



## Board of Directors Meeting Minutes

Meeting	Risk Management & Assurance Workshop / Board of Director's Meeting
Date	Thursday 27 November 2025; 9:30
Attendees	<p><b>Board Members:</b></p> <p>John Glenton (Chair)</p> <p>Ali Akbor</p> <p>Emma Whittles</p> <p>Joe McLoughlin (<i>appointed from agenda item 4</i>)</p> <p>John Holmes</p> <p>Liz Hoyland (<i>part</i>)</p> <p>Matthew Hubbert</p> <p>Valerie Crowhurst</p> <p><b>Officers:</b></p> <p>Claire Warren, Chief Executive</p> <p>Richard Walker, Homes Services Director</p> <p>Stephanie Rushton, Acting Business Services Director</p> <p>Jim Davis, Acting Head of Finance</p> <p>Racheal Hoult, Executive Support and Communications Coordinator (<i>minute taker</i>)</p> <p><b>Other:</b></p> <p>Andy Gladwin, Co-opted Committee Member (<i>part</i>)</p> <p>Jo Watson, Co-opted Committee Member (<i>appointed from agenda item 4</i>) (<i>online</i>)</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p>

1399 Item Title	<b>1. Apologies for absence</b>
Summary	Catherine Kelly, Board Member [REDACTED]

1400 Item Title	<b>2. Resignation of Pam Davies</b>
Summary	The Board noted PD's resignation and, along with CW, thanked PD for her support and commitment to PFH.

	It was advised that recruitment for the vacancy would be deferred until the new Board Members had acclimated to their roles, enabling a thorough assessment and identification of the required experience and skills.
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1401 Item Title	<b>3. Appointment of Board Member responsible for Complaints and Customer Feedback</b>
Summary	The Board approved CK's appointment to the position.

1402 Item Title	<b>4. Board Director and Coopted Committee Member Appointment Recommendations</b>
Summary	<p>The Board approved the recruitment panel's recommendation to appoint Joe McLoughlin as a Board Member and Jo Watson as a Co-opted Committee Member.</p> <p>It was also noted that a nomination for the vacant HCC board place has been inferred but needs confirming. This nomination will be formally proposed at the February meeting, subsequent to a meeting with Councillor Denise Thompson, JG and CW.</p>

1403 Item Title	<b>5/6. Risk Management and Assurance Workshop</b>
Summary	<p>RH provided a presentation.</p> <p><i>LH joined and AG left the meeting during this item.</i></p> <p>A discussion was held, and the following responses were provided in relation to questions posed:</p> <ul style="list-style-type: none"> <li>• Board members identified health &amp; safety, safeguarding, resident communication, and feedback as key risk areas. The impact of data quality impacts across the entire organisation was noted. CW noted other housing associations integrate data audit and governance into daily management. SLT is considering a data management proposal for the Board, which will require investment and clear identification of scope and cost. CW also noted the requirement to enhance staff proficiency, particularly in relation to communication with residents.</li> <li>• In relation to consideration of the most vulnerable elements of the Corporate Plan to external shocks or internal weaknesses; it was noted that changes to the Homes England funding regime would affect our ability to build additional homes. Potential specific government shifts—such as a Reform Party administration, the introduction of austerity measures, or reduced welfare support—could have significant effects. Additionally, the policy environment is unstable, as a change in government is possible within the next two to three years. Internal data quality issues would also pose weaknesses.</li> <li>• Areas the Board felt less assured were noted as; Data quality, cyber-attack mitigation, and customer wellbeing. There may be gaps in Board member awareness, through Internal Audit being appropriately communicated to the Board via Audit &amp; Risk Committee updates and understanding of proactive customer wellbeing processes.</li> </ul>

	<ul style="list-style-type: none"> <li>The greatest overall Board “risk appetite” was reported for investing in New Homes, due to available capacity and government mandates.</li> </ul> <p>JG observed that PFH has a significant risk appetite regarding customer wellbeing, attributable to the unique needs of the community it serves. JW added that this is evident through PFH’s innovative approach to development.</p> <p>AA remarked that PFH is a relatively small organisation, and while experimentation and innovation can be beneficial, they may incur associated costs and impact organisational capacity, particularly when aggressive transformation efforts are pursued at the potential expense of stability.</p> <p>AG noted that if experimentation and innovation entail a heightened level of risk, it may reduce the organisation’s willingness to embrace transformational change.</p> <p>JM added that, for areas such as AI, it is crucial to ensure the quality of data before proceeding with implementation.</p> <ul style="list-style-type: none"> <li>Following a discussion in relation to the level of potential harm to residents the Board are willing to accept, even temporarily; AA emphasized that while the organisation is unwilling to accept any harm to residents, there is acceptance of certain risks of detriment.</li> </ul> <p>RW highlighted low priority health and safety actions which were categorised by the association’s external health &amp; safety consultant, such as those related to fire door replacement works.</p> <p>AA further commented that contextual factors influence the balance between prioritising service quality and adopting a short-term cost-saving strategy.</p> <p><b>In the light of this presentation, the Board resolved:</b></p> <ol style="list-style-type: none"> <li>A revised version of the risk register will be submitted for Board review at the February Board meeting based on the outcomes of this session.</li> <li>The half year risk workshop undertaken by the Audit &amp; Risk Committee in August, will be continued annually.</li> <li>That a copy of the presentation and mentimeter results would be circulated to the Board.</li> </ol>
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*AE, EE & SS joined the meeting.*

1404 Item Title	<b>7. Declarations of interest</b>
Summary	CW declared an interest in agenda item 10 Elloughton Section 106 Scheme Proposal, as she has a family member who works for Persimmon Homes.

1405 Item Title	<b>8. Resident Led Scrutiny Panel Planned Maintenance Report</b>
Summary	AE & EE provided a presentation.
	The recommendations within the report were:

- PFH to pro-actively let residents know about DFG and how to apply. Not all residents will be aware of what they need to do if they cannot use their bath, could PFH advertise the options for DFG and wet rooms more?
- Guttering Cleaning programme to be added to planned works and information to be communicated with all residents.
- The group feel properties located near trees should be cleaned once per year, properties with no nearby trees should be cleaned every two years, the group can see PFH clean gutters on a schedule of 1, 2 or 3 years, the group propose that PFH monitor ad hoc requests for gutter cleaning and change the frequency if required.
- Roof cleaning should be added to the planned maintenance schedule
- Consider adding Porch light cleaning to planned maintenance, based recommendations from group would be to clean them every 8 years.
- Whilst the communication used on the Planned Maintenance programme is good, the group have made some recommendations to improve this;
  - If a planned maintenance works programme is going to be delayed residents feel weekly updates would be very helpful.
  - Pre work checks to be completed and signed off. Example given of painter turning up not been able to complete works and having to return. Money saving.
  - Ensure Scheme managers are aware of the works schedule so this can be displayed in the Schemes
- Planned works resident handout document to be trialled on next project along with a mystery shopper questionnaire, and feedback obtained to review effectiveness. 2 changes needed to existing document:
  - update contact method to include email address and PFH Connect.
  - On the FAQ section – The number of contractors they can expect to be attending their property during works
  - It would be useful for any resident feedback in relation to Planned Works to be shared at Resident Committee meetings.
- Planned works programme of works to be shared with all residents via post. In schemes place the specifics in each scheme. In Pop-ins show the planned works for the neighbouring areas
- Whilst component Life Cycles are determined by the DHS – There are some improvements PFH could consider:
  - Life Cycles – Inform residents of the install and renewal date for components in their property. For future residents, provide this information on sign-up.
  - Boilers – dependent on age can PFH look to set a limit on the number of times we will try to repair a boiler before replacing. The group propose a 2 repairs limit.
- Due to PFH resident demographics some residents may not receive a new kitchen, bathroom etc, could PFH look at offering residents the choice of installing their own new kitchens/ bathrooms, in line with PFH standards and specifications. PFH pay towards 20% of the cost – VFM
- Works which have an impact on property temperatures such as windows, doors and heating should be done in the Summer/Autumn month
- Put some investment into the Pop-ins starting with Priory Road. The Pop-ins feel forgotten and are in need of a refresh.
- Provide residents with more choice in relation to kitchens and bathrooms.
  - Add different options for kitchen layouts – different people have different needs
  - Are carousels offered as standard?

	<ul style="list-style-type: none"> <li>○ Wet rooms – flooring colour options to be offered to residents as the cream covering is not always fit for purpose and can be hard to maintain the clean look of it.</li> </ul> <p>A summary of the discussion was: EE asked whether grants could be considered to install damp prevention measures for residents with COPD and related health conditions, noting the potential cost saving opportunities for PFH. CW mentioned that, as discussed during the risk session, gaining a deeper understanding of resident wellbeing would help develop services and identify possible external impacts and funding options.</p> <p><b>In the light of this report, the Board Resolved:</b></p> <ol style="list-style-type: none"> <li>1. To accept or partially accept recommendations as per the report and its included management responses.</li> <li>2. That resident scrutiny members would be invited to future presentations of the scrutiny recommendations progress report to the Board.</li> <li>3. That thanks be extended to the Resident Led Scrutiny Panel for the review.</li> </ol>
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*AE, EE & SS left and LF joined the meeting.*

1406 Item Title	<b>9. Hull City Council Housing Needs and Nomination Policy</b>
Summary	<p>LF provided a presentation to support HCC’s request for increased and enhanced nomination rights over PFH properties.</p> <p>A summary of the discussion was: JH raised concerns regarding the impact on the existing PFH waiting list. LF clarified that the total geographical area remains unaffected, as all operations draw from the same overall Hull waiting list. However, this approach helps address housing demand for those with the most urgent needs. LF noted that when Homes England provides full funding for development, there is a 100% nomination requirement stipulated by their guidelines.</p> <p>RW noted that some people on the local housing waiting list overlap, but PFH prioritises allocation on the applicants’ needs in relation to health and housing. RW suggested those on HCC who meet these criteria should be directed to the PFH waiting list. LF agreed that a city-wide waiting list could help refer applicants to the most appropriate housing association or HCC social housing option.</p> <p>JW asked about the percentage of PFH applicants also on the HCC waiting list. LF agreed to investigate the ability to share the HCC list for comparison. JM inquired about talks with other local RPs; LF confirmed discussions had taken place and the aim is to develop a standard nomination agreement with tailored quotas.</p> <p>JG asked if HCC has a right-sizing protocol and supports older people to move, as seen in other councils. HCC offers a scheme for those in 4+ bed houses (redacted) moving to smaller homes, but there’s a shortage of bungalows, so they refer people to PFH. Extending the scheme to 3-bed houses is possible but would increase costs.</p> <p>LF noted that all local authorities are currently under significant pressure to fulfil housing requirements set by central government, which has led to engagement with all housing associations.</p>

*LF left the meeting.*

CW reported that 37% of the PFH waiting list also appears on the HCC waiting list. JG highlighted this as a national issue and acknowledged the appeal of PFH properties. EW added that a universal nomination system is impractical for housing associations due to varying requirements and existing developer agreements, especially with larger associations.

**In the light of this report, the Board Resolved:**

That HCC would be advised that the Board do not support 100% nominations to HCC but are open to collaboration on potential partnership options previously outlined.

*WN joined the meeting.*

1407 Item Title	<b>10. Elloughton Section 106 Scheme Proposal</b>
Summary	<p>WN introduced this item. CW did not participate in this item.</p> <p>The recommendations within the report were that the Board approve:</p> <ul style="list-style-type: none"><li>➤ The acquisition of 26 houses from Persimmon Homes [REDACTED]</li><li>➤ [REDACTED]</li><li>➤ Agree terms and instruct a legal representative accordingly.</li><li>➤ [REDACTED]</li><li>➤ Subject to the above, consider options, including undertaking a competitive procurement exercise to secure development agent support</li></ul> <p>A summary of the discussion was: EW highlighted the development is a significant opportunity and there is demand in the area for housing for older people, due to the need to downsize. [REDACTED]</p> <p>WN confirmed the demand for older people's homes in the area based upon the ERYC housing strategy, PFH will also reduce the age limit for these properties to 55 if necessary.</p> <p>In response to an inquiry from VC, RW confirmed that the association currently has a demand for houses.</p> <p>AA requested clarification regarding the potential to use these properties as security in the future. WN responded that there are no conditions attached; the S106 proposal links the properties to planning obligations, but beyond this, there are no encumbrances or impediments to their use as security. It was noted that while local authority land is sometimes sold at less than best consideration, this does not apply in this case. The properties will remain designated as affordable housing in perpetuity.</p> <p>EW noted the site design and property specifications. WN clarified that the provided specifications meet PFH expectations, [REDACTED]. However, WN is awaiting a response from Persimmon Homes regarding the requirements to increase the EPC to an A rating; which may require some financial contingency increases.</p>

	<p>EW noted that the rear parking arrangement may not be suitable for PFH residents. WN advised that although planning has been approved, an inquiry to determine if design adjustments can still be made will be undertaken.</p> <p><b>In the light of this report, the Board Resolved:</b></p> <ol style="list-style-type: none"> <li>1. To approve the acquisition of 26 houses from Persimmon Homes [REDACTED]</li> <li>2. To agree terms and instruct a legal representative accordingly.</li> <li>3. [REDACTED]</li> <li>4. To consider options, including undertaking a competitive procurement exercise to secure development agent support.</li> </ol>
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WN left the meeting.

1408 Item Title	<b>11. Chief Executive Report</b>
Summary	<p>CW introduced this item and welcomed views on the collaborative proposal.</p> <p>The recommendations within the report were: To review and provide comments on the content of the report.</p> <p>A summary of the discussion was: JW mentioned intergenerational housing, while CW pointed out that the PFH intergenerational programme is featured in the association's Corporate Plan objectives, an intergenerational housing model, which involves mutual support agreements, is increasingly being adopted at a national level. Since this is an innovative field, further investigation into PFH's interest and possible commitment is necessary.</p> <p>JG commented that the collaborative proposal provides real benefits to share expertise across the smaller HA's network.</p> <p><b>In the light of this report, the Board Resolved:</b> To support progression of PFH's involvement in the YH&amp;NE CHP's business case for collaboration.</p>

1409 Item Title	<b>12.Minutes of Meeting - 23 July &amp; 15 September 2025</b>
Summary	<p>The minutes were accepted as a true and accurate record of the meetings.</p> <p><u>12.1 Matters Arising</u> AA highlighted the requirement to correct minute 1373, 6. Financial Plan - May 2025 Campbell Tickell Assurance Report and July 2025 Revisions, reference to "re-evaluations" to be updated to "revaluation".</p> <p><u>12.2 Board Action Tracker</u> The Board approved the removal of the 14 completed actions.</p> <p>AA asked whether actions relating to EDI that are out of time could be completed with external support. CW provided a commitment to update the paperwork for the February Board meeting and mentioned that the collaborative work highlighted in</p>

the Chief Executive's report will help develop specific areas of focus—providing both joint initiatives for all and sufficient material to tailor to individual organisations.

LH inquired about the confidence level in EDI data quality. CW acknowledged that while certain characteristic areas are robust, there is ongoing work to be done within resident data. Additional data had been collected via PFH Connect surveys.

RW advised that the transition process between housing management systems had experienced some issues, while there is a substantial amount of EDI data held, not all of it is housed or properly classified within Civica. A project is underway to cleanse and consolidate this data within Civica. Additionally, EDI-related questions were also included in the recent resident satisfaction survey.

1410 Item Title	<b>13. Minutes of the Governance and Remuneration Committee - 17 September 2025</b>
Summary	<p>The Board noted the minutes.</p> <p><u>13.1 Annual Review of Governance Framework Documentation - Summary Report</u> CW introduced this item.</p> <p>The recommendations within the report were: To approve the proposed changes to the Standing Orders and Manual of Governance detailed within the documents posted to the Board Meeting Supporting Papers section within One Advanced.</p> <p>A summary of the discussion was: No further comments were provided.</p> <p><b>In the light of this report, the Board Resolved:</b> To approve the proposed changes to the Standing Orders and Manual of Governance.</p> <p><u>13.2 Board Resolution - Amendment of Articles of Association</u> CW introduced this item.</p> <p>The recommendations within the report were:</p> <ul style="list-style-type: none"><li>➤ To approve by special resolution the following proposed amendments to the Articles of Association:<ul style="list-style-type: none"><li>○ Removing Article 7.5 and replacing it in its entirety with a new Article 7.5 as detailed within the resolution</li><li>○ Removing Article 7.6.5 and replacing it in its entirety with a new Article 7.6.5 as detailed within the resolution</li></ul></li><li>➤ That all Board Members sign and return a copy of the resolution to enable submission of the changes to Companies House.</li></ul> <p>A summary of the discussion was: No further comments were provided.</p> <p><b>In the light of this report, the Board Resolved:</b> To approve the proposed changes to PFH's Articles of Association.</p>

### 13.3 Review of Board and Committee Business

CW introduced this item.

The recommendations within the report were:

- That Committee Chair feedback at Board meetings, will be succinct, and be presented in an ALERT, ASSURE, ADVISE format
- That Board and Committee Chairs place greater reliance on the One Advanced governance system for the approval of minutes, trackers and agenda planners within agendas. Ensuring all participating Directors have reviewed and commented on them, ahead of the meeting within the system.
- That the SLT will revert to presenting strategy documents to the board at final draft stage.
- That the Board will delegate the working elements of key board 'projects' to the relevant sub-Committee, up to final decision stage.
- That reports that are 6-month reviews will be delegated to the appropriate Committee for scrutiny. Annual Reports to remain within the jurisdiction of the Board.
- That the frequency of reporting Corporate Plan, strategic ambitions progress to the Board reduces from quarterly to every 6 months.
- That new homes development progress and risks associated, are reported as a standing item to every Audit and Risk Committee meeting. Scheme approvals, financing arrangements and overall strategic management remains with the Board.
- That procurement progress, not including contract approval be delegated to the Audit and Risk Committee.
- That a Board 'Policy Forum' is created. The Policy Forum would consider new policies, material changes to existing policies, framework documents and strategy progress updates. The Forum to be a decision-making body, meeting every 6 months and consisting of full board membership.
- That, subject to the above, the following proposed next steps are taken forward ahead of the February Board meeting:
  - Preparing a briefing template for Committee Chairs
  - Reviewing the scheme of delegation to Committees within the Standing Orders and updating their Terms of Reference.
  - Drafting Terms of Reference for the Board Policy Forum, with an intention of commencing the Forum in early Summer 2026
  - Offer Board Members refresher training on the use of One Advanced governance system
  - Re-evaluate board meeting effectiveness at the AGM in July 2027

A summary of the discussion was:

Based on CK's earlier feedback, a draft of the Corporate Plan will continue to be sent to the Board before the final version is approved.

CW advised that voting on papers in One Advanced had been paused, as the Chairs have agreed to use the platform solely as a communication tool for the next three months. Timelines will be established for when questions can be posed, allowing SLT sufficient time to respond.

#### **In the light of this report, the Board Resolved:**

To approve all recommendations and next steps detailed in the report; subject to the noted amendment in relation to Corporate Plan review.

1411 Item Title	<b>14. Minutes of the Residents Committee – 5 August &amp; 14 October 2025</b>
Summary	The Board noted the update from the meetings held 5 <sup>th</sup> August and 14 October 2025 and approved the minutes.
1412 Item Title	<b>15. Minutes of the Audit and Risk Committee - 5 November 2025</b>
Summary	AA provided an overview of the meeting, and the Board noted the minutes.
1413 Item Title	<b>16. Business Services Report</b>
Summary	<p>SR introduced this item.</p> <p>The recommendation within the report was: To approve the report.</p> <p>A summary of the discussion was: SR reported that the final amount over budget for the Malin Lodge window replacements had been confirmed as ██████. Additionally, SR mentioned a proposed extra cost of ██████ to complete roof work originally planned for 2029, which would result in long-term savings on scaffolding expenses.</p> <p>LH inquired about the timeframe for the subsequent requirement of the referenced works; SR responded that this would be necessary in 30 years.</p> <p>JG noted the positive void and maintenance cost figures, highlighting their contrast with prevailing sector trends.</p> <p><b>In the light of this report, the Board Resolved:</b> To approve the Business Services report.</p> <p><i>NS and RHe joined the meeting.</i></p> <p><u>16.1 Nationwide Revolving Credit Facility – Final Approval Report – this item was taken after agenda item 18.</u></p> <p>RHe &amp; NS introduced this item.</p> <p>The recommendations within the report were:</p> <ul style="list-style-type: none"> <li>➤ Review the Board Pack provided by Devonshires, which comprised:- <ul style="list-style-type: none"> <li>○ Board Report</li> <li>○ Restatement agreement</li> <li>○ Restated Facility agreement</li> <li>○ Restatement Fee letter</li> <li>○ Board Resolution document</li> <li>○ Officer's Certificate</li> </ul> </li> <li>➤ Review the report provided by Savills</li> <li>➤ Approve the passing of the Board Resolution and the resolutions outlined at paragraph 6 of the report</li> <li>➤ Approve the payment of fees</li> <li>➤ Confirm the officers authorised to sign the documentation</li> </ul>

	<p>A summary of the discussion was: AA requested clarification in relation to the pension clause restrictions on defined benefits; CW confirmed all staff pensions are defined contribution arrangements.</p> <p>JW asked why securing the facility must be completed within six months and if partial completion is acceptable. [REDACTED] [REDACTED] Currently, charged properties permit a [REDACTED] drawdown, but cashflow does not indicate [REDACTED] is insufficient. The expectation is to complete before six months and access the full [REDACTED] Progress and headroom are reassuring, and meeting the timeline should not be an issue. The period was extended from 90 days.</p> <p>NS advised that an update from Nationwide had been received prior to the meeting; confirming final checks are complete and the documentation will be agreed. Nationwide requested that the documentation refer to a full commitment, not just Tranche B.</p> <p><b>In the light of this report, the Board Resolved:</b></p> <ol style="list-style-type: none"> <li>1. To approve the passing of the Board Resolution and the resolutions outlined at paragraph 6 of the report</li> <li>2. To approve the payment of fees</li> <li>3. To confirm the officers authorised to sign the documentation.</li> <li>4. To approve the Nationwide request in relation to a full commitment.</li> </ol>
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NS and RHe left the meeting.

1414 Item Title	<b>17. 2025-26 Budget Review Report</b>
Summary	<p>JD introduced this item.</p> <p>The recommendations within the report were:</p> <ul style="list-style-type: none"> <li>➤ To note and comment on the budget reforecast items detailed within the report</li> <li>➤ To approve the mid-year adjustments to the budget for 2025-26 resulting in a total decrease to the budgeted surplus of [REDACTED] and a final Operating Surplus at the end of the financial year of [REDACTED]</li> </ul> <p>A summary of the discussion was: Following an inquiry from JG; JD confirmed that responsive repair costs will continue to be monitored through the winter months, but no issues have been highlighted to date.</p> <p><b>In the light of this report, the Board Resolved:</b> To approve the mid-year adjustments to the budget for 2025-26 resulting in a total decrease to the budgeted surplus of [REDACTED] and a final Operating Surplus at the end of the financial year of [REDACTED]</p>

1415 Item Title	<b>18. Performance Report</b>
Summary	<p>JD introduced this item.</p> <p>The recommendation within the report was: To consider performance for the six months to 30th September 2025 and approve the report.</p>

	<p>A summary of the discussion was: AA addressed the disrepair claims received, ensuring that all concerns were given appropriate attention. RW clarified the language of the report and confirmed that residents retain full access to the repair process without obstruction.</p> <p>RW confirmed that all main contractors delivering emergency repairs will be added to the contractor portal by early 2026.</p> <p><b>In the light of this report, the Board Resolved:</b> To approve the performance report.</p>
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1416 Item Title	<b>19. Compliance &amp; Safety Performance Report</b>
Summary	<p>RW introduced this item.</p> <p>The recommendations within the report were: To note the report and approve the recommended extensions related to:</p> <ul style="list-style-type: none"> <li>○ Estates inspections KPIs</li> <li>○ Fire alarm commissioning certificates</li> <li>○ Training for duty holders in asbestos and training for duty holders and the Compliance Manager in water hygiene.</li> </ul> <p>A summary of the discussion was: RW reported that, after consulting with the association's H&amp;S consultant, PFH will keep the current contractor for Fire Alarm Commissioning certificates. The lack of certificates is not a breach due to the system's age, and switching contractors would cost [REDACTED]</p> <p>Regarding the tar substance concern and its possible effects on the previous resident of a [REDACTED] property, specialist testing has shown high toxicity levels. An air test at the property has also been conducted, with results expected next week. These findings will be shared with the Board as soon as they are available.</p> <p><b>In the light of this report, the Board Resolved:</b> To approve the recommended extensions for the noted outstanding actions.</p>

1417 Item Title	<b>20. 2025/26 VFM Half Year Review</b>
Summary	<p>JD introduced this item.</p> <p>The recommendation within the report was: To note and comment on the value for money (VFM) reported for the second quarter of 2025/26 and approve the report.</p> <p>A summary of the discussion was: JD noted the omission of a [REDACTED] saving through the staff Procurement Act training being delivered internally.</p> <p>Following a question from JG; JD advised that staff continue to be encouraged to proactively identify further VFM savings.</p>

	<p><b>In the light of this report, the Board Resolved:</b> To approve the 2025/26 VFM Half Year Review report.</p>
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1418 Item Title	<b>21. Risk Management Strategy and Framework 2025-28</b>
Summary	<p>CW introduced this item.</p> <p>The recommendation within the report was: To approve, as recommended by the Audit and Risk Committee on 5 November, the attached Risk Management Strategy.</p> <p>A summary of the discussion was: No further comments were provided.</p> <p><b>In the light of this report, the Board Resolved:</b> To approve the Risk Management Strategy.</p>

1419 Item Title	<b>22. Strategic Risk Summary Report</b>
Summary	<p>CW introduced this item.</p> <p>The recommendation within the report was:</p> <ul style="list-style-type: none"> <li>➤ To approve this report and the accompanying risk register and assurance map. This report was considered and recommended for approval to the Board at the last meeting of the Audit and Risk Committee on 5 November 2025.</li> <li>➤ To note that improvements will continue to be made to the risk management environment during 2025/26, with further recommendations being brought forward after today's board workshop. Focus will be given to the assurance map to update the controls, create RAG ratings attached to these controls, within the lines of defence, and for any gaps identified to have an owner and timeline, which will be completed for the February meeting. The Board will review at this meeting the sector risk profile issued by the Regulator of Social Housing (circulated to board members on 11 November) and consider if the current list of 16 strategic risks remains appropriate.</li> </ul> <p>A summary of the discussion was: No further comments were provided.</p> <p><b>In the light of this report, the Board Resolved:</b> To approve the report and the accompanying risk register and assurance map.</p>

1420 Item Title	<b>23. Complaints Management Performance April – September 2025</b>
Summary	<p>RW introduced this item.</p> <p>The recommendation within the report was: To discuss and note the 6 month update of complaints management and confirm that adequate assurance has been provided.</p> <p>A summary of the discussion was:</p>

	<p>CW noted that the Y&amp;H NE CHP are in the process of arranging a session for all associated Board Members with a senior representative of the Housing Ombudsman.</p> <p><b>In the light of this report, the Board Resolved:</b> To confirm that adequate assurance has been provided by the report.</p>
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1421 Item Title	<b>24. Assistive Technology Policy Review</b>
Summary	<p>RW introduced this item.</p> <p>The recommendation within the report was: To approve the newly created Assistive Technology Policy, which sets out the approach to the provision, and maintenance of reactive assistive tech (telecare), and proactive technology (PFH Connect).</p> <p>A summary of the discussion was: JM suggested that a consistency of terminology in relation to independent living as opposed to sheltered housing be implemented.</p> <p>RW provided assurance that phone lines to the PFH Plus schemes are via digital connections.</p> <p><b>In the light of this report, the Board Resolved:</b> To approve the Assistive Technology Policy.</p>

1422 Item Title	<b>25. Any Other Business</b>
	None.

1423 Item Title	<b>26. Date and Time of Next Meeting</b>
	Wednesday 10 December 2025 - Board Strategy Day; In-Person (Full Day)

Meeting Closed: 15:32

**Signed as a true record:**

Chair: .....

Date: .....