Minutes of Meeting

Meeting: Members Forum Meeting
Date 16th January 2025
Time: 6pm – 8:15
Venue: Boardroom

Present

Peter Haynes	Amanda Browning
Vic Breach – Vice Chair	Richard Rule
Ann-Marie O'Sullivan – Chair	Aurora Acone
Margaret Buckell	Val Kir
Sarah Simmonds	Kay Sentance
Bertie Doy	Clive Jepson
Brian Foley	Debbie Evans
Eliane Pony	Deb Longney

Also in attendance
Nasreen Hussain, Andy Tollett, Emma Langstaff, Jackie Logan & Michelle Pugh-Roberts

Apologies: Trish Langford & Gerald Prior

Observers:

Angela Harding

1. Matters arising

None

2. Approval of the Minutes and apologies

Minutes approved subject to amendment on Awaabs Law paragraph. Michelle has made amendments and updated the website.

3. Chairs report by Ann-Marie O'Sullivan

Welcome to the first Forum meeting of the year. It's great to see you all here and on line, and I hope you are as eager as I am to get started with a productive year ahead.

This year promises to be a busy one, especially with the launch of Soha Response, with a soft launch in February and a full launch in May. As you can see from the agenda, we have an update from Andy this evening as to where we are with that and KPIs.

We have quite a full agenda this evening, including important finance updates, policies for approval, and a workshop focused on succession planning. The succession planning discussion will be a recurring item this year as we prepare for the elections next year.

You would have all received the questions for the Succession Planning workshop in advance with your Forum papers. We encouraged you to give these questions some thought beforehand to ensure the workshop runs smoothly and we make the most of the allocated time.

Due to time restraints this evening, we have asked for the Portfolio Holder updates to be moved to the March meeting, so we will look forward to your updates.

We have 2 Forum members taking on a new Portfolio Holder role. Kay Sentance and Richard Rule will be working alongside Craig Dransfield as Development Portfolio Holders. We look forward to an update later this year once they have met with Craig in February. Eliane has confirmed that she will be taking on another Portfolio Holder position alongside her IT role as the home/shared ownership portfolio holder with Peter Haynes. Thank you Eliane, Richard and Kay.

Kate and Marisa have asked me to share that, due to the current high attendance at the next Board meeting, there will not be space to accommodate any observers on this occasion. They send their apologies for being unable to accommodate any more attendees. As always, the Board minutes will be made available on the website for your reference.

As you can see, you have a hand out in front of you. This is an update on Darktrace. This is an application that has been added to you Outlook to make sure your Inbox is protected and user account is secured. This only applies to those of you that have a Soha email address. Any questions, please direct them to Michelle, and she will raise with James Rudge.

I will now pass you over to Nasreen for the Chief Executive update.

4.Cheif Executive Nasreen Hussain

What is coming in 2025?

- Soft launch of Soha Response in February.
- Full launch of Soha Response in May.
- Self-Assessment against Consumer Standards from April.
- Succession planning for Members Forum ongoing.
- Community Stars and Thank You event in April.
- New Corporate Plan starts in April.
- Review of the Aids and Adaptation Policy
- Wave 3 Grant Funding for Retrofit of properties – more solar panels!
- 80 new homes in 25/26 and 200 new homes per year from 26/27.
- Exploring how different groups can access Soha's homes.

Highlights of 2024 are shared with the Forum. Link below.

Soha 2024 Wrap.mp4

5. Finance and accountability presentation by Nasreen Hussain

A) Budget for 2025 – 2026

The **2025-2026 budget** is still under development as we work through the details, with a focus on several key areas to ensure financial stability and strategic goals.

The Soha Response budget planning for the upcoming year faces notable uncertainty, particularly regarding the transition of MD staff, with final numbers not expected until May 1st. While there is confidence in preliminary estimates, exact figures remain unknown, necessitating plans for all potential scenarios. A substantial contingency has been included in the budget to ensure sufficient funds are available, even in cases where only a limited number of staff transition, requiring additional contractors to manage repairs. The priority is to prevent operational issues during the first year, ensuring the budget can accommodate any unexpected developments.

I can assure you that we will remain fully compliant with our internal golden rules, covenants, and lender requirements. Based on the indicative numbers we have, the financial position remains strong and manageable, even with the contingency included. We are looking at investment in the current budget. Two key areas of investment will be Community Development and IT Systems.

We are looking at a system called Total Connect for Soha Response. This system will enhance scheduling and enable efficient dispatch of operatives. From a resident's perspective, it will provide real-time text updates on the status of repairs. Additionally, the system includes built-in satisfaction measures, allowing us to identify areas where the service is not meeting expectations and focus on making the necessary improvements.

We are also exploring compliance software, led by Andy, to streamline our current processes. Currently, we manage separate spreadsheets for gas, electrical testing, water hygiene, and other compliance areas. The goal is to consolidate these into a single compliance system, which will simplify reporting, improve data integrity, and enhance our ability to demonstrate compliance more robustly.

We are looking at a new Finance system, considering options like Sage, a well-established platform used by over 17,000 organizations unlike systems used by only a few housing associations, Sage benefits from extensive research and development. The new system aims to enhance collaboration with budget holders, provide user-friendly interfaces, and include robust audit trails. While we have been performing exceptionally well with the current system, this upgrade will allow us to deliver even better results.

We will be looking at an IT strategy next year which we will then bring back here to show you how we intend to get to our next phase over the next three or four years. Nasreen asked if there are any areas that the Forum would like us to look at in budget for next year starting from the 1s April.

Questions & Answers

AM - Ensuring that we have secure homes, safe places where we can live comfortably now and continue to do so in the future.

NH - There are two major priorities here. First is Soha Response, a significant decision made to ensure we deliver the homes and services our residents deserve. While this could have been deferred to the future, we recognised it as the right step for our organization now. Second, we are focusing on investment in systems and community development work, which is integral to enhancing our operations and supporting our residents effectively.

BF - The government has said they want X number of houses built each year. Have you arranged any plans to secure funding from the government for this?

NH - We try our best to accommodate government targets. Our target is to build 200 new homes a year. The government does not directly pay us for this, instead there are changes to the grants allocation. We will make the best use of what we have and what we can access; currently, there is no direct funding.

B) Risk Appetite 2025/2026

What is risk appetite?

Risk appetite sets out the level of risk that Soha feels that it is acceptable to have in order to achieve its objectives.

Soha operates with nine risk appetite domains:

1. Financial (incl. treasury)
2. Governance, legal and regulatory (incl. H&S, data, and compliance with regulatory and decent homes standards)
3. Innovation
4. People (Human Resources)
5. Reputational
6. Service Delivery / Operational (including property investment)
7. Market exposure (Sales and Development)
8. Asset management (disposals and regeneration)
9. Environmental Impact

Soha defines its appetite for risk in each of the key domains against the following scale:

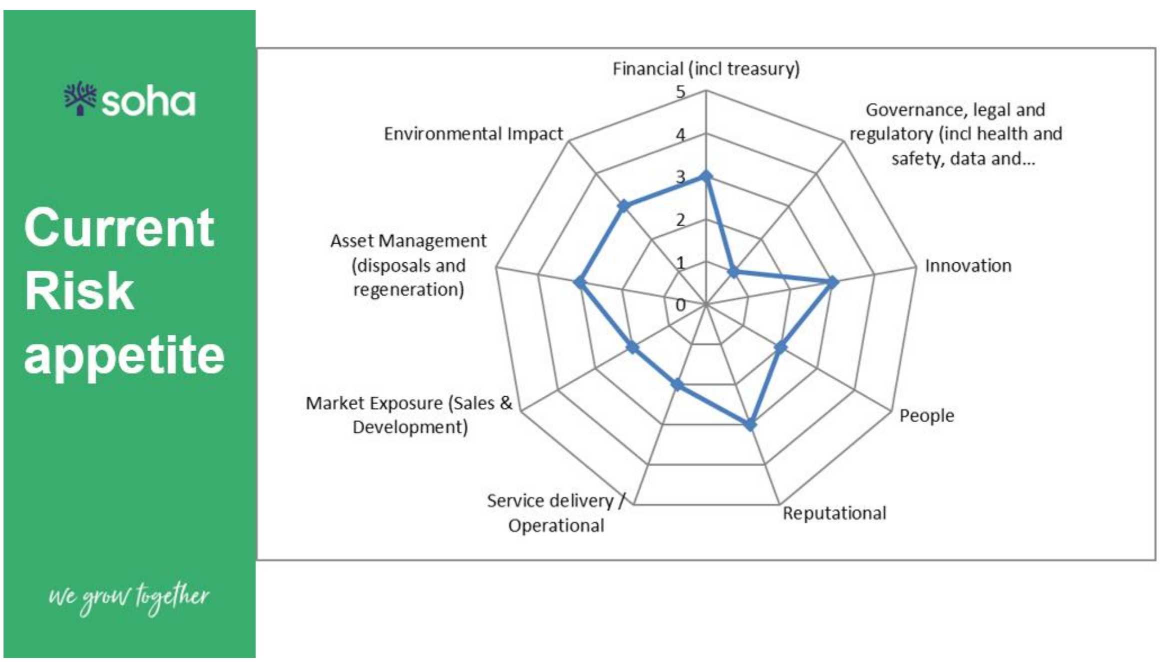
A risk appetite of 1= minimal risk: risk must be completely minimised

A risk appetite of 2 = low risk

A risk appetite of 3 = medium risk appetite

A risk appetite of 4 = medium high risk appetite

A risk appetite of 5 = high risk appetite



Proposed changes to the risk appetite

1. Financial risk. Remains unchanged at 3 (medium), with no changes to wording.
2. Governance, legal and regulatory (including health and safety). Remains unchanged as 1 (minimal), **with wording inserted to refer to IT systems security and data integrity.**
3. **Innovation**. We are recommending an increase in risk appetite from 3 **(medium) to 4 (medium high).** Changes in wording to reflect internal change (eg new IT systems and models of working) now included.
4. People. Remains unchanged at 2 (low). No changes in wording are proposed.
5. Reputational risk. Remains unchanged at 3 (medium). No changes in wording are proposed.
6. Service delivery / operational risk. Remains unchanged at 2 (low). No changes in wording are proposed.
7. **Market exposure** (sales and development). Recommending an increase in risk appetite **from 3 (medium) to 4 (medium high).** We have also updated the risk descriptors to include grant risk more explicitly.
8. Asset management (disposals and regeneration). Remains unchanged at 3 (medium).
9. Environmental Impact. While this is a growing area of focus and investment for us, we believe that our current risk appetite of 3 (medium) remains appropriate.

Questions & Answers

RR – What is the risk assessment that has been applied to Soha Response?

AT - Soha Response has its own risk register. We have got a pre-launch risk register and a post-launch risk register. On the pre-launch there are 31 different areas where we believe there is an element of risk, and we are working to address each one of those before launch. The post-launch register will continue to monitor risks over the long term. These include potential changes such as fluctuating material costs or significant shifts in the labour market. For instance, as mentioned earlier, if a house-building boom occurs and there is a massive labour shortage, that is a risk we need to account for. This is why there is a separate, comprehensive process to manage these risks.

7. Policies and Strategies for approval

A) Service Charge Policy by Nasreen Hussain – Approved by the Forum

I just wanted to start by saying a big thank you to our colleagues in the Service Charge Policy Working Group. We had Vic, Margaret, and board member Martin heavily involved in this work. It took some time, but we also reviewed several policies from other housing associations to ensure we developed the best possible approach.

The main change is that while finance can calculate service charges, we do not always have visibility of what is happening on the ground. To address this, we have brought the responsibility in house by asking, for instance, independent living staff, and shared ownership colleagues to provide updates about changes. This ensures that we are informed and that the process works operationally, not just on paper. We have actively engaged with colleagues to make sure this approach is effective in practice. We also engaged with our colleagues in complaints, and I want to thank them for ensuring that the new Complaints Ombudsman regime is fully reflected in the policy.

I am particularly pleased with Annex 1, where we have listed everything to enhance transparency. It clearly outlines all service chargeable areas, making it easy for residents to understand what is included. Additionally, based on ideas from Vic and others, we have committed to identifying service chargeable areas in every scheme. This way, residents can clearly see which areas apply to them, ensuring better clarity and communication.

Questions & Answers

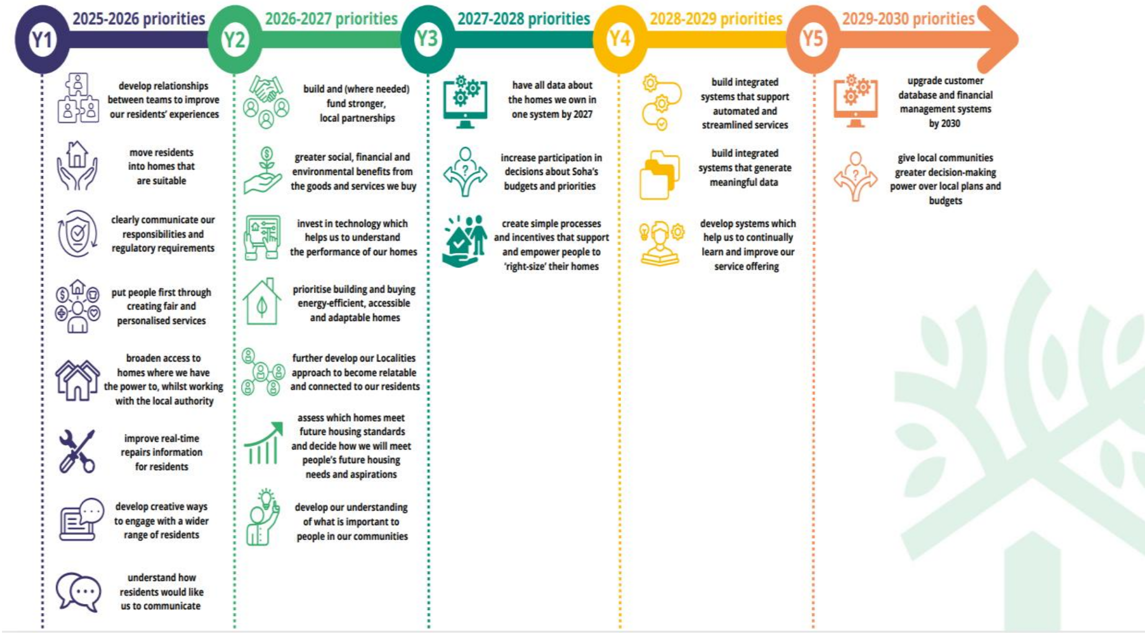
KS- There was a discrepancy or misunderstanding of what the service charges are for; Independent Living or Assisted Living a while ago. Has this been reflected in this policy, and also been clear on what that actually means for supportive living?

NH We will re visit that part of the policy to make sure we are clear on the IL definitions making sure we are transparent.

B) Draft Corporate Plan & Sequencing objectives by Emma Langstaff- Approved

I am here to talk about the corporate plan. As you know, we began the corporate planning process back in April and an incredible amount of work has gone into getting us to the point where we are today. We had over 700 inputs into the plan, including workshops, residents' events & surveys. I think every single one of you in this room has been a part of it at some point, so I'm delighted that we've now reached a stage where we can share the draft Corporate Plan with you as well as the sequencing that we've developed at senior leadership team. The sequencing outlines what we believe should be the key priorities over the next five years up to 2030, although this evening I am hear so seek your feedback and approval for priorities for the first 2 years and the actual design. We will be sending the draft Corporate Plan out to residents tomorrow for feedback on the design alone.

Emma went through the first 2-year priorities based on the below visual.



Feedback & Questions

VB I was very encouraged to see that most of our development is now going to include sociable rented homes.

VB – This is quite a sizable amount of work within the first 2 years.

SS – Will you prioritise buying houses that are already adapted?

AT – Confirmed that the adaption grant in SODC is £50,000 and £30,000 in west Oxfordshire. Further discussion arranged for clarity.

AB – In March we have an agenda item to talk about the impact on Soha of the increasing additional needs residents. So hopefully we will have a good a good opportunity to discuss that then.

8. Updates and keeping connected; member feedback

A) Update on Soha response and KPI's by Andy Tollett

I am here tonight to update you on where we are up to and what's happening with Soha response.

We've had some challenges recruiting a Head of Soha Response. However, we now have a strong interim Head of Soha Response who has been in post since early December. He has made a massive difference, turning theory into practice. His name is Chris Wood, and he will stay with us through the pilot phase and into the hard launch.

We’ve also had a strong set of applications for the permanent Head of Soha Response role. The application process closed last week, and we will be interviewing shortly. Once again, we will involve a group of residents in the interview process. We received 50 applications, which is fantastic and shows the role’s appeal.

In addition, we have appointed two other key members of the management team to get things off the ground. Leanne, our new Commercial Manager comes from MD so already has a social housing background and will be a great asset. Dave Greenway, one of our current technical officers, has been appointed as the Repairs Delivery Manager. He will manage the day-to-day operatives during the pilot phase.

The pilot is set to officially launch on March 3rd. We’ve had over 60 applications for tradespeople and have shortlisted 30 for interviews. We’re looking to recruit around eight operatives across a mix of trades, including electricians, carpenters, and multi-trades.

The purpose of the pilot is to test how the system works, including van stock management. The goal is for 80% of repairs to be carried out using materials stored in the vans and ensuring the operatives have the right equipment from day one.

The hard launch remains scheduled for May 1st. The induction for new staff will run for up to 10 days before they begin work. This will include comprehensive training, from health and safety to customer interaction, ensuring everyone understands our expectations and standards. Even if they have recently completed similar courses, they will redo them to ensure consistency.

Finally, we are developing a customer charter, led by Jackie It will clearly outline our commitments, such as how we behave in residents’ homes and what residents can expect from our service. A group of residents will review the draft next week. Everyone who has been involved in any consultation for Soha Response has seen the draft resident charter and the accompanying code of conduct that Chris has shared.

Additionally, I’ll be conducting a small focus group via email with under-50s, as they are the least represented group that has provided feedback. This will ensure we capture their input as well. This focus group will happen in a couple of weeks, and once we have gathered everyone’s feedback, we can be confident that the charter reflects the collective views of all residents.

So, in terms of where we're at in the process, we're now really making progress. It has gone from being a bit of a theoretical piece to now being an actual real piece. Vans are all on order and they are expected to start being delivered in February. The first group of people will begin their induction in about four weeks, and it is all starting to feel very real. Materials are lined up, supplies are ready, and we have ensured that we have the right tools, equipment, ladders, and everything else we need.

The computer system is up and running. It has been fully tested—it works, it integrates with QL, the finance system, and the merchant system, and we still two months to finalise everything.

Questions & Answers

DE- I just want to ask about the customer service side. What training has been put in place? There is going to be a lot of people calling with questions. Are they prepared for the extra influx of calls

AT - The induction process does not just cover operatives; it also includes the customer service team. They will receive targeted training to ensure they can handle the expected increase in calls. While they are technically performing the same job as before, the difference is they will no longer need to reach out to third parties, like MD. Instead, they will manage inquiries directly, streamlining the process and improving efficiency. We will adapt the office so that Soha response will have their own bank of desks.

DL - Thinking of the future, if Soha response goes successfully will you be looking at taking gas servicing in house as well?

AT - We are focusing solely on repairs and voids for the first two years. This is intentional because we want to ensure the process is successful before expanding into other areas.

MB- When and only when we are fully established and happy, would you be prepared to reconsider the out of hours coming in house?

AT- it is something that has been a recurring topic over the last few months. We've had a rough winter with our out of hours service. I will not sugarcoat it—the call handling times have been far from ideal. This is something we will be looking at in the future.

AB- is the pilot going to be geographically specific?

AT- It is highly dependent on who we appoint. We haven't yet hired the eight operatives, so their locations will influence how we proceed. For instance, if most of them are based in Henley, it would not make sense to have them commute to Didcot for repairs.
I'd ideally like to test operations across all our localities. If we centre everything in Didcot and it runs smoothly there, we could still face issues in areas like Henley or Thame that wouldn't have been accounted for. Testing in different locations is key to identifying potential challenges.
Proximity to merchants is another factor. The closer we are to a merchant, the easier it is to source materials. The further away, the more complicated things become. So, while I'd prefer a more distributed approach, it ultimately depends on where the new hires are based.

VK - If we must take on some of the workmen from the companies that are working for us now, are we going to have the same problems, or are you going to try and revert them to Soha's work ethics?

AT - They must align with Soha's culture—that's a key part of their induction process. Currently, when operatives work for us indirectly, we have limited options to manage their performance. With this new setup, if someone isn't meeting our standards, we'll take swift action through performance management.

BF- The merchants – will you only use one merchant or more?

AT - We are not restricted to working with just one company, nor do we have an exclusive agreement with any supplier. However, we have a strong relationship with a merchant that operates seven branches across our coverage area.
What we have agreed with them is that they will dedicate two vans exclusively to servicing Soha contracts. These vans will focus on restocking our operatives' vans—ensuring they are equipped with 80% of materials commonly used—and handling special orders for items like baths or other specific equipment that are not carried daily. In addition, we're addressing storage logistics. For instance, a 'pop-up" store will be installed at Soha. This secure unit will be exclusively available to our team and stocked with special-order items or larger materials that are not practical to carry in vans, such as doors or baths. We aim to keep the system flexible. If needed, we can set up additional pop-up stores.

DE- Will there be the opportunity for Members of the Forum to observe a Soha response Board meeting?

AT- I can't see any reason why not. I will ask the question and get back to you.

End of meeting