlighted that they provide us with opportunity to view them in a variety of ways to ensure they are compliant. AW noted two changes to the list reviewed by Board in November 2022. He noted that if approved they will be included as part of the budget submission to CBC.</p> <p>DC commented that it was good to have set targets in the 1st quartile but noted that it was difficult to judge with the TSMs where we will sit on benchmarking until data is released by the Regulator of Social Housing (RSH). He asked when we expect the first data to be released by the RSH and how often Board will be updated. AW confirmed that this will be reported to Board on a quarterly basis as part of the Acuity feedback. He added that it had also been agreed with Acuity that similar providers would sign up with anonymous data sharing, which will give us a measure of where we sit within the benchmarking. AW confirmed that no set date had been specified for the first release by the RSH but that it was anticipated that it would occur around the middle of the summer. SS noted that it would be possible for the Board to alter the targets if we find that those set don't achieve our ambitions.</p> <p>MS noted that Board should receive assurance that those areas outside of the set targets, for example the 18% of homes where tenants do not feel safe, are being managed effectively. EW confirmed that the data provided by Acuity allows analysis of many different factors, including protected characteristics, area and property type, to identify trends that may appear. She noted that we also follow-up with phone calls to tenants following the surveys.</p>
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	<p>RP commented that if targets are driven by benchmarking across the country there is a possibility that results can drift downwards over time and that we should make sure that we are aware of this. SS agreed and noted that we mitigate against this by also using past experience and our ambitions for our customers to continue pushing forwards. He noted that we had discussed with CBC colleagues/members the need to balance cost and performance – we must be careful not to drive for perfection for perfection sake – we need to ensure value for money. SS highlighted that it was important to ensure our resources are focused in the key areas and encouraged Board to continue challenging this. SC commented that we have set challenging targets as reflected in the budgets and are continuing to be aspirational in our approach.</p> <p>The Board considered, provided feedback, and approved the list of KPIs and final targets for 2023-24 for submission as part of the budget approval process to CBC.</p>	
6	<p>i. <u>Formal Consultation on the HRA Budget 2023-2024</u></p> <p>SC provided a presentation on the proposed HRA budget and explained the impact of changes following the quarter 3 forecast for 2022-23 on the key budget assumptions. He explained that following the government's 7% rent cap our income will not be rising at the same rate as our costs which will lead to a reduction in operating surplus from £1m to £100k in 2023-24. SC highlighted that despite this narrowing we haven't reduced the ambition in the HRA Business Plan but will need to manage the pace and scale of the objectives and the amount of debt that we take on. He explained that this has been projected over the 5 years of the HRA Business Plan priorities which reflects that the biggest challenges will be building new homes, upgrading existing homes and achieving carbon net zero. SC noted that the draft budget had been reviewed by CBC Cabinet in December 2022 and was approved for consultation, which is scheduled to close at the end of January. He explained that the current report constituted part of that consultation before the final budget is taken to CBC Council in February for approval. SC highlighted that the key changes from 2022-23 are the potential</p>	

	<p>reduction in the pension contribution rate, increases in energy costs and the inclusion for the first time of the Local Authority Housing Fund. He explained that the Fund is a recent government initiative which will provide £500m to local authorities across the country to acquire properties from the open market to house Ukrainian and Afghan refugees. SC added that CBC have been allocated £2.4m to buy 21 properties by November 2023. He noted that programmes like this and new development which increase our overall stock will provide positive benefits to our future income.</p> <p>AD took the Board through the 30-year financial modelling that had been carried out by the Finance Team and the potential implications for CBH. He showed the variances between modelling done in the previous year vs current year and the external environment impact on peak debt and interest cover. AD explained the biggest impact on current modelling is inflation and the 7% rent cap, which will reduce our long-term financial capacity. He highlighted that the business model showed that if we continue to grow the business through securing additional properties this will increase our capacity through additional income. AD added that there are however cost pressures adversely impacting our capacity to grow, such as the need for extensive retrofitting of existing properties and also the challenges of the current development market and prices. He highlighted the importance of focusing on the core part of CBH's business by delivering more homes, building capacity through an increase in income, and continuing to monitor and control our cost base and mitigate against the key risks.</p> <p>JR commented that we're aiming to deliver a lot in the budget despite the difficult economic climate, highlighting the investment in health and safety and net zero carbon and the continuing investment in communities. He noted that there is a risk in reducing our operating surplus and borrowing capacity. JR highlighted that the key element to make this work is increasing our stock levels and asked what alternatives are available to us if we don't achieve our development targets due to reasons outside our control.</p>	
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	<p>DC added that one of the mitigations the report discusses is the development of commercial services and asked for further details. AD explained that there is a risk of diluting CBH resources if we focus on commercial opportunities instead of our core business, especially that the sensitivity analysis shows that there is significant financial gain in bringing new homes to the portfolio, as it would bring further capacity and strength to the CBH and HRA financial position. AD added that, therefore more effort should be put into building new homes and communities for the longer term and strengthening our partnership with CBC to achieve it.</p> <p>IM asked for further context to our development plans in relation to meeting the housing need in Cheltenham. SS explained that there were currently around 650 people on the emergency, gold and silver waiting list so the 450 property target will make a significant inroad into this waiting list. He noted that we are not the only providers in Cheltenham contributing properties and that these other providers will help to support the addressing of the current waiting list.</p> <p>RP commented that it was important to consider the integration of a variety of tenures in our development schemes, not just social housing. SS noted that whilst we are currently working on schemes, like Monkscroft School and 320 Swindon Road, which are entirely affordable schemes, other developments will be mixed tenure. He added that S106 properties are all on mixed tenure developments.</p> <p>MS added that CBH need to move forward and looking into long term goals rather than short term gains, utilising our partnership with CBC. He noted that it was important to make the most of opportunities that emerge and to consider how to influence the great partners we have in Cheltenham to increase development. MS thanked them for the paper and presentation and noted that it was useful to see a realistic approach to the challenges. He highlighted that this was a complicated area and it is important that our position is clear and precise.</p> <p>The Board endorsed the HRA budget proposals for 2023-24.</p>	
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	<p>1. <u>Final Draft HRA Business Plan 2023-2028</u></p> <p>SS introduced the final draft of the HRA Business Plan and highlighted that this had been a fantastic collaborative piece of work involving CBC, customers, colleagues and partners. He noted that this had created a positive and powerful vision that is owned by both CBC and CBH. SS confirmed that the document would be submitted to Cabinet in February for approval. He thanked everyone who had been involved in the development of the Plan and that once approved we will make sure it is fully embedded in the business and communicated to customers and colleagues. MS asked him to pass on the thanks of the Board on their behalf.</p> <p>IM commented that it was wonderful to see the inclusion of a statement on diversity and equality of opportunity. SS agreed that this was a very important piece of work that is crucial to the successful delivery of the business plan.</p> <p>The Board endorsed the HRA Business Plan 2023-28 for Cabinet endorsement and Council approval in February 2023.</p>	
7	<p><u>Recommendations from the Remunerations & Nominations Committee:</u></p> <p>i. <u>Vice Chair of the Board</u></p> <p>AW introduced the report and noted that traditionally CBH have appointed a Vice Chair of the Board but that the role had been vacant since August 2021 due to turnover at Board and to allow for the appointment of the Chair of the Board first. He explained that the role had involved chairing meetings in the absence of the Chair and attending agenda planning meetings. He asked Board to consider whether a Vice Chair should be appointed, to review an updated and strengthened Role Profile, and to note the suggested appointment process.</p> <p>MS commented that he was happy for Board to determine whether a Vice Chair should be appointed or not and that it could add additional</p>	

	<p>resilience to the Board. He noted that it was important to remember that if a Vice Chair was required to step in for a significant period that it is an important and complicated role, so it was vital that any candidates have the right skills in place to fulfil the position. SS commented that it was also important that CBC are content with the person nominated as this will be a key relationship. He confirmed that this had been discussed with Councillor Victoria Atherstone (Cabinet Member for Housing) and Gareth Edmundson (CBC CEO) and they would be kept informed of progress.</p> <p>DC commented that he was very supportive of strengthening the Vice Chair role. He noted that currently nowhere states that a Committee Chair couldn't also stand as Vice Chair and suggested that this should be considered when the Articles of Association are reviewed. AW noted that convention suggests this would not occur but agreed that it would be useful to include in the upcoming articles review.</p> <p>The Board:</p> <ol style="list-style-type: none"> 1. Agreed that it would be beneficial to appoint a Vice Chair of the Board. 2. Reviewed and approved the draft Vice Chair of the Board Role Profile. 3. Reviewed and approved the recommended process for appointing a Vice Chair of the Board, to start in February for appointment in April. <p>ii. <u>Board Champions</u></p> <p>AW explained that for a number of years Board Champions have effectively provided opportunities for collaboration and additional assurance to Board. He noted that following discussion in December with the Remuneration & Nominations Committee, 4 Board Champion positions have been recommended to Board for approval along with key contacts and reporting expectations. AW highlighted that due to overlap between the Communities and Listening and Acting Champion roles, it had been recommended that these be amalgamated. He added that DC will be stepping down as Risk Champion in March 2023 and</p>	
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	<p>thanked him for his support, skills, expertise and insight. AW highlighted that DC's work had transformed how risk is managed by CBH. MS added his thanks to DC.</p> <p>DC commented that it was important to remember that whilst a Board Champion challenges, provides scrutiny and gives additional assurance it was important to remember that Board retain overall responsibility in these areas.</p> <p>The Board:</p> <ol style="list-style-type: none"> 4. Reviewed and approved the proposed table of Board Champions as set out appendix 2; 5. Reviewed and approved the draft Board Champion Role Profile included in appendix 3; 6. Reviewed and approved the recommended process for appointing Board Champions. 	
9	<p><u>Agree confidential minutes and actions of the 30.11.22 meeting</u></p> <p>The Board agreed the confidential minutes of the 30.11.22 meeting as a true record.</p> <p>CG left the meeting.</p>	
10	<p><u>Damp and Mould Update</u></p> <p>EW introduced the report and explained that it included the return submitted to the RSH and details of our current position. She explained that damp and mould have always been a priority for CBH and our customers. EW highlighted that we are continuing to monitor and respond to RSH advice and the sectors emerging response to the issue and have prioritised damp and mould in our repairs transformation programme. She confirmed that we will be able to provide an updated statement and further information on this developing work in 3 months' time. SS commented that this had also been discussed with the NFA and that every ALMO had responded to the RSH's questions in completely different ways in terms of narrative, response, data</p>	

	<p>collection and categorisation. He noted that it will be a challenge for the RSH to ensure consistency in approach. SS highlighted that teams across the business are contributing to our response to ensure our response is effective in all cases. MS commented that he had been impressed with the excellent, quick and thorough response to this issue from CBH officers. He noted that Board is satisfied with the progress to date, approves of the approach taken and look forward to further details.</p> <p>JR commented that there had been discussion in the past about the danger of making assumptions with regards to the lifestyles of tenants and discounting their concerns, particularly in relation to BAME customers. He noted that it was good to see that CBH are reviewing data to allow us to spot concerns on that front. IM agreed noting that the investigation into Awaab Ishak's case had found instances of neglect and repeated welfare concerns being ignored. He noted the need for CBH to ensure that CBH processes and culture are such that warning signs are noted and acted upon appropriately.</p> <p>RP noted that when he had discussed this issue with tenants they had commented that it could feel rude when they discussed issues around condensation. He noted that people can feel they are being blamed when the intention is actually to offer advice. RP highlighted that the video provided on our website is excellent and suggested that it should be made more prominent and maintenance staff should be given the option to share this video as a neutral source of advice. EW agreed that this was a fantastic idea.</p> <p>Board noted the contents of the report.</p>	
11	<p><u>Quarterly progress, performance and risk update</u></p> <p>AW introduced the report and explained that it provided progress against priorities, performance against KPIs, and an overview of corporate risk and governance KPIs.</p>	

	<p>DC noted that 8 colleagues had left in the last quarter and asked whether we had seen any trends emerging. AD explained that currently the sector wide average was 15% and that we were still below that figure. He noted that it was a challenging time for recruitment in many sectors. AD highlighted that the new Head of People and Culture would be joining CBH in the following week and we are excited at the experience, vision and new ideas she would bring to support with this challenge.</p> <p>RP commented that there are concerns around current sickness levels and suggested that there were things we could do to make offices a healthier place, including introducing carbon dioxide monitoring and improving ventilation. MS agreed that it is worth considering this approach in his experience. EW and AD agreed to consider such options as part of the ongoing accommodation review.</p> <p>Board noted the progress against priorities, performance, and satisfaction levels, plus risk information and scrutinised this information appropriately</p>	
12	<p><u>Quarterly Finance Monitoring</u></p> <p>AD noted that the quarter 3 financial report shows a better deficit position at £46k than the budgeted £106k. He explained that this was primarily due to colleague vacancies due to current recruitment challenges. AD added that this had been offset by current inflation, particularly in relation to maintenance costs, and the use of contractors and agency workers to cover vacant positions. He noted that the continuing work to resolve the damp and mould issues at Gresham Court has also led to a reduction in rental income.</p> <p>Board noted the information provided in the report.</p>	
13	<p>Board agreed that due to a short agenda with no urgent decision items the Board meeting scheduled for 22 February 2023 would be cancelled. They noted that a Board Away Day would be scheduled for</p>	

	February/March, which would allow any urgent items that emerged to be considered.	
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Meeting Closed at 20:06



Signed.....
Chair of Cheltenham Borough Homes

Date: 29/03//2023