



Board of Directors Meeting Minutes

Meeting	Board of Director's Meeting (Online)
Date	Wednesday 25 February 2026; 9:30
Attendees	<p>Board Members:</p> <p>John Glenton (Chair)</p> <p>Ali Akbor</p> <p>Catherine Kelly</p> <p>[REDACTED]</p> <p>Emma Whittles</p> <p>Joe McLoughlin</p> <p>Liz Hoyland</p> <p>Valerie Crowhurst</p> <p>Officers:</p> <p>Claire Warren, Chief Executive</p> <p>Richard Walker, Homes Services Director</p> <p>Stephanie Rushton, Acting Business Services Director</p> <p>[REDACTED]</p> <p>Racheal Hoult, Executive Support and Communications Coordinator (<i>minute taker</i>)(<i>part</i>) <i>Minutes devised using meeting recording.</i></p> <p>Other:</p> <p>Joanne Watson, Co-opted Committee Member</p> <p>[REDACTED]</p> <p>[REDACTED]</p>
1438 Item Title	1. Apologies for absence
Summary	<p>[REDACTED]</p> <p>Matthew Hubbert, Board Member</p> <p>[REDACTED]</p>
1439 Item Title	2. Declarations of interest
Summary	Officers present declared an interest in agenda item 16.3 – Annual Pay Award 2026/27.
DT left the meeting.	
1440 Item Title	3. HCC Nominated Membership

Summary	<p>JG recommended approval of DT's nomination and also recommended DT sits on the Governance and Remuneration Committee as her career background is Learning and Development.</p> <p>CW also informed the Board of CP's resignation. The Board acknowledged [REDACTED] contributions.</p> <p>In the light of this report, the Board Resolved:</p> <ol style="list-style-type: none"> To approve the appointment of HCC nominated Board Member, [REDACTED] To note the resignation of HCC nominated Board Member, [REDACTED] That thanks and a gift would be sent to CP in recognition of her contribution to the Board. That a discussion would be held by the Chairs ahead of contacting HCC regards CP's replacement to enable consideration of future board membership requirements.
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DT re-joined the meeting.

1441 Item Title	4. PFH Stress Testing final report and Mitigation Plan
Summary	<p>BO presented the outcomes of various stress tests, including scenarios with higher inflation, rent restrictions, voids, bad debts, decarbonisation costs, and unexpected events like floods.</p> <p>The recommendations within the report were:</p> <ul style="list-style-type: none"> ➤ To approve the stress testing of the 2026 business plan and note the results. ➤ To approve the mitigation plan. ➤ That PFH will confirm that year two of the Business Plan aligns with the approved Budget for 2026/27, if necessary, update before FFR submission. <p>A summary of the discussion was:</p> <p>SR confirmed the practicality of the presented mitigations and committed to presenting a more detailed mitigation plan to the May Board.</p> <p>CW and SR noted the ongoing work to enhance insurance coverage and set aside financial buffers for significant one-off events, with plans to document these measures more explicitly in future Business Services reports to the Board.</p> <p>Questions from AA and CK regarding budget alignment and mitigation achievability were addressed.</p> <p>In the light of this report, the Board Resolved:</p> <ol style="list-style-type: none"> To approve the stress testing of the 2026 business plan and note the results. To approve the mitigation plan. That PFH will confirm that year two of the Business Plan aligns with the approved Budget for 2026/27 before FFR submission.

BO left the meeting.

1442 Item Title	5. Resident Satisfaction Survey Results
Summary	<p>RW introduced this item.</p> <p>PL provided a presentation, noting the census approach, with 760 responses via post, online, and telephone, resulting in a low margin of error and high confidence in the results.</p>

Overall resident satisfaction was 93%, with high scores for home quality, repairs, and value for money. Net Promoter Score was exceptionally high at +72, and benchmarking showed results well above sector medians.

Lower satisfaction was noted in complaints handling (67%) and aspects of value for money and well-being, including loneliness, isolation, and fall risks among residents. Sentiment analysis highlighted positive staff interactions but flagged property quality and complaints as areas needing attention.

➤ A summary of the discussion was:

Following a question from JM regards the sentiment analysis scores process; PL advised that the scores are relative, intended to give an idea of sentiment. PL advised the scoring helps to quickly analyse large numbers of comments, highlighting whether sentiment is generally positive or negative.

JM noted the 29% fall rate is quite high, , and suggested that the staff team investigate whether falls happen inside or outside, their causes, and if certain individuals are more affected, to identify targeted interventions.

PL noted resident's comments about outdoor trip hazards, were mainly isolated cases, and suggested addressing specific issues in gardens or pathways when they arise.

JM also noted carbon-reducing technologies like heat pumps, emphasising the importance of ongoing training to embed knowledge and address any customer issues.

AA asked whether Acuity could provide benchmarking data from organisations with similar tenant profiles to PFH, to provide a more accurate comparison. Acuity work with several providers serving older people and can explore relevant benchmarks—though the sample may be limited.

DT raised concerns about residents' well-being, particularly regarding loneliness and discomfort with group activities. DT asked if these issues were linked to the complaints received and wondered what could be done to help residents feel more comfortable.

RW responded that most complaints focus on grounds maintenance and outdoor spaces, not directly on social isolation. The team is analysing data from Acuity for trends, including any connections between well-being indicators and complaints.

Additional work is underway to explore these relationships and inform future action plans, aiming to improve areas of concern while maintaining high satisfaction levels elsewhere.

In the light of this report, the Board Resolved:

1. That thanks and congratulations be passed to the staff team on the resident satisfaction survey results.
2. That Acuity would provide benchmarking data of organisations with similar tenant profiles to PFH.

PL left the meeting.

1443	6. Board Minutes for Approval
Item Title	
Summary	The Board approved the following minutes as an accurate record of the meetings:

	<ul style="list-style-type: none"> • 6.1 Risk Management & Assurance Workshop and Board of Directors Minutes - 27 November 2025 • 6.2 Board Strategy Day - 10 December 2025 • 6.3 Extraordinary Board of Directors - 28 January 2026 • 6.4 Financial Plan Stress Testing - 4 February 2026 <p><u>6.5 Matters Arising from the Above Minutes</u> None.</p> <p><u>6.6 Board Action Tracker</u> BA380 – Responsive repair costs: SR explained that analyse of the increased responsive repair costs has been undertaken by the Finance and Property services teams. All repair categories are being examined, with particular focus on responsive repairs, to understand the underlying reasons and improve regular analysis. Updates will be provided in the quarterly management accounts reporting to the Board as improvements continue.</p> <p>BA355 – WMC on new lets: SR noted that updates will be brought to the Board in conjunction with the work being undertaken in relation to rent convergence.</p>
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1444 Item Title	7. Resident Committee Chair’s Feedback
Summary	<p>VC introduced these items.</p> <p>The recommendations within the report were:</p> <ul style="list-style-type: none"> ➤ To note the update from the Resident Committee meeting held on 20th January 2026. ➤ To accept the engagement incentive recommendation from the Residents Committee, which was contained within proposed budgets. <p>A summary of the discussion was:</p> <p>AA expressed support for the rewards and recognition proposal but emphasised that recognition is just as important as financial rewards and suggested reviewing the scheme after some time to see if improvements are needed once it’s established.</p> <p>CK raised concerns about whether the recognition and reward program motivates the right behaviours and questioned how participation would be measured and monitored.</p> <p>RW acknowledged the need for careful consideration. VC added that details of the scheme haven’t been fully discussed yet and commented the next Resident Committee meeting would address how best to track the program, ensuring recipients earn rewards for genuine reasons.</p> <p>CK wondered whether the budget should be used as a financial incentive or instead recognise those who genuinely help their communities.</p> <p>RW explained there are two aspects: an incentive fund for attending multiple formal engagement events throughout the year to show sustained involvement, and another fund from the “more than a landlord” budget focusing on good neighbourliness, which was also discussed at the Resident Committee.</p>

	<p>In the light of this report, the Board Resolved: To accept the engagement incentive recommendation from the Residents Committee, subject to ongoing monitoring and review of the scheme.</p> <p><u>7.1 Minutes of the Residents Committee - 20 January 2026</u> The Board noted the minutes.</p>
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1445 Item Title	8. Governance and Remuneration Committee Chair's Feedback
Summary	<p>CK introduced this item, summarising recent Committee activities.</p> <p>The recommendations within the report were: To note the content of the report.</p> <p>A summary of the discussion was: No further comments were provided.</p> <p><u>8.1 Minutes of the Governance and Remuneration Committee - 27 January 2026</u> The Board approved the minutes.</p> <p><u>8.2 Policy Committee – Update to Standing Orders and draft Committee Terms of Reference</u> CW introduced this item.</p> <p>The recommendations within the report were for the Board to consider and approve:</p> <ul style="list-style-type: none"> ➤ The amendments to the Standing Orders to enable a Policy Committee ➤ The Terms of Reference for the proposed Policy Committee <p>A summary of the discussion was: CK highlighted the need for consistent naming, as "policy committee" was used in standing orders while "policy review and approval committee" appears in the terms of reference. CK also questioned whether all policies will be reviewed and approved by the Policy Committee, suggesting a clearer approach be noted — perhaps "review and approve according to delegation."</p> <p>AA agreed on maintaining consistency in naming and added that the appendix list on page 3 doesn't require heading changes; it already fits under committee terms of reference.</p> <p>In the light of this report, the Board Resolved:</p> <ol style="list-style-type: none"> 1. To approve the amendments to the Standing Orders to enable a Policy Committee; subject to the noted amendments. 2. To approve the Terms of Reference for the proposed Policy Committee; subject to the noted amendments. <p><u>8.3 Self-Assessment Outcomes 2026 – The NHF Code of Governance and the RSH Regulatory Standards Framework</u> CW introduced this item, noting that the Governance and Remuneration Committee had reviewed the self-assessments and recommended that the Board accept them as a statement of compliance.</p> <p>The recommendations within the report were:</p>

	<ul style="list-style-type: none"> ➤ To approve the self-assessments. ➤ To note that the agreed actions to strengthen compliance will transfer to the Governance Action Plan <p>A summary of the discussion was: No further comments were provided,</p> <p>In the light of this report, the Board Resolved:</p> <ol style="list-style-type: none"> 1. To approve the self-assessments. 2. That the agreed actions to strengthen compliance will transfer to the Governance Action Plan.
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1446 Item Title	9. Audit and Risk Committee Chair’s Feedback
Summary	<p>AA introduced this item, outlining key areas including treasury management, risk framework development, and the introduction of development progress reports.</p> <p>The recommendation within the report was: To note the content of the report.</p> <p>A summary of the discussion was: JM provided positive feedback on the report structure.</p> <p><u>9.1 Minutes of the Audit and Risk Committee - 11 February 2026</u> The Board approved the minutes.</p>

1447 Item Title	10. Chief Executive Report
Summary	<p>CW introduced these items.</p> <p>The recommendation within the report was: To review and provide comments on the report.</p> <p>A summary of the discussion was: <div style="background-color: black; width: 100%; height: 40px; margin-bottom: 5px;"></div> <div style="background-color: black; width: 100%; height: 20px; margin-bottom: 5px;"></div> <div style="background-color: black; width: 100%; height: 20px;"></div> </p> <p>JM inquired about tracking the 12-month asbestos programme, and CW confirmed that updates would be included in the standing Health and Safety Compliance report to the Board.</p> <p>Following a question from CK; CW outlined the association’s phased approach to STAIRs (Social Tenant Access to Information Requirements) compliance, including the development of a publication scheme and policy work with the association’s Data Protection consultants, with updates to be provided in future reports.</p> <p>Following questions from EW & JW about new funding rounds and grant eligibility for legacy properties, CW and RW provided updates on EPC progress and the need for further analysis before final decisions.</p>

	<p>10.1 Corporate Plan Annual Review</p> <p>The recommendations within the report were:</p> <ul style="list-style-type: none"> ➤ To note and approve the minor updates to the Corporate Plan 2024/25 – 2027/28. ➤ To note progress against the plan (at December 2025) ➤ To note the additional work items being progressed or to commence, that have arisen since the original plan was devised. <p>A summary of the discussion was:</p> <p>AA emphasised the importance of securing resources for research and service development projects. As roles evolve and new funding opportunities arise from bidding programmes, these areas should be given priority in corporate planning. The opportunity to apply for funding might be short-lived—even if there is a ten-year plan—and political priorities can change, so it is essential to act swiftly before the chance passes.</p> <p>LH asked how earlier reports about tenant loneliness and engagement relate to the corporate goal of supporting residents to live well in their homes.</p> <p>CW replied that the findings would be addressed in the next version of the Corporate Plan, noting the recent receipt of the resident satisfaction survey and the need for further review. CW highlighted an ongoing ambition to develop a leading aids and adaptation service for independent living but cautioned that organisational resources and capabilities sometimes limit progress, even though the team remains committed to improvement.</p> <p>RW highlighted that PFH's priorities, such as falls prevention, are central to both our health and well-being strategy and our customer strategy. The updated survey data is valuable, especially for tracking falls and adaptation services within our Corporate Plan. PFH will continue to build on these efforts, addressing issues like loneliness and supporting well-being under strategic ambition 6—living well in our homes. Baseline data is being used to identify further improvements, with cross-strategy insights informing future priorities and plan revisions.</p> <p>In the light of this report, the Board Resolved: To approve the minor updates to the Corporate Plan 2024/25 – 2027/28.</p>
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1448 Item Title Summary	<p>11. Business Services Report</p> <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: No further comments were provided.</p> <p>In the light of this report, the Board Resolved: That SR will prepare and circulate an additional report paper for the Board detailing insurance cover options, including potential additional flood cover, once all information is received from the brokers</p>

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1449 Item Title	12. Business Performance Report and Approval of 2026/27 Targets
Summary	<p>JD introduced this item.</p> <p>The recommendations within the report were:</p> <ul style="list-style-type: none"> ➤ To note and comment on performance reported for the third quarter of 2025/26. ➤ To review and approve the proposed targets for 2026/27. <p>A summary of the discussion was: No further comments were provided.</p> <p>In the light of this report, the Board Resolved: To approve the proposed targets for 2026/27.</p> <p><u>12.1 Compliance and Safety Report</u></p> <p>RW introduced this item.</p> <p>The recommendations within the report were:</p> <ul style="list-style-type: none"> ➤ To approve the time extension of water hygiene training for the Property & Compliance Manager. ➤ To approve closure of the health and safety action relating to fire alarm commissioning certification. <p>A summary of the discussion was: CK questioned whether the Property & Compliance Manager's requirement to complete the CIH qualification was anticipated when setting the March target for completion of the water hygiene training, and why that date was agreed upon if it seemed unachievable.</p> <p>RW responded that the full scope of the Regulator's Competency and Conduct standard wasn't clear at the time of the completion target being set. The completion of the CIH qualifications to meet the standards requirements have since taken priority, as directed by the Regulator. In addition, the Property & Compliance Manager completed asbestos duty holder training and faced three concurrent formal trainings, with the CIH workload being larger than expected. RW emphasized the need to balance day-to-day responsibilities, compliance tasks, and formal qualifications. RW noted that if the extension isn't approved, adjustments must be made to accommodate CIH and water hygiene training, possibly reducing other job duties. The role carries considerable pressure due to ongoing and upcoming projects, [REDACTED] for which additional support will be provided.</p> <p>RW provided assurance to the Board that the completion date would not require further extension.</p> <p>In the light of this report, the Board Resolved:</p> <ol style="list-style-type: none"> 1. To approve the time extension of water hygiene training for the Property & Compliance Manager. 2. To approve closure of the health and safety action relating to fire alarm commissioning certification. 3. That RW and JM would meet to further discuss digital connectivity.
1450	13. Value for Money Report and Approval of 2026/27 Targets

Item Title	
Summary	<p>JD introduced this item.</p> <p>The recommendations within the report were:</p> <ul style="list-style-type: none"> ➤ To discuss and approve the report. ➤ To note and comment on the value for money (VFM) reported for the third quarter of 2025/26 and approve the targets for 2026-27. <p>A summary of the discussion was:</p> <p>CK inquired about the investment, and reinvestment in existing stock, specifically questioning PFH's confidence in meeting the forecasted percentages given the current figures.</p> <p>CW explained that SLT plan to undertake further modelling of the development pipeline. Orchard Garth Phase 2 is now under development; however, this project involves only a small number of units. The approved Hemswell Avenue site is currently pending planning and grant approval, but an unforeseen issue within the planning process may result in delays.</p> <p>Additionally, planning approval for the Snowdon site was received today, although formal approval remains outstanding as the number of units required in the Bransholme area is to be agreed.</p> <p>Previous forecasts were based on information available at the time of preparing the report, since which significant changes have occurred.</p> <p>Therefore, SLT are actively reviewing the pipeline and may need to revise the financial plan and these targets accordingly.</p> <p>DT queried the "More Than a Landlord" initiative, noting that its progress slowed in 2025, and inquired about future plans.</p> <p>JD responded that the original annual budget of £25,000 was reduced to £6,000 mid-year following delays to projects commencing.</p> <p>RW added that findings from the resident satisfaction survey, such as issues of loneliness, will be addressed through "More Than a Landlord" projects. With the appointment of the new Independent Living Services Manager, these projects should gain momentum, and the team aims to make better use of the budget over the next 12 months to deliver on key priorities.</p> <p>In the light of this report, the Board Resolved:</p> <ol style="list-style-type: none"> 1. To approve the report and targets for 2026-27. 2. That an update on the development pipeline will be presented to the next meeting.

1451	
Item Title	14. Financial Plan Annual Review
Summary	<p>SR introduced this item.</p> <p>The recommendations within the report were:</p> <ul style="list-style-type: none"> ➤ To approve the key assumptions within the Financial Plan which have been recommended in principle by the Audit & Risk Committee. ➤ Campbell Tickell have performed an independent review of the base plan and its assumptions, evidencing data as appropriate. They have also fully stress tested the plan, as per the presentation delivered on 4th February. No changes

	<p>have been made to the Financial Plan or its assumptions post Committee review. The final report from Campbell Tickell, (PFH Stress Testing the Business Plan), was included at agenda item 4.</p> <p>A summary of the discussion was: No further comments were provided.</p> <p>In the light of this report, the Board Resolved: To approve the key assumptions within the Financial Plan.</p>
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RHe joined the meeting.

1452 Item Title	15. Treasury Management Strategy and Policy Annual Review
Summary	<p>RHe introduced this item.</p> <p>The recommendations within the report were:</p> <ul style="list-style-type: none"> ➤ To approve the Treasury Management Strategy and Policy. ➤ To agree the recommendations within the report for the 2026/27 Financial Year based on PFH 's latest 2026/27 BP and to delegate the implementation of these recommendations to its Executive Officers alongside the required Committee / Board approvals. <p>A summary of the discussion was: AA, as Audit & Risk Committee Chair, noted that the Committee had discussed the concentration of investments within a limited number of institutions. This matter had been addressed within the Strategy by considering the expansion of investment options and establishing criteria for selecting institutions prior to investing.</p> <p>In the light of this report, the Board Resolved:</p> <ul style="list-style-type: none"> ➤ To approve the Treasury Management Strategy and Policy. ➤ To agree the following recommendations for the 2026/27 Financial Year based on PFH 's latest 2026/27 BP and to delegate the implementation of these recommendations to its Executive Officers alongside the required Committee / Board approvals: <ul style="list-style-type: none"> ○ D [REDACTED]

RHe left the meeting.

1453 Item Title	16. 2026/27 Budget and WMC (Rent) Proposal
Summary	16.1 Rent Proposal 2026/27 (including WMC (Rent) and Service Charge Policies) SR introduced this item.

The recommendations within the report were:

- To approve that all rents increase by the maximum allowable of 4.8% with effect from 1 April 2026. This equates to an average weekly increase of £5.61 per property, to enable PFH to effectively deliver our longer-term objectives, weekly maintenance contributions (rents) for 2026-27.
- To review and approve the revised Weekly Maintenance Contribution (Rent) Policy.
- To review and approve the proposed changes to the Service Charge Policy.

A summary of the discussion was:

No further comments were provided.

In the light of this report, the Board Resolved:

1. To approve that all rents increase by the maximum allowable of 4.8% with effect from 1 April 2026.
2. To approve the revised Weekly Maintenance Contribution (Rent) Policy.
3. To approve the revised Service Charge Policy.

16.2 Development Services Resourcing Proposal

RW introduced this item.

The recommendations within the report were for the Board to approve (as part of the annual budget process):

- Unity Housing Association (UHA) continue to provide Development Agent services in relation to the Orchard Garth 2 and Hemswell Avenue schemes up to and including the end of the defect's liability period as part of transitional arrangements.
- PFH negotiate with UHA fees for Elloughton S106 support and are delegated approval to make the best VFM decision as part of the transition arrangements.
- PFH negotiate fees with UHA for exploratory work completed to date on unapproved schemes as part of the transition arrangements.
- Creation of a Development & Decent Homes Manager position remunerated at [REDACTED] plus on costs.
- Development services are delivered via a blended approach incorporating an internal resource, supported by external expertise on a day rate basis.

A summary of the discussion was:

EW observed that the combined development and decent homes manager role may face salary challenges, since it requires balancing significant responsibilities. EW suggested focusing on a manager-level position rather than an officer. EW also emphasised not diluting either the development or decent homes functions, as each has unique demands depending on project capacity.

RW explained that planned maintenance and asset management will remain under existing Manager responsibilities. The job role will be finalised to ensure both functions collaborate effectively, preventing any loss of focus on decent homes while concentrating on development, whilst also aiming to support delivery of maintenance and retrofitting programs for current stock.

EW added that the new program will require greater involvement with Homes England, highlighting resource and stakeholder communication needs.

JG agreed, noting that recruitment should prioritise finding the right candidate. If necessary, adjustment of the salary or redefinition of the role should be considered.

	<p>In the light of this report, the Board Resolved:</p> <ol style="list-style-type: none"> 1. Unity Housing Association (UHA) continue to provide Development Agent services in relation to the Orchard Garth 2 and Hemswell Avenue schemes up to and including the end of the defect's liability period as part of transitional arrangements. 2. PFH negotiate with UHA fees for Elloughton S106 support and are delegated approval to make the best VFM decision as part of the transition arrangements. 3. PFH negotiate fees with UHA for exploratory work completed to date on unapproved schemes as part of the transition arrangements. 4. Creation of a Development & Decent Homes Manager position remunerated at [REDACTED] plus on costs. 5. Development services are delivered via a blended approach incorporating an internal resource, supported by external expertise on a day rate basis. <p><u>16.3 Budget 2026/27 (including Annual Pay Award)</u> JD & SR introduced this item.</p> <p>The recommendations within the report were:</p> <ul style="list-style-type: none"> ➤ To review and approve the report. ➤ To review and approve the proposed revenue budget for the period 1 April 2026 to 31 March 2027. ➤ To consider an annual cost of living salary award of [REDACTED] for all staff. <p>A summary of the discussion was: JG and LH agreed that the proposed pay increase aligns with current housing sector trends based on their experience.</p> <p>AA asked about how costs related to the proposed Development & Decent Homes Manager role and associated development consultant fees would be treated financially in the accounts. SR responded that the split between capital and revenue costs is currently unclear, so they will be budgeted as revenue only for now. Further work will be undertaken as the role progresses to agree levels of capitalisation, in line with role divisions and accountancy rules.</p> <p>In the light of this report, the Board Resolved:</p> <ol style="list-style-type: none"> 1. To approve the report. 2. To approve the proposed revenue budget for the period 1 April 2026 to 31 March 2027 3. To approve an annual cost of living salary award of [REDACTED] for all staff.
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1454 Item Title Summary	<p>17. Strategic Risk Report and Register</p> <p>CW introduced this item.</p> <p>The recommendations within the report were:</p> <ul style="list-style-type: none"> ➤ To approve the report and the accompanying revised risk register and incorporated assurance map. <p>A summary of the discussion was: No further comments were provided.</p> <p>In the light of this report, the Board Resolved: To approve the report and revised risk register and incorporated assurance map.</p>

1455 Item Title	18. EDI Strategy and Action Plan 2026-2029 and EDI Policy
Summary	<p>CW introduced this item.</p> <p>The recommendations within the report were for the Board to consider and approve:</p> <ul style="list-style-type: none"> ➤ The EDI Strategy and Action Plan 2026-2029 – a detailed annual action plan with outcome measurements to be developed by the EDI working group and reported to Board, alongside progress. ➤ The EDI Policy 2026. <p>A summary of the discussion was: LH volunteered to serve as an EDI Board champion and proposed setting realistic targets to increase diversity representation in the organisation.</p> <p>In the light of this report, the Board Resolved: To approve the EDI Strategy and Action Plan 2026-2029, and EDI Policy 2026.</p>
1456 Item Title	19. Annual Allocations Report
Summary	<p>RW introduced this item, providing assurance on regulatory compliance for allocations and lettings, described analysis of protected characteristics, and invited board feedback for future report development.</p> <p>The recommendation within the report was: To review the supporting paper and approve the re-opening or closure of waiting list areas as detailed, based upon previously agreed parameters.</p> <p>A summary of the discussion was: No further comments were provided.</p> <p>In the light of this report, the Board Resolved: To approve the re-opening or closure of waiting list areas as detailed, based upon previously agreed parameters.</p>
1457 Item Title	20. Artificial Intelligence (AI) Policy Review
Summary	<p>SR introduced this item.</p> <p>The recommendation within the report was: To review and approve the new Artificial Intelligence (AI) Policy.</p> <p>A summary of the discussion was: JM stated that the available technology is highly valuable and should be embraced. While regulatory oversight is important to ensure proper use, it is beneficial to encourage staff to utilise these tools thoughtfully rather than restrict their use.</p> <p>CK asked whether it's safer to limit AI use to Microsoft Copilot since it keeps data within the company's network, unlike Google Gemini or ChatGPT, which might not.</p>

	<p>CK added that her organisation runs an AI "show and tell" group where staff share experiences with Copilot, which encourages learning and new ideas.</p> <p>Following an enquiry from AA; SR agreed to ensure training on AI for board members.</p> <p>In the light of this report, the Board Resolved:</p> <ol style="list-style-type: none"> 1. To approve the new Artificial Intelligence (AI) Policy, for the use of Co-Pilot only. 2. The SR will advise the Board regarding identified critical business needs that may warrant the use of alternative AI products. 3. That AI training will be added to the Board training and development plan.
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1458 Item Title	21. Any Other Business
	None.

1459 Item Title	22. Date and Time of Next Meeting
	Board Strategy Day - Tuesday 10 March 2026 (Full Day) - Cave Castle Hotel
	Board of Directors - Wednesday 20 May 2026; 9:30 - Online

Meeting Closed: 11:59

Signed as a true record:

Chair:

Date:

Appendix 1

One Advanced Record

5.0 Resident Satisfaction Survey Results presented by ██████████, Acuity

Document - Full RSS 2025 Summary.pdf

Page 2 Note by Joe McLoughlin

Is the sentiment score out of 3,4 or 5

Reply by Richard Walker - Hi Joe, I think this is a useful question to ask Acuity as part of their presentation tomorrow. Thanks, Richard

6.2 Board Strategy Day - 10 December 2025

Document - BOD Strategy Day Minutes 10.12.2025.pdf

Page 4 Note by Joe McLoughlin

Sure this is captured somewhere else but wanted to highlight the discussion around annually reviewing this decision and re-looking at the options around becoming a CBS/

Reply by Claire Warren - Thanks Joe, we have covered this in the Governance effectiveness framework which is overseen by GR Committee and is also part of the AGM process.

12.0 Business Performance Report and Approval of 2026/27 Targets

Document - Performance Report February 2026 PDF.pdf

Page 2 Note by Joe McLoughlin

BOD 49/50 can we see the change to Independent Living from Sheltered Housing in our officer reports Thanks

Reply by Richard Walker - Noted - we will refer to this as PFH+ in the future.

Reply by Joe McLoughlin - Thanks Richard

12.1 Compliance and Safety Report

Document - Board Report Compliance Safety Feb 26 (FINAL).pdf

Page 3 Note by Joe McLoughlin

Connectivity is not currently defined as a standalone compliance area, as responsibility cuts across multiple services.

National scrutiny is increasing as the digital switchover progresses. Many organisations are relying on interim fixes to reach the 2027 deadline. Clarity on whether our approach is transitional or sustainably compliant would be helpful. Are we satisfied that temporary A2D mitigations would withstand external scrutiny in 2027

Reply by Richard Walker - Hi Joe,

We instigated a digital switchover project in 2021, installing SMARThubs in our bungalows and Communicall in our PFH+ schemes.

The SMARThubs are full and final solutions.

Within the PFH+ schemes, analogue head ends are being replaced with digital IP Connectors, which we understand will also make us fully compliant.

There are a couple of dispersed bungalow schemes with poor signals, currently on analogue, which we're currently determining the best solution.

Thanks, Richard

Reply by Joe McLoughlin - Thanks Richard -thats helpful where we are using digital IP Connectors that is technically a transitional technology. We can pick up offline with [REDACTED] if that is helpful.

17.0 Strategic Risk Report and Register

Document - Strategic Risk Summary report - Board Feb 26.pdf

Page 1 Note by Joanne Watson

Where is assurance that does not map to the strategic risks recorded?

Reply by Claire Warren - Morning Jo, the annual internal controls report highlights where Board gets its assurances from.

Page 5 Note by Liz Hoyland

Where are PfH using AI now?

Reply by Stephanie Rushton - AI is used mostly via Co-Pilot for support with report writing, fact

checking etc. I believe. I think there is a risk that at the moment we don't have enough of a picture of where/how it is used in the business and so we need to work on how we maximise the benefits of using AI whilst ensuring it is done in a way that keeps our data secure.

Document - Strategic Risk Register Update February 2026 V2.pdf

Page 1 Note by Joanne Watson

How is the risk appetite alignment assessed for different risk areas with different risk appetites?

Reply by Claire Warren - Collective board risk appetite is assessed at the annual risk workshop. In reality, the board is free to challenge risk appetite at any meeting as part of the risk report discussions or when we discuss individual strategic items. Detailed risk reviews at committee also question risk appetite. I hope this answers your Q, Jo? Steph and I are still building the new risk framework and Steph has some great ideas on how we can build in tolerance levels around appetite and also graphical representations.

Page 1 Note by Joanne Watson

All of the actions have the same target date of 31/3/26, is this achievable, and how is the RAG rating determined?

Reply by Claire Warren - Good point Jo, as I do not think some of the target dates are correct, for example the modelling of MEES will take more time. RAG ratings also need review as we do not have a definition for these yet. Thanks for the points and I'll highlight at the meeting.

18.0 EDI Strategy and Action Plan 2026-2029 and EDI Policy

Document - Appendix 1 - EDI Strategy 2026-29.pdf

Page 3 Note by Liz Hoyland

Under inclusive services, a consideration would be whether this can be extended to our new properties/ property development to ensure inclusivity at the outset e.g. dementia friendly signage

Reply by Claire Warren - Thank you Liz, great point. Our new housing design does include accessibility elements we learnt from dementia friendly design work done by the Uni of Stirling/ The Kings Fund but there is more we can do. The review of Aids and Adaptation work also plays into this item.

Document - Appendix 3 PFH Diversity Profile Data.pdf

Page 3 Note by Liz Hoyland

Do we have insights into the employee disabilities if they have been disclosed - trends here may influence culture and awareness raising initiatives

Reply by Claire Warren - We haven't done this level of analysis, Liz. Based on the organisation's size the HR Manager has a relatively good handle on this. Neurodiversity being an example where we need to continue to develop our understanding and learning.

We have started a monthly programme of content creation on different areas of EDI and to raise awareness and understanding. Disability will be covered in the programme. EDI inc. disabilities has also been part of a training course all staff have undertaken during the year.