Minutes of Meeting

Meeting: Members Forum Meeting
Date 17th July 2025
Time: 6pm – 8:15
Venue: Boardroom

Present

Peter Haynes	Deb Longney
Vic Breach – Vice Chair	Richard Rule
Ann-Marie O'Sullivan – Chair	Bertie Doy
Margaret Buckell	Aurora Acone
Trish Langford	Clive Jepson

Also in attendance

Kate Wareing, Beau Rickerby, Dave Edge, Michelle Pugh-Roberts & Alyson Barnes

Apologies: Debbie Evans

Observers:
None

1. Voting for Co-Opted members

Richard Rule, Neelam Rutti & Eliane Pony were elected as Co-opted members of the Forum.

2. Consider the minutes of 15th May - Approved

3. Matters arising - none

4. Chairs Report by AMOS

Welcome to Alyson Barns who is the new Engagement & communities officer along with Michelle.
Please can we have all Portfolio Holder updates at least a week before the Forum meeting to go out with the papers. A Scrutiny review is underway on

Shared ownership, further updates later The Board AGM meeting Thursday 4th September at Aureus School in Didcot. Invites will be sent out to all members over the next coming weeks.
Neelam and Myself have attended the Soha response Board meetings recently Please can I have any feedback from you if you have been involved in any repairs for the new inhouse service. This will be shared with the Board at the September meeting.

5. Chief Executives Update KW

External operating environment

Spending Review significant capital funding settlement, £39 billion over 10 years to help towards new developments.

Rent Convergence - 10 year rent settlement
Board will have the discretion to increase rents in September CPI plus 1%.
Shared owners rent set in line with their leases.

Awaab's Law – Comes into effect in October. Emergency cases to be acted on within 24 hours. Does not apply to Shared owners.

Electrical Safety Tests to be inspected once every five years as legal requirement.

STAIRS (Social tenants access to information requirements)

Internal Operating Environment

Soha Response

Of the 48 transferring employees, 45 remain in post and are performing well.
3 new trade operatives due to start imminently and all supervisory posts have now been filled or roles offered.

10 trade vacancies - struggling to get electricians.

WIP is a little higher than we would like at 1659, but repairs are still being completed well within timescales. Resident satisfaction remains above 90%.

Housing Ombudsman maladministration judgement received.

Soha ASB Policy approved by SLT

6. **Soha Response performance and learning review by BR**

The team has transitioned well from the mobilisation phase to regular operations. Initially, many staff were focused on mobilisation tasks, but now people are settled into their core roles, with management and one-to-one meetings fully established. Weekly post-mobilisation operational meetings continue but have reduced in frequency as things return to business as usual. This indicates the team is successfully closing the chapter on the mobilisation process.

Staffing and recruitment remain the biggest priority. There are currently 10 vacancies across various trade operative roles such as plumbers, carpenters, electricians, and painters. Although new starters have joined recently and interviews are ongoing, recruitment is somewhat reactive, based on availability rather than a structured approach.

Efforts to embed a positive culture continue with an informal Q&A and a new handbook for operatives, designed to promote good behaviour and consistent working practices. The handbook is brief and practical, aimed at providing guidance and addressing common challenges operatives might face. Complaints about staff behaviour have been few, with four complaints so far and only one directly related to conduct that led to dismissal. On the positive side, customer feedback includes several mentions of polite, professional operatives who deliver good service quickly, contributing to an overall 90% customer satisfaction rating.

The IT systems are now stable and functioning well, moving from design to everyday use. Minor improvements are being made to make things easier for staff and operatives. Health and safety efforts have increased with surprise visits to check the quality of work and site & van conditions. These visits have identified small issues, such as how equipment is stored and keeping work areas tidy, which have been addressed through discussions with operatives.

We work with a fleet management company called Days Fleet, and all operatives have an app on their iPads to report any issues. Every morning, the operatives must do a vehicle check using the Total Mobile IT system. If they notice a problem, like a damaged or punctured tyre, they report it through the app. The system then books the necessary repairs. This process helps us manage fleet issues efficiently.

Performance statistics show that around 5,600 orders have been raised, with approximately 3,400 completed to date. Customer satisfaction remains high at about 90%, and any negative feedback is carefully investigated. The team is actively maintaining communication and quality control to sustain these standards as operations continue to mature.

7. Complaints: annual review of performance and lessons learned, and self-assessment against the complaints handling code – KW

This review covers complaints received in 2024-25, ending March of this year. Overall, first-stage complaints (Stage 1) decreased by 11% compared to the previous year. However, Stage 2 complaints increased sharply by 180%. This rise is mainly because more people are dissatisfied with the initial complaint outcome and request a second review. Additionally, the Ombudsman has been more actively promoting their services, and we have made their role clearer in our communications, encouraging more people to escalate complaints to Stage 2 to eventually take issues to the Ombudsman.
Most complaints continue to relate to repairs, simply due to the volume of repair work carried out. Despite this, there has been a 37% reduction in complaints about repairs in the first quarter of this year compared to the same period last year, which is excellent news. For example, there were only 4 complaints for around 3,700 completed repairs recently, which is a very low rate.
We are now fully compliant with the Complaints Handling Code, which outlines how complaints should be managed. We also shared a report from the Ombudsman, which contained inaccurate data about us. The report did not reflect a serious maladministration judgment we had during the period, and the Ombudsman's data does not align with our records. Even considering this judgment, our performance would still be better than average compared to the data set, but the report paints an incomplete picture.
We emphasise learning from complaints to improve services and prevent repeat issues.

8. Annual Accounts & Year End Performance Review – PF

- Interim Audit started on 3 February 2025
- Main Audit started 19 May for 3 weeks
- Bishop Flemming External audit partner and managers met Audit & Risk Committee on 2 July 2025.
- No audit risks found – Expect to receive a clear management letter
- Accounts to be signed at Board 24 July 2025
- Adoption at the AGM 4 September 2025
- Submitted to the RSH and lenders by 26 September 2025

Statement of comprehensive income

	2025	2024	Diff	%
	£'000	£'000	£'000	
Turnover	64,579	64,681	(102)	0.2%
Cost of sales	(3,198)	(7,992)	4,794	60.0%
Operating costs	(40,055)	(36,887)	(3,168)	8.6%
Surplus on disposal of fixed assets	3,234	820	2,414	294.4%
Operating surplus/(deficit)	**24,560**	**20,622**	**3,938**	**19.1%**
Fair Value movements	28	19	9	47.1%
Net interest payable	(15,518)	(14,353)	(1,165)	8.1%
Surplus	**9,072**	**6,291**	**2,781**	**44.2%**

Turnover details

	2025 £'000	2024 £'000	Diff £'000	%
Rent and service charges	58,672	52,419	6,253	11.9%
1st tranche SO sales	4,907	11,427	(6,521)	57.1%
Leasehold income	328	348	(20)	5.7%
Garage income	373	359	14	4.0%
Other	299	128	171	133.7%
Turnover	**64,579**	**64,681**	**(102)**	**0.2%**
Other housing sales income*	5,894	1,828	4,066	222.5%
Total income	**70,473**	**66,509**	**3,964**	**6.0%**

Operating cost details increase £3.2m

- Increased by £3.2m from the prior year
- Was within the approved budget for 2024/25
- Increase from prior year can be summarised as:
- £0.4m - Soha Response set up costs
- £1.2m - responsive repairs costs driven by increased volume of repairs at higher average costs.
- £1.6m - increased operating cost driven by inflation around staff, IT & insurance.

Balance Sheet

	2025	2024	Diff	%
	£'000	£'000	£'000	
Total fixed assets	741,721	720,518	21,204	2.9%
Current assets	10,460	10,958	(497)	4.5%
Cash balance	7,383	8,498	(1,114)	13.1%
Creditors < 1 year	(21,666)	(18,486)	(3,180)	17.2%
Net current assets	**737,899**	**721,487**	**16,412**	**2.3%**
Creditors > 1 year	(393,199)	(385,942)	(7,257)	1.9%
Pension liability	(2,373)	(3,554)	1,181	33.2%
NET ASSETS	**342,327**	**331,991**	**10,336**	**3.1%**
Income and expenditure reserve	**180,144**	**170,270**	**9,874**	**5.8%**
Derivative financial instrument reserve	833	0	833	-
Revaluation reserve	161,350	161,721	(371)	0.2%
TOTAL CAPITAL AND RESERVES	**342,327**	**331,991**	**47,419**	**3.1%**

Coparison data - Sector Scorecard

Business Health (%)	Peer group 2024			Soha Actual		Target
	Upper	Median	Lower	2023/24	2024/25	2024/25
Operating margin (overall)	24.6%	19.8%	12.9%	30.6%	33.0%	>31.4%
Operating margin (soc hsg lettings)	26.5%	21.0%	14.3%	29.9%	31.9%	>32.4%
EBITDA MRI (interest cover)	160.6%	120.1%	74.3%	132.4%	135.6%	>125%

Development Capacity & Supply	Peer group 2024			Soha Actual		Target
	Upper	Median	Lower	2023/24	2024/25	2024/25
New supply delivered (absolute)	239	94	23	251	77	68
New supply delivered (%)	2.2%	1.4%	0.5%	3.3%	1.0%	>1.5%

Operating efficiencies	Peer group 2024			Soha Actual		Target
	Upper	Median	Lower	2023/24	2024/25	2024/25
Headline social unit housing cost (£)	£4,502	£5,113	£6,606	£4,602	£5,052	<£5,241

9. Communities Strategy 2025-2028 for discussion KW

This strategy, which is approved by members at the AGM in September, outlines our ambitions across three key areas related to how we engage with residents, invest in communities, and operate as a mutual organisation. It’s the only strategy specifically designed for members, setting out why we do this work, what has been achieved so far—thanks to the efforts of staff and members alike—and what we aim to accomplish going forward.

The strategy is divided into sections. Early parts review past achievements and current involvement, while Section 4 focuses on our aspirations over the next three years. We have identified three main ambitions for this period:

1. Broadening participation – ensuring more residents are involved in decision-making and community activities.
2. Building partnerships – collaborating more closely with local organizations to tackle broader community challenges and create lasting impact.
3. Devolving power locally – enabling more decisions to be made at the local level, including how funds are allocated and priorities are set, giving

residents greater influence.

This draft is a live document, and based on initial feedback, we plan to add a fourth area. This new focus will explore what being a mutual means for every part of our business—**covering how we make decisions, spend money, borrow funds, invest, recruit, and develop people.** No final decisions will be made until the AGM in September, after the board has reviewed feedback.

10. SS08 IT Strategy - for approval- DE

The IT strategy was presented by DE, emphasising that it had been developed over several months through consultation with the Senior Leadership Team, the Board, and independent experts. The main purpose of the strategy is to ensure that the technology is fit for purpose not only today but for the next five years. The strategy intentionally avoids technical jargon and instead focuses on key objectives, including improving resident services, supporting colleagues, and managing risk. DE highlighted that the strategy outlines clear priorities along with a realistic delivery plan. It is a targeted programme of work rather than a wish list and is believed to be both achievable and maintainable.

During the meeting, points were raised regarding security and disaster recovery, referencing recent incidents such as the one affecting M&S. They asked about the current backup setup and how quickly systems could be restored if needed. DE advised that extensive disaster recovery exercises have been conducted, including a recent session with the Senior Leadership Team to simulate a similar incident. Internal procedures have been updated accordingly, and independent recovery tests are carried out regularly to ensure adequate backups are maintained. DE expressed a high degree of confidence in the organisation's preparedness.

The Forum **Approved** the IT Strategy by a show of hands

17. AOB – update on DAAG summer event by SS

The DAAG group recently had their summer event, which included inviting the sister Senior group. MB, chair of Seniors attended and shared insights about their work. Activities like bingo and games were enjoyed by all participants. The group is planning a meeting in October focusing on the new Communications Strategy and the new PIP (Personal Independence Payment) amendment. They are arranging for a CAB representative or similar expert to attend and explain the changes.

It was also suggested to bring the PIP amendment topic to the Forum as it will impact many people. The group highlighted the importance of raising awareness.

General notes:
Policies moved to September
SP21 ASB Policy
SP47 Environmental Management Policy
SP23 Gas Safety Policy
SP22 Asbestos Policy

17. End of meeting

Next Members Forum meeting – September 11th