Minutes of Meeting

Meeting: Members Forum Meeting
Date 13th March 2025
Time: 6pm – 8:15
Venue: Boardroom

Present

Peter Haynes	Amanda Browning
Vic Breach – Vice Chair	Richard Rule
Ann-Marie O’Sullivan – Chair	
Margaret Buckell	
Sarah Simmonds	
Bertie Doy	
Eliane Pony	
Kay Sentance	

Also in attendance

Kate Wareing, Penny Finburg, Emma Langstaff, Jude McCaffrey, Matt Archer, & Michelle Pugh-Roberts

Apologies: Deb Longney & Debbie Evans

Observers:
None

1. Matters arising

None

2. Approval of the Minutes and apologies

Approved.

3. Chairs report by Ann-Marie O’Sullivan

First, I would like to apologise on behalf of Michelle for sending the papers out slightly later than she usually would. I know a few of you like at least a week to be able to digest it all before our meetings. I appreciate it is a lot to absorb in such a short time so again sorry for the inconvenience.

As some of you were not present at the workshop meeting on February 13th, I want to bring you up to speed on what we agreed on, and the changes we have made and approved to the Constitution. You will have all had the minutes from the meeting with the papers, but just to summarise the key changes:

1. Frequency of elections to change from every 3 years to annually.
2. Voting to be held inhouse rather than use external provider – Civica
3. Up to 3 Portfolio Holders per service area. One of these portfolio holders **no longer** needs to be a Forum member. Portfolio Holders can now be regular members.
4. Frequency of meeting to change to monthly. The additional meeting will be an online meeting with a quorum of a Chair and/or Vice Chair, 4 Members of the Forum minimum, with 1 relevant Portfolio Holder if deemed necessary for approving.

Tonight, we have a full agenda with quite a lot of draft policies to approve. There will be a brief overview from each service manager also detailing what consultation has been carried out before asking the forum for their approval.

Unfortunately, we cannot permit any Portfolio Holder/Locality links updates again tonight due to time constraints. Again, please accept my apologies for this. We are hoping that when we have our extra meetings in place we will have more time to hear what has been happening in our communities and also from Portfolio Holders. Additional meetings are due to commence in April. If you have any updates you would like to share with the Forum tonight, please send them to Michelle following this meeting and she will send them out with the minutes.

The Members Forum AGM is nearly upon us again! Please save the date, Tuesday 29th April at Didcot Civic Hall, time to be confirmed. This is a great opportunity for us to be together and celebrate all that

we (the Forum) and Soha have achieved throughout the year. I hope to see you all there.
And lastly, if you have any travel expense claim forms for processing, please pass these to Michelle before 31st March.
I will now hand you over to Kate for the Chief Executive update.

4.Cheif Executive by Kate Wareing

External news

- Inflation has slightly risen to 3% due to food price increases.
- Interest rates have fallen to 4.5%, with long term fixed rates rising slightly.
- £300m in additional grants for funding development announced.
- SODC are consulting on change to their housing allocation policy – we are taking part!
- Awaab's law is coming into force in October 2025
- Oxford to Cambridge growth arc has been reinvigorated.
- All Grenfell enquiry recommendations to be taken on board by the government
- We are still awaiting news on long term funding for development.

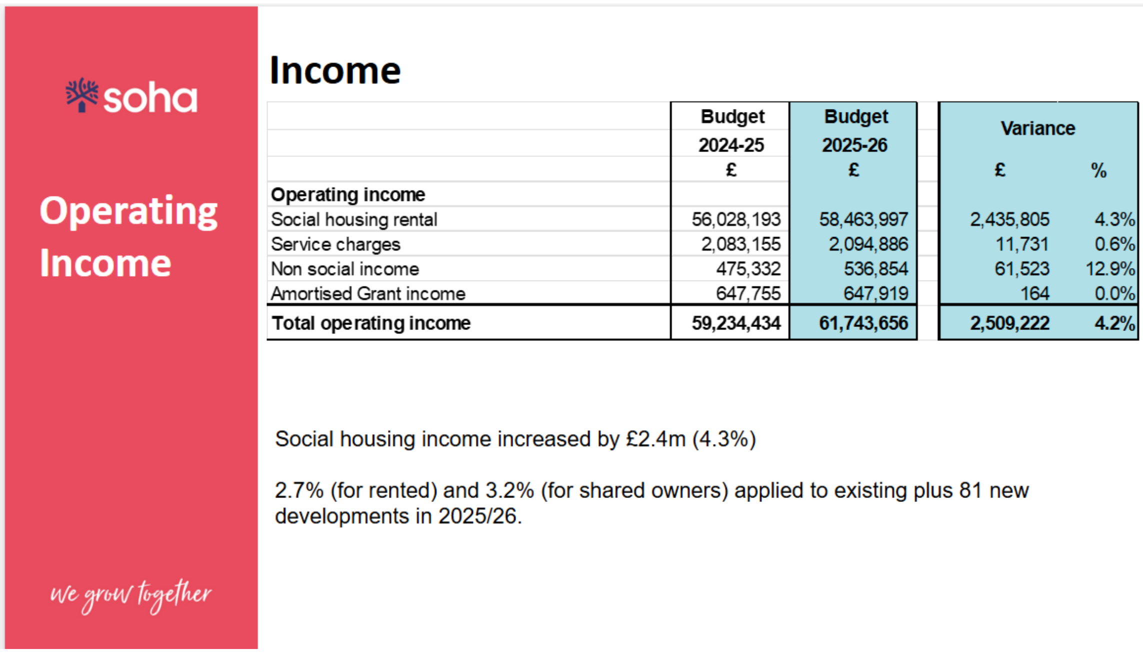
Internal news

- Responsive Repairs numbers have decreased to 1640 works in progress.
- Francis Curtis Court units have been either sold, in the process of being sold or being rented out. We have 5 flats unoccupied remaining.
- Rent increase letters have been sent to residents.
- Soha Response pilot phase has begun with our 39 repairs carried out so far this week.
- 96.4% resident satisfaction.
- We have been joined by Beau, Matt, Richard and Darren

5. Finance updates - Performance reports - KPI's and TSMs

A) Budget targets 2025 – 2026 follow up

The following financial slides were presented to the Forum by Penny Finburg, highlighting Soha's operating income, expenditure, responsive repairs, Soha response budget 2025/26 and finally a table detailing a statement of comprehensive income.



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Operating Income

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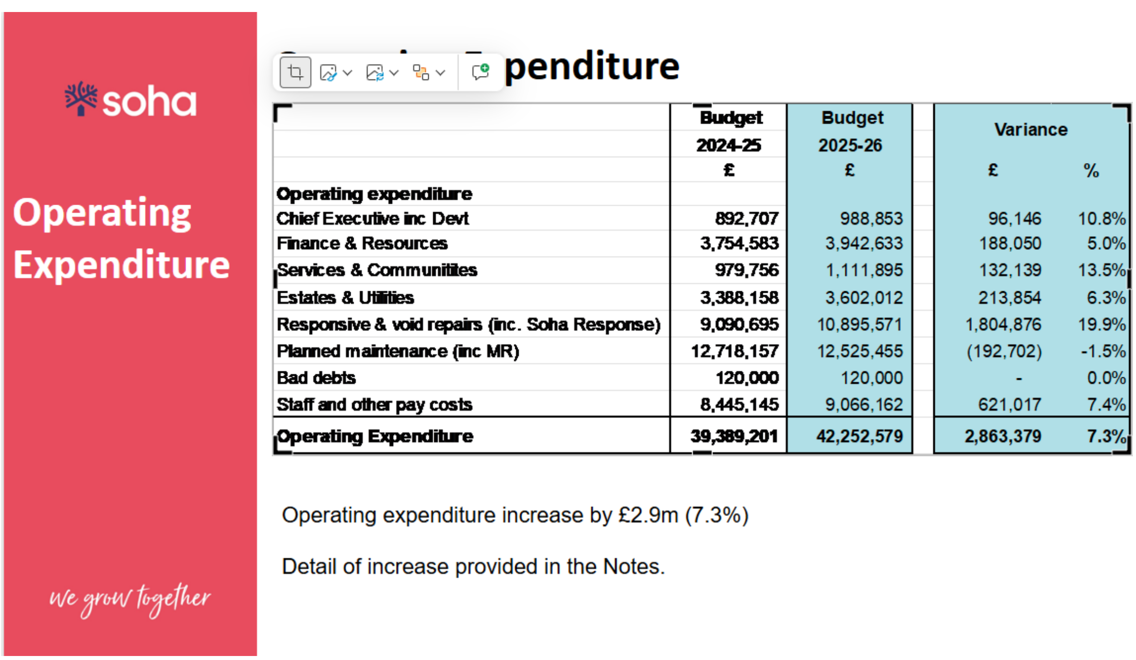
Income

	Budget 2024-25 £	Budget 2025-26 £	Variance £	Variance %
Operating income				
Social housing rental	56,028,193	58,463,997	2,435,805	4.3%
Service charges	2,083,155	2,094,886	11,731	0.6%
Non social income	475,332	536,854	61,523	12.9%
Amortised Grant income	647,755	647,919	164	0.0%
Total operating income	**59,234,434**	**61,743,656**	**2,509,222**	**4.2%**

Social housing income increased by £2.4m (4.3%)

2.7% (for rented) and 3.2% (for shared owners) applied to existing plus 81 new developments in 2025/26.



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Operating Expenditure

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penditure

	Budget 2024-25 £	Budget 2025-26 £	Variance £	Variance %
Operating expenditure				
Chief Executive inc Devt	**892,707**	988,853	96,146	10.8%
Finance & Resources	**3,754,583**	3,942,633	188,050	5.0%
Services & Communities	**979,756**	1,111,895	132,139	13.5%
Estates & Utilities	**3,388,158**	3,602,012	213,854	6.3%
Responsive & void repairs (inc. Soha Response)	**9,090,695**	10,895,571	1,804,876	19.9%
Planned maintenance (inc MR)	**12,718,157**	12,525,455	(192,702)	-1.5%
Bad debts	**120,000**	120,000	-	0.0%
Staff and other pay costs	**8,445,145**	9,066,162	621,017	7.4%
Operating Expenditure	**39,389,201**	**42,252,579**	**2,863,379**	**7.3%**

Operating expenditure increase by £2.9m (7.3%)

Detail of increase provided in the Notes.

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Responsive repairs

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Responsive repairs

Note 8	Budget 2024-25	Budget 2025-26	Variance	
Responsive and void repairs	£	£	£	%
Soha Response		8,771,216		
MD Trading	4,382,801	274,864		
Other contractor repairs	2,069,567	249,916		
Void repairs	2,082,005	173,501		
Plastering, DPC and carpets	432,070	47,198		
Minor DFGs	124,252	10,354		
Aged work-in-progress		491,400		
Contingency		877,122		
Total	**9,090,695**	**10,895,571**	**1,804,876**	**19.9%**

Increasing by £1.8m (19.9%)

One month (April 2025) in Soha, remaining 11 months in Soha Response £8.8m

Prudent aged WIP and prudent 10% contingency in Soha for Soha Response

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Soha Response Budget 2025/26

(Details in Appendix B)

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Soha Response Budget 2025/26

SOCI	Board approved Ark Budget 2025-26 £	Updated Budget 2025-26 £	Difference £	%
Payment on account				
Soha Housing - Responsive and void repairs	8,094,721	8,233,983		
Soha Housing - Capitalised major repairs		537,233		
Total payment on account	**8,094,721**	**8,771,216**	**676,495**	**8.4%**
Operating expenditure				
Staffing	3,977,656	3,034,164	(943,491)	-23.7%
Material and plant & equipment (P&E) hire	1,292,485	1,247,321	(45,165)	-3.5%
Fleet	556,236	536,644	(19,592)	-3.5%
Other contractors costs				
Other contractor - additional costs	1,190,121	-		
Other contractors costs	689,348	2,749,075		
Other contractor - void carpets & deco vouchers	-	434,500		
Other contractor sub total	**1,879,469**	**3,183,575**	**1,304,106**	**69.4%**
Running costs	388,875	769,512	380,637	97.9%
Operating expenditure	**8,094,721**	**8,771,216**	**676,495**	**8.4%**

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SOCI

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Statement of comprehensive income

	Budget 2024-25 £	Budget 2025-26 £	Variance £	Variance %
Total operating income	**59,234,434**	**61,743,656**	**2,509,222**	**4.2%**
Operating Expenditure	**39,389,201**	**42,252,579**	**2,863,379**	**7.3%**
Operational surplus	**19,845,233**	**19,491,077**	**(354,157)**	**-1.8%**
Net interest payable	**(17,309,763)**	**(17,970,904)**	**(661,141)**	**3.8%**
Operating surplus after interest	**2,535,470**	**1,520,173**	**(1,015,298)**	**-40.0%**
FRA - fire door replacement	(1,000,000)	(700,000)	300,000	-30.0%
Soha Response	(651,100)	-	651,100	-100.0%
Surplus on property sales	2,819,284	2,242,609	(576,675)	-20.5%
Overall surplus	**3,703,654**	**3,062,781**	**(640,873)**	**-17.3%**

Penny moved on to the Soha ,Ratio’s presentation Operating margin interest cover – EBITDA unit cost analysis.

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Key ratios

Key ratios	**2024-25**	**2025-26**	**Additional spend capacity (saving) to comply with minimum:**	
Operating margin - overall %	31.3%	30.8%		
Operating margin - social housing %	32.3%	32.0%		
Soha Group TMP - EBITDA MRI (min = 100%)	127.2%	117.3%	3,000,000	= 100%
Santander - EBITDA (min = 150% + 10% TMP = 160%)	167.9%	156.0%	(720,000)	= 160%
The Banks - EBITDA (min = 130% + 10% TMP = 140%)	167.9%	156.0%	2,800,000	= 140%
RSH - EBITDA MRI excludes other FA sales	114.4%	106.5%		
Cost per unit £	£5,119	£5,443		
Cost per unit - excluding aged WIP & contingency	-	£5,267		

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Earnings
Before
Interest
Tax
Depreciation
Amortisation

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How do we measure EBITDA?

- Income (earnings)
- less expenditure

} **EBITDA**

- Divided by interest cost

} **Interest cover**

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Example

EBITDA Interest cover ratios

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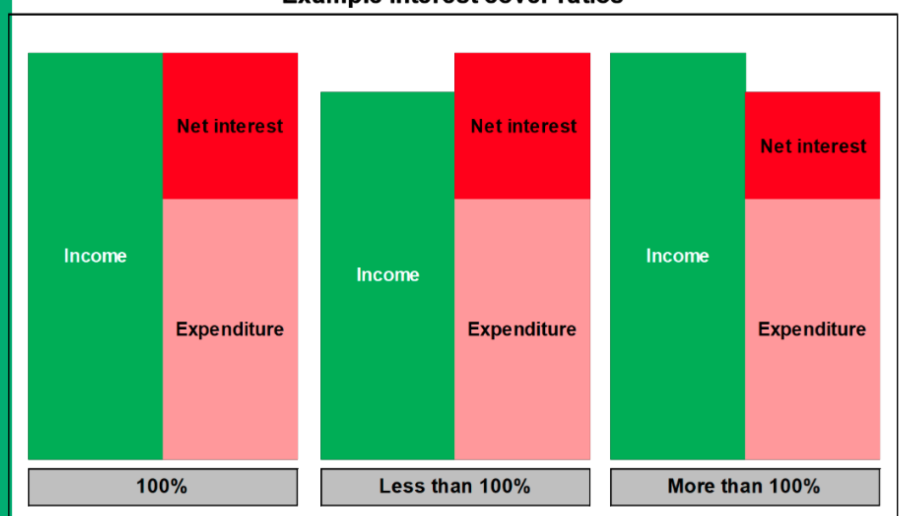
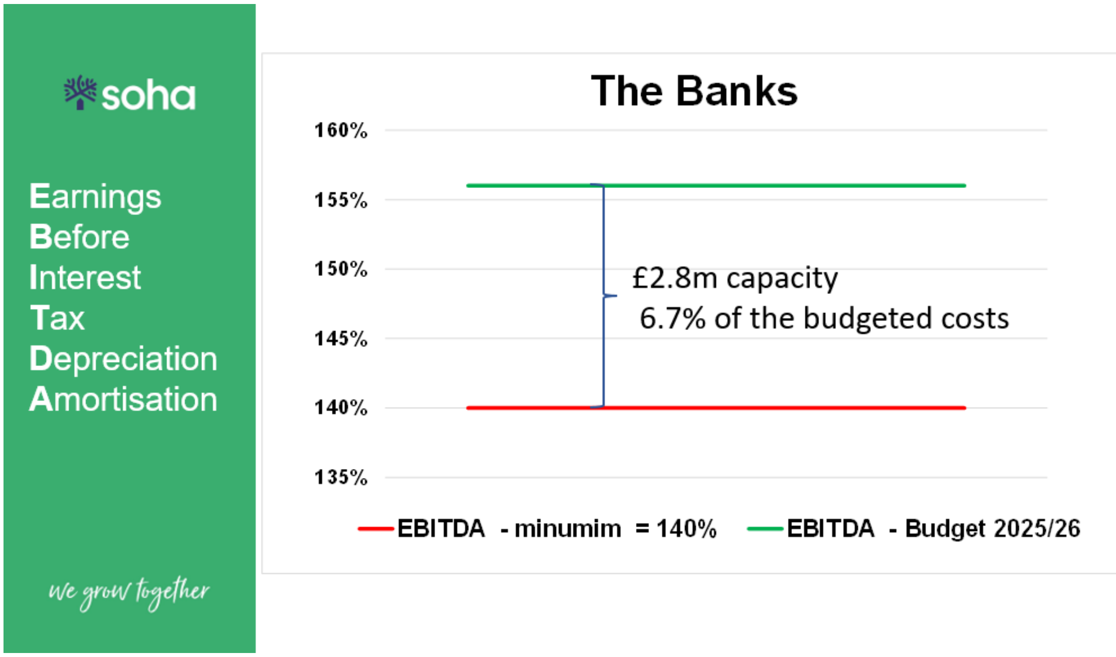
Example interest cover ratios





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Unit cost analysis

Unit cost £s	Soha	Housemark quartiles			Projected quartiles			
		Upper	Median	Lower	Upper	Median	Lower	
Budget 2025/26*	£5,267	n/a			£5,521	£6,169	£6,888	Based on lowest 2022/23 % increase
Budget 2025/26	£5,443	n/a						
Budget 2024/25	£5,119	n/a			£5,085	£5,726	£6,332	
Actual 2023/24	**£4,602**	£4,683	£5,315	£5,821	16.7%	18.9%	3.2%	Quartile % increase per annum
Actual 2022/23	**£4,122**	£4,014	£4,471	£5,638	8.6%	7.7%	8.8%	
Actual 2021/22	**£3,380**	£3,697	£4,150	£5,183	15.2%	11.3%	8.9%	

* Exclude aged WIP and Soha Response contingency

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B) Performance targets 25/26, KPI's & TSM by Kate Wareing

We set targets for each year which are based on a combination of customer satisfaction data from the TSM survey and key metrics such as how quickly properties are let, void targets, arrears levels, and other relevant factors.

The overarching goal is to be in the upper quartile, meaning we aim to perform better %75 than HA's However, there are three areas where we've deviated from that target.

The first area of focus is customer respect and involvement. This is something the organization deeply cares about, as it aligns with our core identity. We want to ensure that customers feel respected and involved in the process.

The second area is shared owners' services. Currently, the upper quartile performance for shared owners is 63%, and we believe we can do better. Therefore, we have set very ambitious targets to make sure our shared owners are the happiest in the country, which is a major goal for this year.

The third area is repairs performance. At present, satisfaction with repairs is below target and falls below the median. Given the changes we are undergoing this year, we are aiming to reach median satisfaction by the end of the year. We acknowledge that this might be a bumpy road, but the overall goal is to see improvement in satisfaction across the year. While it may take longer, we are targeting a return to the upper quartile within the next two years.

Another target is around improving satisfaction levels with complaint handling, which is currently quite low. It is important to note that satisfaction in this area can be tricky to measure because often customers are only satisfied if they get what they want from the process. There will be instances where the organisation must stick to its original judgment even if that means not fulfilling the complaint. Despite these challenges, the goal is to reach upper quartile satisfaction.

7. Policies and Terms of reference for approval

a) SP18 Aids and Adaptations by Kate Wareing – Approved by the Forum

Kate gave and overview of the updated draft Aids and Adaptations policy.

The policy aims to clarify what can be approved directly without needing an occupational therapist's involvement and what requires their assessment, as well as potential funding. It seeks to define clearly what constitutes a minor or a major adaptation. This distinction helps ensure that the process is more transparent for residents and allows them to better understand what will be considered and what might require additional steps, such as an occupational therapist's input or the offer of alternative property.

AM raised a question about if this policy would be uniform across different councils. KW explained that while the policy will be consistent in terms of what Soha will and will not do, the services may vary depending on the occupational therapy available in different council areas. Soha directly employs an occupational therapist, for adults.

The policy now states that if a suitable alternative property is available, there will be a limit to how much Soha will spend on adapting a current home. While some residents may want to adapt their current home because it is where they live, the policy aims to balance the costs of adaptations with the reality that a family home might only be used for a short period. Soha will always aim to find a suitable alternative property that meets the resident's needs, and this includes being mindful of the resident's desire to stay within their town/village, not just offering any property available.

b) SP52 Reasonable Adjustments by Kate Wareing – Approved by the Forum

This is a new policy that aims to set out what we intend to do and what we are likely not to do when adapting our service, making it clear what residents can expect from us, and staff are fully informed on what is classed as a reasonable adjustment,

The adjustments we will make will vary depending on the needs of the resident and the situation. It's not possible to provide a list of every reasonable adjustment but some common adjustments might be:

- Providing information in alternative formats, for example in large print or Braille, as an audio file, or on coloured paper

- Giving residents more time to do something, if allowed by law. For example, we can be flexible with timescales we have set ourselves, such as asking residents to contact us within a certain amount of time to make a request or respond to something

- Adapting our communication method, for example if email or phone is preferred to hard copy letter

- Providing a sign language interpreter for deaf residents who use British Sign Language (BSL) if it is necessary to communicate face-to-face

- Providing extra breaks in meetings

Examples of requests we are unlikely to be able to meet are:

- Requests which are at odds with legislation we are bound by, such as if a resident wants to ask for a review after receiving a notice of seeking possession, requesting delays to gas safety checks, or seeking dispensation on statutory health and safety requirements (for example, storing items in corridors)

- Requests where the cost involved is excessive, or where a lower cost option would be a reasonable adjustment, such as requests to print off large volumes of documents which are available on our website

- Requests to prioritize service, where there is no direct link between the presenting issue and a resident's diagnosed condition, such as fast-tracking repairs where there is no immediate risk of harm or where the resident was not unduly disadvantaged

- Requests which require professional judgements about need which our staff would not reasonably be expected to make – including matters where health professionals are better placed and have statutory responsibility to exercise judgement. Staff have a broad range of knowledge and skills around residents' needs; however, they are not typically trained medical professionals. In order to serve residents well and ensure high quality decision-making, we will work closely with statutory bodies and qualified professionals, without straying beyond our areas of expertise.

c) SP01 – Equality, Diversity & Inclusion Policy by Jude McCaffrey Approved by the Forum.

This is the updated EDI policy. There are 3 areas that I would like to highlight as part of the update.

1.Soha is committed to EDI because we wish to celebrate diversity and build an inclusive culture where all residents and staff are supported to thrive and be part of positive communities and a Soha team that fosters diversity in thinking

2. How we use your data: Soha collects data about our residents protected characteristics to help provide excellent and tailored services. Such data is securely stored within each resident's personal record, and is only accessed by staff who have a legitimate reason to access the data, such as notifying a Soha repairs professional that a resident may have a disability, in order to best provide a repairs service. Soha also collects protected characteristic data on our employees, which is securely stored in employees' personal records, to help Soha measure the effectiveness of EDI recruitment approaches and to measure the Gender Pay Gap.

3. Making Reasonable Adjustments: Soha will ensure that we provide equitable services to our residents with disabilities and health conditions through making reasonable adjustments. We will work with residents who will benefit from these adjustments to provide them in areas such as: communication; providing specialist equipment; allowing additional time; and prioritising residents in need to reduce risk. See SP52 Reasonable Adjustments for Residents Policy for further information.

d) Portfolio Holders Terms of Reference review by Ann-Marie O'Sullivan Approved by the Forum

The Terms of Reference have been updated to reflect the changes agreed upon during the Forum's workshop meeting on February 13th. One of the key changes is that PHs can now consist of up to three members. There will no longer be a requirement for one of these members to be a Forum member. Instead, they can be a regular member who is not part of the Forum. This change was made because the Forum felt that by having this stipulation in place, they might be missing out on valuable skill sets that non-Forum members could bring to the team.

It was suggested by VB that a Portfolio Holder meeting should be held in May as a training and induction meeting for new and old Portfolio's

e) Change to Members Forum Constitution by Vic Breach

VB summarised the 3 key changes to the constitution following the workshop meeting in February.

Back to Yearly Elections: The constitution is being amended to revert to yearly elections instead of having them every three years. The reasoning behind this change is that a three-year wait before being eligible for election is too long. This will also encourage new members.

Need for Further Work on the Constitution: VB mentioned that the constitution still needs some revisions. He suggested that the Forum approve the current version for now, with the understanding that it will be re-reviewed before the meeting in May. VB proposed that the constitution be approved as is for now, and any necessary revisions can be made before May's meeting. If changes need to be ratified, this could be done through an Extraordinary General Meeting (EGM).

f) SP46 Investment Policy by Penny Finburg for noting only.

7. Updates and keeping connected: Member feedback

a) Self-assessment against the consumer standards by Matt Archer

Since April 2024 all registered providers will be measured against the consumer standards. There are 4 standards:

- Safety and quality
- Transparency, influence and accountability
- Neighbourhood and community

- Tenancy

At Senior Leadership Team meetings, we have spent the past few months reviewing our compliance with these four standards – demonstrating the evidence where we meet these standards, and outlining where we still have gaps in evidencing compliance. Evidence was presented to the Forum as part of the Forum papers.

b) Communities Strategy quarterly update by Emma Langstaff

The Communities Strategy was largely based on the actions from the Locality Model Review conducted last year. One of the actions we were tasked with was reviewing the model every six months. In November, Service Delivery Managers, Locality Leads and I, met to evaluate what is working well and where improvements can be made. Overall, we are pleased with the model, particularly the strong collaboration within the teams.

So far, we have developed neighbourhood plans for three localities, which will contribute to the impact report later this year.

Additionally, Community Action Plan meetings have been reinstated, with Portfolio Holders now actively participating in these quarterly meetings.

In the new financial year, we will be sending out a Community Connections Survey to all residents for whom we have email addresses. This survey will cover skills development, community needs, and funding priorities. Furthermore, a Locality Charter will be implemented for each locality area.

We are also to welcome two new Locality Leads, along with the Resident Involvement and Communities Manager and two Community & Engagement officers.

c) Soha response - update on new repair target times and resident charter by Kate Wareing

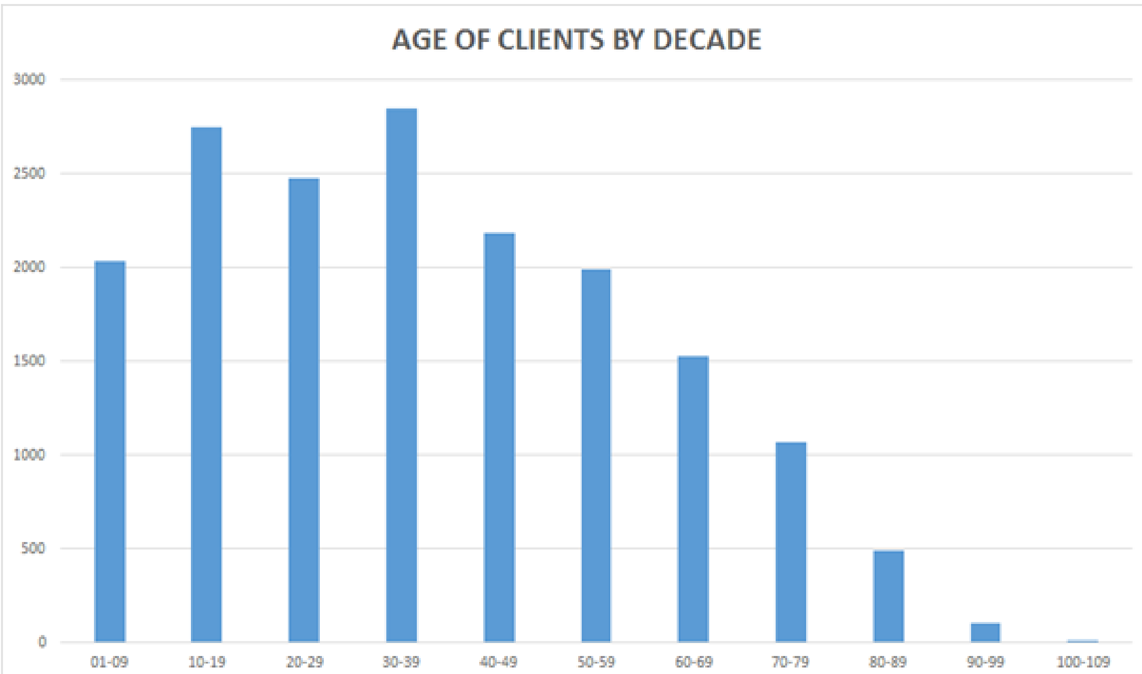
This update is to seek your agreement to amend repair priority timescales. Currently we have an extra classification in Soha. We split our emergencies repairs into emergency 24 hours and emergency critical 4 hours. We propose, going forward to have one 24 hours classification. We are also proposing to remove the 28-day target. The reason behind this change is to give our residents more flexibility around booking appointments while we still remain in line with our performance targets and repair times.

The members of the Forum agreed the new timescales.

d) Looking to the future and changing resident demographic by Matt Archer

As part of our community work, Emma and I are eager to gather input from as many residents as possible. The graph below indicates that our largest demographic is in the 35-year-old age range, a group we typically rarely hear from.

With the rising demand for social housing outpacing our capacity, it is important to remember that we must not only focus on providing homes for individuals with additional needs but also consider the broader needs of all residents.



The MF group discussed the importance of having strong relationships with public sector partners like adult and children's social care, police, and mental health services. It was mentioned that housing staff should be knowledgeable and responsive but should not overstep into areas like social work or healthcare and in cases like these, sign posting should be used.
There was a focus on ensuring staff have sufficient training and experience to support individuals with varying needs. However, staff must understand their boundaries and not try to provide services outside their scope.
A growing concern was raised about the emotional load on staff, who are increasingly dealing with problems they cannot solve and angry individuals.
There is also a working group focused on staff safety to ensure safe working practices are in place.

End of meeting