# Board of Directors Meeting Minutes

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| Meeting | Board of Director's Meeting (Online) |
| Date | Wednesday 20 May 2026; 9:30 |
| Attendees | **Board Members:**<br>John Glenton (Chair)<br>Ali Akbor *(part)*<br>Catherine Kelly<br>Joe McLoughlin<br>[redacted]<br>Valerie Crowhurst<br>**Officers:**<br>Claire Warren, Chief Executive<br>Richard Walker, Homes Services Director<br>Stephanie Rushton, Business Services Director<br>[redacted] *Minutes devised using meeting recording.*<br>**Other:**<br>Joanne Watson, Co-opted Committee Member<br>[redacted] |

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| 1460 Item Title | **1. Apologies for absence** |
| Summary | Liz Hoyland, Board Member<br>Emma Whittles, Board Member<br>[redacted]<br>Matthew Hubbert, Board Member |

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| 1461 Item Title | **2. Declarations of interest** |
| Summary | None. |

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| 1462 Item Title | **3. Feedback First** |

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| Summary | KB presented a case study on hoarding, detailing the sensitive approach required and the positive outcomes achieved through collaboration with social services, neighbours, and internal teams.<br><br>KB noted that the resident reported significant improvements in mental health and reduced anxiety due to the changes.<br><br>**In the light of this report, the Board Resolved:**<br>That the resident involved in the hoarding case will be contacted to determine if they are willing to speak in the future to others in similar situations. |

*KB left the meeting.*

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| 1463<br>Item Title | **4. Progress and Recommendations Update** |
| Summary | [redacted] introduced this item.<br><br>The recommendation within the report was:<br>To note and approve progress against the open recommendations from all scrutiny reviews.<br><br>A summary of the discussion was:<br>[redacted] raised concerns about understanding project priorities and outstanding actions.<br><br>[redacted] noted that the at the recent Learning from Feedback Forum, it was recommended to close the aids and adaptation roadshow action, as PFH had done all it could, and alternative actions may provide better benefits.<br><br>**In the light of this report, the Board Resolved:**<br>1. To approve progress against the open recommendations from all scrutiny reviews.<br>2. That future reporting would include original management comments, clarify context, add emphasis on priorities and highlight overdue important recommendations. |

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| 1464<br>Item Title | **5. Appointment of Policy Committee Chair** |
| Summary | The Board agreed the appointment of LH as Policy Committee Chair until July 2027 AGM. |

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| 1465<br>Item Title | **6. Chief Executive Report** |
| Summary | [redacted] introduced these items.<br><br>The recommendation within the report was:<br>To review and provide comments on the report.<br><br>A summary of the discussion was:<br>[redacted] highlighted an amendment to the report, noting that the NHF is reviewing the Board Member Code of Conduct, not the Code of Governance.<br><br>[redacted] queried the potential increased rent income expected because of rent convergence. A presentation detailing the modelling of rent convergence from |

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| | 2027, including consideration of resident affordability and rent setting for new lets, will be presented to the September Board Strategy Day meeting.<br><br>6.1 Board Development Report<br>The following Board reflection of the day and next steps were included in the report:<br>➢ Would like opportunities for ongoing feedback to calibrate personal effectiveness.<br>➢ Regular time should be enabled to reflect on personal and collective board performance to avoid complacency and sense check board effectiveness against the work done at this away day.<br><br>Next Steps:<br>• Reflections slot on every future agenda.<br>• Annual Board Development Days offsite benchmarking against 2026 outcomes to measure progress.<br>• Finding ways to be more challenging, generative and creative, to set direction through agendas on board strategy days.<br>• More regular training on highly technical aspects of the role to be built into the Board Training and Development Plan.<br>• Alignment with The PFH Way Leadership Framework<br><br>A summary of the discussion was:<br>[redacted] commented positively on the outcomes of the development day and reiterated the value of an annual off-site session focused on the Board's relationship building.<br><br>**In the light of this report, the Board Resolved:**<br>1. That the Board development day recommendations would be added to the Chief Executive's report with progress mapped against them for each meeting.<br>2. That a reflection agenda item would be added to every future Board agenda from July onwards, and [redacted] would provide a prompt paper.<br>3. That an open action will be added to the Board action tracker for all Board members to focus on Board development recommendations.<br><br>6.2 HCC Partnership Working (Allocations)<br>[redacted] introduced this item.<br><br>The recommendation within the report was:<br>To note the report provided for information, following the report of 27th November 2025 and presentation by Hull City Council Officers regarding their request for increased and enhanced nomination rights over PFH properties.<br><br>A summary of the discussion was:<br>No further comments were provided. |

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| 1466<br>Item Title | **7. Board Minutes for Approval** |
| Summary | 7.1 Board of Directors – 25 February 2026<br>The Board approved the minutes.<br><br>7.2 Matters Arising from the Above Minutes |

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| | None.<br><br><u>7.3 Board Action Tracker</u><br>The Board approved the completed items for removal.<br><br>BA380 – [redacted] provided an update on responsive repairs analysis work progress, advising that a comprehensive update will be provided once all data from Civica, the university project, and the asset management consultant is available in the next couple of months.<br><br>BA355 – [redacted] provided an update, referencing the correlation with the update to be provided to the September Board Strategy Day meeting on rent convergence impact. |

*CB joined the meeting.*

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| 1467<br>Item Title | **8. Net Zero Delivery Environment and Virtual Power Plant Scheme** |
| Summary | [redacted] provided a background paper and CB provided a presentation.<br><br>The recommendation within the report was:<br>To consider this scheme, alongside the presentation by Efficiency North, and provide feedback to the Senior Leadership Team with the potential to support further exploration, whilst also considering other funding schemes available.<br><br>A summary of the discussion was:<br>Following questions from the Board; CB explained the virtual power plant concept, involving PV and battery storage systems connected via the internet, offering reduced resident energy costs, compliance with energy standards, and potential new revenue streams for landlords.<br><br>CB further advised the system uses AI to forecast energy use and trading, with a 30-year contract, full maintenance, and no landlord involvement in energy billing. Battery replacement and roof maintenance are covered by a sinking fund.<br><br>Pilots are underway with several local authorities and housing associations, but no ongoing or legal commitments have been made.<br><br>*CB left the meeting.*<br><br>The board discussed the importance of understanding risks, resource requirements, and comparing with other net zero initiatives.<br><br>**In the light of this report, the Board Resolved:**<br>To support cautious continued exploration, emphasising the need to monitor pilot outcomes, assess resource implications, and consider alternative options before committing further. |

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| 1468<br>Item Title | **9. Chairs Feedback and Minutes of the Audit and Risk Committee 6 May 2026** |
| Summary | [redacted] introduced this item.<br><br>The recommendation within the report was:<br>To note the content of the report. |

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| | A summary of the discussion was:<br>No further comments were provided.<br><br>**In the light of this report, the Board Resolved:**<br>The Board approved the minutes. |

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| 1469<br>Item Title | **10. Chairs Feedback and Minutes of the Residents Committee 28 April 2026** |
| Summary | [redacted] introduced this item.<br><br>The recommendation within the report was:<br>To note the content of the report.<br><br>A summary of the discussion was:<br>No further comments were provided.<br><br>**In the light of this report, the Board Resolved:**<br>The Board approved the minutes. |

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| 1470<br>Item Title | **11. People Strategy 2026/27 – 2029/30 and Year 1 Action Plan** |
| Summary | [redacted] introduced this item.<br><br>The recommendation within the report was:<br>To approve the attached People Strategy 2026-2029 and the Year 1 action plan.<br><br>A summary of the discussion was:<br>[redacted] highlighted the importance of resilience and capacity, which [redacted] agreed to address with the HR manager, noting the priority to consolidate and prioritise all the ongoing activity across the business.<br><br>**In the light of this report, the Board Resolved:**<br>To approve the attached People Strategy 2026-2029 and the Year 1 action plan. |

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| 1471<br>Item Title | **12. Annual Review Reports** |
| Summary | <u>12.1 Housing Management</u><br>[redacted] introduced this item.<br><br>The recommendation within the report was:<br>To approve the annual review of housing management.<br><br>A summary of the discussion was:<br>[redacted] asked whether, considering the current political climate and rising support for nationalist political groups, any related antisocial incidents had been reported. [redacted] confirmed that none had been reported to date.<br><br>**In the light of this report, the Board Resolved:**<br>To approve the annual review of housing management. |

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| | 12.2 Complaints Handling<br>[redacted] introduced this item.<br><br>The recommendation within the report was:<br>To approve the annual review of complaints management and confirm that adequate assurance has been provided.<br><br>A summary of the discussion was:<br>Following a question from [redacted] [redacted] advised that PFH achieved 100% target compliance in complaint investigations, with three stage two escalations. Satisfaction scores differ between official TSM and internal surveys, attributed to residents' perceptions of complaints versus service requests.<br><br>**In the light of this report, the Board Resolved:**<br>To approve the annual review of complaints management and confirm that adequate assurance has been provided.<br><br>12.3 Internal Controls<br>[redacted] introduced this item.<br><br>The recommendation within the report was:<br>To approve the report following recommendation by the Audit and Risk Committee on 6 May 2026.<br><br>A summary of the discussion was:<br>No further comments were provided.<br><br>**In the light of this report, the Board Resolved:**<br>To approve the internal controls report.<br><br>12.4 Merger, Alliances and Partnerships<br>[redacted] introduced this item.<br><br>The recommendation within the report was:<br>To approve the minor updates to the Mergers, Alliances and Partnerships Strategy (MAPS) and provide any additional comment.<br><br>A summary of the discussion was:<br>[redacted] queried the review period of the strategy.<br><br>**In the light of this report, the Board Resolved:**<br>1. To approve the minor updates to the Mergers, Alliances and Partnerships Strategy.<br>2. The strategy will now be reviewed every three years unless a significant reason arises to review it sooner. |

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| 1472<br>Item Title | **13. Finance Plan Review and Mitigations Report** |
| Summary | [redacted] introduced this item.<br><br>The recommendation within the report was:<br>To review and approve the revised Financial Plan, mitigations and recovery plan. |

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| | A summary of the discussion was:<br>In response to [redacted]s comment, [redacted] confirmed that any impact of current global events on energy and fuel prices would be closely monitored, with any necessary changes reported to the Board.<br><br>**In the light of this report, the Board Resolved:**<br>To approve the revised Financial Plan, mitigations and recovery plan. |

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| 1473<br>Item Title | **14. Business Services Report** |
| Summary | [redacted] introduced this item.<br><br>The recommendations within the report were:<br>➢ To approve the report and the recommendation relating to the Crown (Orchardbrook) loan.<br>➢ To approve the writing off former resident debt related to one account, [redacted]<br><br>A summary of the discussion was:<br>[redacted] had raised a question via One Advanced about the THFC loan facility and covenants, with [redacted] confirming no issues, based on recent evaluations and offered to share documentation for assurance.<br><br>[redacted] commented on the use of AI within the organisation, emphasising the need for transparency and governance to avoid shadow use and potential data leaks, with [redacted] highlighting the rationale for restricting AI to Copilot.<br><br>[redacted] requested details on write-offs below £2,000, which [redacted] provided [redacted] for the year.<br><br>**In the light of this report, the Board Resolved:**<br>1. To approve the report and the recommendation relating to the early repayment of the Crown (Orchardbrook) loan.<br>2. To approve the writing off of former resident debt relating to one account, [redacted]<br>3. That future reporting will include the total figure for all bad debt write-offs below £2,000 for Board review and governance assurance.<br><br><u>14.1 Development Budget - Snowden Way</u><br>*WN joined the meeting for this item only.*<br><br>WN introduced this item.<br><br>The recommendations within the report were that the Board approve:<br>➢ Concluding negotiations to acquire twenty-one, 2 bedroomed bungalows at Snowden Way, Bransholme from Azza Construction for a package price of [redacted] Total scheme cost including associated fees being [redacted] plus the agreed contingency sum within the PFH Financial Plan. This being subject to Homes England approval of grant no less that [redacted] per unit.<br>➢ The above terms with Azza Construction on confirmation of the grant funding from Homes England.<br>➢ Acquiring the land from Azza Construction once terms have been agreed. |

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| | ➢ To deliver this scheme as the first scheme utilising the agreed blended approach with Unity Housing Association offering a part service, and the use of the PFH Development and Decent Homes Manager, fees of which are included within the full scheme costs.<br><br>A summary of the discussion was:<br>[redacted] raised concerns about gas subcontractor issues previously experienced on a previous site [redacted] which WN addressed by explaining new processes for independent checks and that on Snowden Way there will dual oversight by PFH and HCC teams.<br><br>[redacted] raised the phasing of unit completions, the importance of aligning completion dates with allocation plans to avoid voids and support smooth lettings, was agreed.<br><br>**In the light of this report, the Board Resolved:**<br>1. Concluding negotiations to acquire twenty-one, 2 bedroomed bungalows at Snowden Way, Bransholme from Azza Construction for a package price of [redacted] Total scheme cost including associated fees being [redacted] plus the agreed contingency sum within the PFH Financial Plan. This being subject to Homes England approval of grant no less that £[redacted] per unit.<br>2. The above terms with Azza Construction on confirmation of the grant funding from Homes England.<br>3. Acquiring the land from Azza Construction once terms have been agreed.<br>4. To deliver this scheme as the first scheme utilising the agreed blended approach with Unity Housing Association offering a part service, and the use of the PFH Development and Decent Homes Manager, fees of which are included within the full scheme costs.<br><br><u>14.2 Financial Regulations Annual Review</u><br>[redacted] introduced this item.<br><br>The recommendation within the report was:<br>To approve the Financial Regulations, following consideration by the Audit and Risk Committee on 6 May 2026.<br><br>A summary of the discussion was:<br>No further comments were provided.<br><br>**In the light of this report, the Board Resolved to approve:**<br>To approve the Financial Regulations |

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| 1474<br>Item Title | **15. Performance Report** |
| Summary | JD introduced this item.<br><br>The recommendations within the report were to:<br>➢ Approve performance reported for the final quarter of 2025/26.<br>➢ Approve the proposed removal of BOD41 from Q1 2026/27 onwards.<br>➢ Note the work urgently required to remedy end of year outstanding arrears figure.<br><br>A summary of the discussion was: |

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| | [redacted] noted the positive performance reported and asked for further clarity on the arrear's performance.<br>[redacted] advised that the issue appears to be largely due to timing, and that performance remains positive at around 0.5% once housing benefit payments are received. Work is ongoing to understand the timing issues affecting the year-end outturn.<br><br>**In the light of this report, the Board Resolved:**<br>1. To approve performance reported for the final quarter of 2025/26.<br>2. To approve the proposed removal of BOD41 from Q1 2026/27 onwards. |

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| 1475<br>Item Title | **16. Compliance & Safety Report** |
| Summary | [redacted] introduced this item.<br><br>The recommendation within the report was:<br>To note that the asbestos management plan has been reviewed and no changes are proposed.<br><br>A summary of the discussion was:<br>Following a question from [redacted] replied that most outstanding actions are recent additions from the secondary review. Training actions have been the main challenge due to capacity, but most are now complete. Estate inspection and environmental reporting actions remain on track for completion by month-end.<br><br>**In the light of this report, the Board Resolved:**<br>The Board approved the report. |

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| 1476<br>Item Title | **17. Strategic Risk Report and Register** |
| Summary | [redacted] ntroduced this item.<br><br>The recommendations within the report were:<br>➢ To approve the report and the accompanying revised risk register and incorporated assurance map, recommended for approval by the Audit and Risk Committee on 6 May 2026.<br>➢ To note that improvements will continue to be made to the risk management environment during 2026/27. The next phase of development is to build more metrics into the controls. This will support the assessment of if a risk will fall inside or outside of the Board's collective risk appetite.<br>A summary of the discussion was:<br>[redacted] commended the clarity of the report updates.<br><br>**In the light of this report, the Board Resolved:**<br>To approve the report and the accompanying revised risk register and incorporated assurance map.<br><br><u>17.1 ECO4 Board Briefing</u><br>[redacted] introduced this item.<br><br>The recommendation within the report was: |

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| | To approve up to [redacted]k funding additional budget facility to undertake independent quality assurance of ECO4 works carried out to PFH homes.<br><br>A summary of the discussion was:<br>[redacted] supported the approach, noting that third-party assurance strengthens PFH's position demonstrating proactive investigation and response.<br><br>**In the light of this report, the Board Resolved:**<br>To approve up to [redacted] funding additional budget facility to undertake independent quality assurance of ECO4 works carried out to PFH homes. |

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| 1477<br>Item Title | **21. Any Other Business** |
| | None. |

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| 1478<br>Item Title | **22. Date and Time of Next Meeting** |
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*Meeting Closed: 12:22*

**Signed as a true record:**
Chair: …………………………………… Date: ………………….

**Appendix 1**

## One Advanced Record

### 4.0 Progress and Recommendations Update (Resident Scrutiny Members observing)

**Document - Appendix A - Scrutiny Recommendations Update- Communication Review - May 2026 (FINAL).pdf**

[redacted]
This could be something that AI might be able help with?
[redacted] - Yes - the key issue for us is anonymising resident data that may be contained within descriptions, to ensure compliance with our AI Policy.

**Document - Appendix B - Scrutiny Recommendations Update- A&A Review - May 2026 v2 (FINAL).pdf**

[redacted]
In support of this excellent work and given the good relationship with KCOM who are responsible for the digital switchover in Hull can we get an update from them on when they plan to end support for analogue. Are they following the national programme of 31 January 2027 and is there an opportunity to do some assurance work with KCOM around this and enhance the exemplar work in the Smart Flat.
[redacted] - Most recently we've asked about their timeline and had more 'non-committal' responses. They have advised that they cannot provide a specific ETA for switchover as they are manually reviewing all connections individually. They have committed that no switchover will occur without engagement with us though.

We currently have 7 lines that will be impacted (5 x PFH+ (191 properties) and 2 x analogue schemes (~140 properties)). Work is underway with providers to complete the transformation of all 7 in adequate time.

[redacted]
Given that this review was done in Dec 23 - how comfortable are we that these recommendations remain relevant in 2026?
[redacted] - For several of the recommendations, we are litmus testing the relevance with existing residents, this is some cases has resulted in recommendations to not continue, or to change approach.

**Document - Appendix D - Scrutiny Recommendations Update- Planned Maintenance - May 2026 (FINAL).pdf**

[redacted]
How confident are we that a clean once every 8 years will make a difference?
[redacted] - This timescale is a direct recommendation from scrutiny, not normally something that is our responsibility, hence reviewing.

## 6.0 Chief Executive Report

**Document - Chief Executives Report May 2026.pdf**

[redacted]
Are we likely to see any impact such as an uptick in RTB requests in advance of the reduction of right to buy discounts
[redacted] - The local authority will, and this will put some immediate pressure on their waiting lists and perhaps subsequently ours? Our Residents do not have the right to buy or acquire due to our Charity status and that we award licenses not tenancies. Our assets are under permanent endowment and as such are protected.

[redacted]
On the More than a Landlord Research are residents up to speed with this? Any knock on from the minor delays?
[redacted] - No, though we are having to shift some of the focus to things like falls prevention (paths, paving and aids and adapts) but we are indirectly supporting affordability and green tech through our net zero work streams. We have not made delivery promises to our residents in connection with MTAL projects.

## 6.1 Board Development Report

**Document - Board Development Day DeBrief and Follow Up - May Board 2026.pdf**

[redacted]
minor thing [redacted] but a typo on my name as an attendee :-)
[redacted] - Noted thanks [redacted] :)
[redacted] - ??'?

[redacted]
An excellent and informative day

[redacted]
I'm assuming, subject to board approval, the reflections will go at the end of subsequent board agendas.

## 6.2 HCC partnership working (allocations)

**Document - Board Report HCC Partnership Working (Allocations) 20th May 26 (FINAL).pdf**

[redacted]

Thorough overview and appreciate just for information only. An assurance and stylistic point perhaps in 1.0 recommendation Board but may have benefited from drawing board's attention to risks from 5.1 onwards and perhaps something on the direction of travel for Pfh on this item noting the delays in meaningful data currently provided by HCC.

[redacted] - Noted

**8.0 Net Zero Delivery Environment and Virtual Power Plant Scheme – presentation by Richard Walker and** [redacted]

**Document - Board Report Virtual Power Plant 20th May 26 (FINAL).pdf**

[redacted]

Look forward to the presentation. A broader question how do we compare on our Net Zero plans to other comparable or similarly sized HA's are we early adopters/fast followers etc. edge.

[redacted] - Hi [redacted] we're not early adopters or fast followers. We've taken quite a cautious approach, testing kit such as infra red and heat pumps with Eco Champions to understand issues residents might face. Compared to similar sized orgs in our group, our experiments and business planning is generally more forward thinking than most.

[redacted] - Thanks [redacted] thats helpful

**12.2 Complaints Handling**

**Document - Annual Complaints Report 25-26 - Appendix A (FINAL V2).pdf**

[redacted]

We note that there is a 100% of responses sent out in time, and the %age of where an extension was agreed and met but what I can't see is the number that have gone to an extension... that would be helpful as it would help us understand the volume - and if all then there would be a deeper question as to why.

[redacted] - 5 extensions in the period. We've updated the template so this info will be included in future reports.

[redacted]

The report states that there were only 2 escalations to stage 2.

[redacted] - Apologies - typo in report, appendix is correct - 3 escalations to stage 2 in period

[redacted]

How is this information being used in the complaints environment?

[redacted] - See report para 3.6 - the intention is to provide Board assurance that complaints are representative of resident base - or highlight any material differences which may provoke additional action/investigation

**14.0 Business Services Report**

**Document - Business Services Report Appendix 1.pdf**

[redacted]

Which of these is the under secured loan, is it included in the covenant report?

**17.0 Strategic Risk Summary Report**

**Document - Strategic Risk Summary report - Board May 26.pdf**

[redacted]

All of the actions on the revised risk register have a target date of 31 March 2026, if the status is green does that indicate that the actions have all been completed for that risk?

**17.1 ECO4 Board Briefing**

**Document - ECO4 Board Briefing.pdf**

[redacted]

The report states that we did "some" due diligence... with the benefit of hindsight, what, if anything, would we have done differently that we can now learn from going forward?

[redacted] - This is a good question and a difficult one to answer. The due diligence listed in the report demonstrates PFH going over and above by checking financial backgrounds through treasury, accreditations, presence on recommended installer lists through approved bodies, online reviews and taking up references from other RSLs. None of this highlighted any concerns. The ECO schemes were also Govt backed, and funds provided through

Not so much due diligence, but access to grant via these schemes was not through PFH, in essence we outsourced that and the management of and placed trust in the process and parties.

Through the SHDF W3 we are engaging with bigger providers ([redacted]), partnering with [redacted] and procuring through [redacted] In essence whilst not deriving as much VFM, we are surrounding ourselves with organisations that have fuller capacity to protect themselves (and us) from issues, and respond quickly and robustly if issues do arise. This does feel 'safer' at present when considering our own people capacity to challenge and robustly manage large retrofit schemes.

[redacted]

Do we retain historic EPCs that we could check against to see if the pre-works EPC was reflective of an earlier EPC which would help to provide a level of assurance that this hasn't happened?

[redacted] - I have looked into the EPC register within the pubic domain, which holds history of EPCs. I have tracked back over 5 PFH properties selected at random, all of which we know were subject to work under this scheme. EPCs are subjective and based on the observational opinion of the assessor - each one had an 'assumed' cavity situation historically, either assumed no insulation, or assumed insulation as built, each of these changed to 'filled cavity' (not assumed) on the latest EPC, which is deemed to be accurate as insulation materials were found at each address.

The subjective nature of EPCs makes it extremely difficult to track back accurately, and we cannot determine with any certainty if the previously assumed position was accurate or not.